



HOUSING VISION

Independent Assessment of Housing Needs and Strategic Housing Market Assessment Update: St Albans City and District Council

Final Report

October 2015



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Final Report

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Acronyms & Abbreviations

| | |
|-------|--|
| APS | Annual Population Survey |
| ASHE | Annual Survey of Hours and Earnings |
| BIS | Business Information & Skills |
| BRMA | Broad Rental Market Area |
| CLG | Communities and Local Government |
| CORE | Continuous Recording of lettings and sales of social housing |
| CPI | Consumer Price Index |
| CT | Council Tax |
| DWP | Department for Work and Pensions |
| ESA | Employment and Support Allowance |
| GIS | Geographical Information System |
| GP | General Practitioner |
| HB | Housing Benefit |
| HESA | Higher Education Statistics Agency |
| HNA | Housing Needs Assessment |
| HSSA | Housing Strategy Statistical Appendix |
| IMD | Index of Multiple Deprivation |
| JSA | Job Seekers Allowance |
| LEP | Local Economic Partnership |
| LFS | Labour Force Survey |
| LHA | Local Housing Allowance |
| LIN | Learning and Improvement Network |
| NHS | National Health Service |
| NHSCR | National Health Service Central Register |
| NINO | National Insurance Number |
| NOMIS | National Online Manpower Information System |
| NPPF | National Planning Policy Framework |
| ONS | Office for National Statistics |
| p.a. | Per Annum |
| POPPI | Projecting Older People Population Information |
| PRDS | Patient Register Data Service |
| RP | Registered Provider |
| RSL | Registered Social Landlord |
| SHLAA | Strategic Housing Land Availability Assessment |
| SHMA | Strategic Housing Market Assessment |
| SHOP | Strategic Housing for Older People |
| UA | Unitary Authority |
| UC | Universal Credit |
| VOA | Valuation Office Agency |

Executive Summary

Please note: that this Update should be read in conjunction with the 2013 Independent Assessment of Housing Needs and Strategic Housing Market Assessment: St Albans City and District Council which is referred to throughout this report as the '2013 HNA'.

Chapter 1: Introduction

- ES 1 This Update provides additional analysis of recent demographic patterns and trends, and examines the implications for population, household and housing needs projections of adopting the Edge Analytics Migration-led 10 Years Scenario and of applying a policy of restricting housing growth to 250 dwellings per annum.
- ES2 The Update also provides additional information in relation to the affordability of housing; the housing needs and circumstances of households with specific requirements and the housing needs of older people for the period to 2031.
- ES3 The research undertaken for this Update does not indicate a need to adjust the Housing Market Area for the study.

Chapter 2: Recent Demographic Patterns and Trends

- ES4 According to official ONS 2012-based Sub-national Population Projections, the principal drivers at work across the area now and in the future are the projected growth in the number of households and the very large projected increase in the oldest populations and households.
- ES5 According to official projections, the population of the district is projected to increase by over 27,000 between 2012 and 2032 during the course of which the age profile of is expected to change. Family populations will continue to grow including 20% in those aged 15 or younger; 14% in those aged 15-24 and 2% for those aged 25-34. The greatest increases are projected in the oldest age groups when the need for housing with care increases; over one third in those aged 65-74, almost 40% in those aged 75-84 and a doubling of the number aged 85 and over.
- ES6 A key component of demographic change driving household formation and the need for housing in the St Albans district is internal migration. 2012-based projections identify a net gain from this dimension of 7,900 people over the period 2012-2032, an average of 395 per annum.
- ES7 Over the 10 years to June 2013, there was an average annual net gain through internal migration of 340 people which, by applying the average household size from the 2011 Census of 2.5, implies in the region of 136 households. The trend for the most recent 3 years for which data is available,

is towards a lowering of net migration from 700 to 200 and then to 500 people. Such variations strengthen the case for adopting a 10-year trend period for internal migration.

- ES8 A GLA review of net migration with adjacent boroughs and districts identified a sharp decline in net migration during the recession between 2007 and 2009, and a subsequent partial recovery. Flows between London and St Albans show similarities with the overall GLA pattern, with net gains in 2011-2013 were slightly higher than any recorded between 2001 and 2011. Such variations strengthen the case for adopting a 10-year trend period for internal migration.
- ES9 Travel into work in St Albans increased by 15% over the 10 years from 2001 to 2011, from 23,291 to 26,862 people. Travel out work increased by under 10% from 33,231 to 36,443. There is nothing in the new data that suggests a need to question or review the 2013 HNA conclusions on housing market area analysis and definition.
- ES10 13% of Commuters In to St Albans were from Dacorum, followed by 12% each from Luton and Welwyn Hatfield and 9% from Central Bedfordshire. These were also the main locations in 2001.
- ES11 As in 2001, almost one fifth of Commuters Out went to Westminster and the City of London located in the Peripheral Housing Market Area; 13% went to Welwyn Hatfield in the Wider Housing Market Area (an increase since 2001); in the region of 6% went to each of Dacorum and Hertsmere, both in the Wider Housing Market Area, and in the region of 5% went to each of Camden in the Peripheral Housing Market Area and Luton in the Wider Housing Market Area. Revised and new data from this part of the study suggest that the definition of the Housing Market Area remains the correct basis for analysis and policy formulation.

Chapter 3: the Affordability of Housing

- ES12 A threshold approach has been applied to determining affordability, that housing costs (excluding Council Tax) should not exceed 25% of gross household income, equivalent to 34% of net household income.
- ES13 The maximum weekly housing costs which a household in receipt of the average gross income of £966.90 per week can afford is £241.73 and a household in receipt of lower quartile gross income of £420.88 per week can afford maximum housing costs of £105.22 per week.

ES14 Calculated in relation to entry level open market rents, Affordable Rents should be set at the following percentages to be affordable to households in receipt of lower quartile gross incomes:

- Shared housing/studio: 59% of entry level open market rents;
- 1 bed flat: 58%;
- 2 bed flat: 47%;
- 2 bed house: 38%;
- 3 bed flat: 32%;
- 3 bed house: 30%;
- 4 bed house: 25%; and
- 5+ bed house: 17%.

Chapter 4: the Future Need for Housing

ES15 The December 2013 HNA applied the Migration-led 5 years Scenario using internal and international migration data for 2007-2012 but 2 further Scenarios have been applied:

- the Migration-led 10 years Scenario; and
- the Dwelling-led 250 Scenario, applying a planning policy dwelling provision constraint of 250 dwellings per annum over the period to 2031.

ES16 2 headship rate assumptions were provided and Option A: CLG 2011-based headship rates, with the 2011-21 trend continued after 2021 has been applied.

ES17 The Update has adopted the same approach to determining future housing needs as applied in the HNA of December 2013. However, new rental levels and house prices (at March 2015) have been applied which have informed a new hierarchy of affordability and a revised tenure breakdown for new housing. The implication of this assessment is that there is:

- an affordable housing requirement (social rent only) of 62%, an increase from 57%;
- an intermediate housing requirement (shared equity/ownership and Affordable Rent) of 14%, an increase from 12%; and
- a market sector requirement (owner occupier and private rent) of 25%, a decrease from 31%.
- The assessment shows clearly the impact of property prices and market rentals in increasing the need for affordable housing.

ES18: Table 4.4 identified a surplus of 431 shared housing units which have not been offset against the need for other sizes of housing. Total gross housing need was calculated at 8,452 and net housing need at 8,882 a difference of 430 which can be explained by the 431 surplus shared housing units and a

small rounding effect. This also explains the difference between Edge household projections and the net need for housing.

- ES19 Applying the migration-led 10 years Scenario, there is a net need for 8,882 additional homes in the St Albans and District area between 2011 and 2031, an annual average of 444 homes.
- ES20 The largest requirement is for 3 bed housing (57%) followed by 2 bed (22%); 1 bed (14%) and 4 bed housing (7%).
- ES21 In relation to housing needs by age, St Albans is showing a decline in the 25-44 age bands but growth in all others. Most of the additional need for housing will arise from households aged 65+.
- ES22 Applying the Migration-led 10 Years Scenario has the following consequences for net housing need compared with applying the Migration-led 5 Years Scenario:
- Decline of 2,842 in the need for homes;
 - Decline in need from all age bands with the exception of those aged 15-24, and significant decline from those aged 35-54; and
 - Decline in the need for all bed sizes and a significant decline in the need for 1 bed homes.
- ES23 The dwelling-constrained Dwelling-led 250 Scenario has an impact on both the profile of households and the ability to meet their housing needs. Compared with the Migration-led 10 Years Scenario, applying would this Scenario have the following consequences for household formation and change:
- An overall decline of in the region of 3,400 households;
 - A decline of in the region of 3,000 single person, couple and family households with 1 or 2 children; and
 - An associated decline of in the region of 3,000 households aged 25-54.
- ES24 The largest requirement is for 3 bed housing (72%) followed by 2 bed (25%) and 4 bed housing (3%) with a decline in the need for 1 bed homes.
- ES25 Applying the Dwelling-led 250 Scenario, St Albans would experience a decline in the ability to meet the needs of 25-44 age bands but growth in all others. Most of the additional need for housing will arise from households aged 65+.
- ES26 Applying the Dwelling-led 250 Scenario would have the following consequences for net housing need compared with applying the Migration-led 10 Years Scenario:

- Overall decline in housing capacity of 3,399 homes;
- Decline in the capacity to accommodate all age bands, especially from those aged 35-59 though with a minimal effect on those aged 65+ who are mostly already housed; and
- Decline for all bed sizes especially for 1 and 3 bed homes.

ES27 Newly forming households are not a driver in the housing market over the period 2011-2021. There is a projected decline of 1,481 newly forming households over this period, very slight growth in the following 5 years, and it is only in the period 2026-2031 that growth returns in the formation of new households.

ES28 Reflecting a large decline in newly forming households aged 25-44 in the period to 2021, the need from new households is projected to decline by 1,481 dwellings over this period. This pattern begins to be reversed in the next 5 years but does not fully compensate for the decline of the previous 5 years. Growth then accelerates between 2026 and 2031.

Chapter 5: the Housing Needs of Households with Specific Requirements

ES29 St Albans has a significant and growing BME population. At the time of the 2011 Census, 19% of people in St Albans were included in Minority Ethnic groups; an increase of 56% since the 2001 Census. 11.6% of people were in non-white Minority Ethnic groups, an increase of 83% since the 2001 Census. The largest increase was of 90% in the Mixed ethnic group followed by 86% in the Black or Black British and 83% Asian or Asian British groups. The largest increases numerically were in the Asian or Asian British group (+4,091) followed by White Other (+2,044), (1,853) and Black or Black British (1,102).

ES30 The non-white BME population is concentrated in and around the centre of St Albans; 12% of Census small areas (10 areas) had non-white BME populations of between one fifth and one third.

ES31 Reliance on secondary data sources is very limiting in understanding the housing needs of black and minority ethnic groups. However, a number of issues relating to housing needs have been identified as follows.

- the Census identified higher proportions of the 'Black BME' group were unemployed and lived in social housing which is indicative of problems of affordability;
- over half of Asian/Asian British households had dependent children and 13% were overcrowded which is 4 times the rate for White households; and
- there will be a growing need for housing for BME elders.

- ES32 We would recommend carrying out qualitative research to supplement our findings such as focus groups.
- ES33 In 2011, 13% of people in St Albans had a long term health problem or disability which limited their day-to-day activities and one fifth of households had at least one person with a long term health problem or disability, most of whom were older people. The number of people aged under 65 with a disability is likely to increase over the next 20 years
- ES34 Compared with regionally or nationally, there are higher proportions of households with dependent children who are in employment; who are owner occupiers and who live in larger homes and conversely, there is a higher level of overcrowding among such households.
- ES35 However, there are still some pockets of deprivation and evidence of overcrowding which indicate that family households may be polarised in terms of income and housing. In practical terms, this points to the need to ensure that there is an adequate supply of suitable affordable housing for the less advantaged minority including in the private rented sector.
- ES36 There is a lower proportion of young people in St Albans than in the region or nationally and which can be partly be explained by significant loss through migration. Such a loss can be explained by a combination of movement for work; to access more affordable housing and to access further or higher education.
- ES37 Most young people live at home which is unsurprising in view of local housing costs and there is only a small proportion of young person households. They are very dependent on private and social rented housing. The main issue for young people is likely to be access to suitable and good quality housing which emphasises the importance of maintaining high standards in the private rented sector in general and for Houses in Multiple Occupation (HMOs) in particular.

Chapter 6: the Housing Needs of Older People

- ES38 Using Edge Analytics Migration-led 10 Years demographic projections, the 65+ population is projected to grow by over half between 2011 and 2031, with an increase exceeding 100% in those aged 85+.
- ES39 The advent of mixed forms of accommodation for older people especially extra care housing, has blurred the conventional distinction between housing and institutional care. For the purposes of this housing needs assessment and associated planning policy, it is recommended that all extra care housing should be treated as residential Use Class C3.
- ES40 At December 2014, the EAC database recorded:

- 25 Care Homes providing a total of 983 rooms, 749 in 20 care homes without nursing and 234 in care homes with nursing.
- 887 units of older people's accommodation of which:
 - 731 were in 23 retirement homes or sheltered housing. This is the best estimate available of the supply of sheltered housing.
 - 73 units were in 2 extra care housing schemes.
 - 83 units were in 4 age exclusive housing schemes.

ES41 There is no recommended approach or methodology for calculating the need for specialised housing for older people. 4 approaches can be identified:

1. demographic: projecting the 'institutional population' aged 75+ living in 'communal establishments', principally care homes.
2. supply-based using national data: which applies the current national supply rate of specialised housing to the current and future number of older people.
3. supply-based using local data: which applies the current local supply rate of specialised housing to the current and future number of older people.
4. demand-based using national data: which applies a national aspirational 'demand rate' for specialised housing to the current and future number of older people.

ES42 There can be most confidence in approaches based on the actual population or on the actual supply of specialised housing for older people, and where national supply-based estimates conform with local levels of supply.

ES43 Demographic and supply-based approaches project the following need for specialised housing between 2011 and 2031:

- In relation to care homes: based on a 2011 population of 637 people aged 75+ resident in care homes, a need for 488 further units creating a total of 1,125 units.
- In relation to extra care housing: based on a current supply of 73 units, a need for 76 further units creating a total of 149 units for those aged 65+.
- In relation to sheltered housing: based on a current supply of 731 units, a need for 367 further creating a total of 1,098 units for those aged 65+.
- In sum, there is a need for 3,756 general needs and specialised dwellings for older people in the period 2011-2031 consisting of:
 - 60% general needs 1 bed dwellings;
 - 12% sheltered and extra care units;
 - 4% 2 bed, 23% 3 bed and 2% 4 bed general needs dwellings.

ES44 In an area with high property values, specialised options may be more affordable to older home owners. No data is available on the incomes of older people but, based on current and projected levels of home ownership, an affordable housing requirement of 50% has been applied.

1. Introduction

1.1 There have been 2 important developments since the completion of the Housing Needs Assessment and Strategic Housing Market Assessment for St Albans City and District in December 2013:

1. the production of additional findings from the 2011 Census and of 2012-based Subnational Population and Household Projections; and
2. the Councils' decision to adopt the Edge Analytics Migration-led 10 Years Scenario of population and household projections in relation to the Local Plan.

1.2 This Update provides a response to those developments by

1. providing additional analysis of recent demographic patterns and trends. Chapter 2 also draws on more recent data detailing internal and international migration; and
2. providing an analysis in Chapter 4 of the implications for population, household and housing needs projections of adopting the Edge Analytics Migration-led 10 Years Scenario. This chapter also examines the consequences of applying a policy of restricting housing growth to 250 dwellings per annum, and compares the demographic and housing outcomes with those arising from applying the Edge Analytics Migration-led 10 Years Scenario.

1.3 The Update also provides additional information in relation to:

1. the affordability of housing. St Albans continues to experience rapid increases in house prices and market rental levels and Chapter 3 explains the implications for the affordability of housing;
2. the housing needs and circumstances of households with specific requirements including ethnic minorities, families, young people and people with disabilities which are reviewed in Chapter 5; and
3. the housing needs of older people – the age group driving the increase in housing need in St Albans – and which are examined in Chapter 6. Detailed analysis and modelling have been undertaken of the specialised housing needs of the growing older population and estimates provided of the provision which will need to be made in the period to 2031.

1.4 **Please note:** that this Update should be read in conjunction with the 2013 Independent Assessment of Housing Needs and Strategic Housing Market Assessment: St Albans City and District Council which is referred to

throughout this report as the '2013 HNA'. As with the 2013 HNA, this Update has assessed the future need for housing using the 'St Albans City and District HMA and Housing Needs Toolkit' provided by Interactive Toolkits Ltd.

2. Recent Demographic Patterns and Trends

Introduction

- 2.1 This chapter provides revised and new 2011 Census data to inform:
- population projections and associated components of population change;
 - international migration;
 - internal migration; and
 - patterns of commuting.
- 2.2 Each sub-section indicates whether it includes 'new data' or 'revised data' when compared with the HNA completed in December 2013.

Projected population by age (revised data)

- 2.3 This section uses ONS 2012-based population projections to identify trends from 2012-2037. Please note that this data set commences in 2012 and therefore it is not possible to use 2011 as the baseline and the projections period 2011-2031. These estimates are released by ONS every 2 years and reflect changes to birth and death rates and to net migration. These inform household projections which are the key factor influencing the future need for housing. Population projections data has been expressed as both a table and bar chart both of which clearly identify the changing profile of the area's population by age, especially the real and proportionate increase in the oldest age groups.

Table 2.1: projected change in the population of the St Albans City and District Council area by age band, 2012-2032, 000s

| Age Band | 2012 | 2017 | 2022 | 2027 | 2032 | 2037 | Population Change 2012 to 2032 | % Change 2012 to 2032 |
|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------------------------|-----------------------|
| 0-14 | 28.8 | 31.6 | 33.8 | 34.5 | 34.6 | 34.5 | 5.8 | 20.1 |
| 15-24 | 14.1 | 13.1 | 13.6 | 15.0 | 16.0 | 16.3 | 1.9 | 13.5 |
| 25-34 | 17.2 | 18.2 | 18.6 | 17.7 | 17.5 | 18.8 | 0.3 | 1.7 |
| 35-44 | 22.6 | 22.7 | 23.3 | 24.3 | 24.6 | 23.8 | 2.0 | 8.8 |
| 45-54 | 20.9 | 22.2 | 22.0 | 22.4 | 23.3 | 24.3 | 2.4 | 11.5 |
| 55-64 | 15.4 | 16.3 | 18.6 | 19.8 | 19.6 | 20.0 | 4.2 | 27.3 |
| 65-74 | 11.6 | 13.1 | 13.1 | 14.0 | 16.0 | 17.1 | 4.4 | 37.9 |
| 75-84 | 7.8 | 7.9 | 9.3 | 10.6 | 10.8 | 11.8 | 3.0 | 38.5 |
| 85+ | 3.4 | 3.9 | 4.7 | 5.4 | 6.8 | 8.0 | 3.4 | 100.0 |
| All ages | 141.9 | 149.1 | 156.9 | 163.6 | 169.3 | 174.4 | 27.4 | 19.3 |

(Source: Sub-National Population Projections [ONS 2012](http://www.ons.gov.uk/ons/index.html), Office for National Statistics website, <http://www.ons.gov.uk/ons/index.html>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

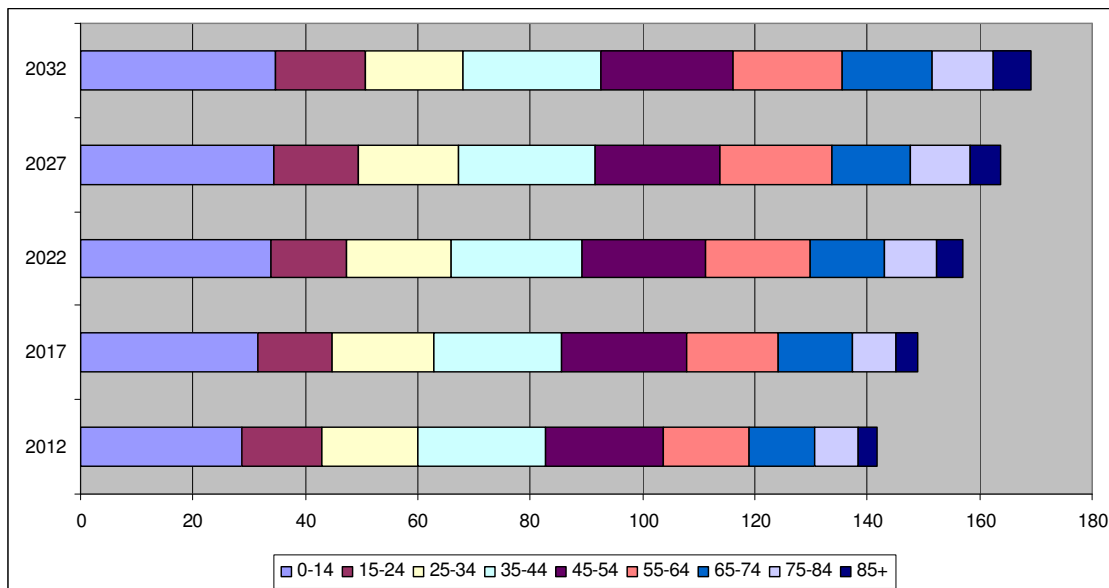
Key findings

- The population in St Albans City and District is projected to increase by 27,400 (19.3%) between 2012 and 2032, this is 1,400 higher than projected in the 2010-based projections for the period 2011-2031.
- The age profile of the population is projected to change as follows, any marked changes when compared with the previous projections are highlighted.
 - 20.1% growth is projected in those aged under 15 (larger than previously projected, 17.2% in the 2010 projections);
 - 13.5% growth is projected in those aged 15-24 smaller than previously projected, 15.4% in the 2010 projections);
 - 1.7% growth is projected in those aged 25-34 (smaller than previously projected, 5.9% in the 2010 projections);
 - 8.8% growth is projected for those aged 35-44;
 - 11.5% growth is projected in those aged 45-54 (larger than previously projected, 9.5% in the 2010 projections);

- 27.3% growth is projected in those aged 55-64 (larger than previously projection, 26.7% in the 2010 projections);
- Higher levels of growth overall are projected for all those aged 65+ as follows:
 - 37.9% growth in those aged 65-74;
 - 38.5% growth in those aged 75-84 (smaller than previously projected); and
 - 100% growth in those aged 85 and over. This latter group has the greatest need for housing with care.
- The high projected growth in the older population (65+) will result in:
 - a proportionately higher level of the under-occupation of family housing unless options to downsize are available; and
 - a proportionately greater need for housing which meets the needs of older households, including housing with care.

2.4 The following chart demonstrates graphically the changing age profile of the Council area's population between 2012 and 2032 as detailed above. **Please note** that this data set commences in 2012, and the period 2012-32 is presented to maintain a 20 year period. It is comparable to Figure 4.2 on page 170 in the main HNA report which showed the changing age profile for the 20 year period between 2011 and 2031.

Figure 2.1: the effect of change in the population of the St Albans City and District Council area by age band, 2012-2032, 000s



(Source: Sub-National Population Projections ONS 2010, Office for National Statistics website, <http://www.ons.gov.uk/ons/index.html>.
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<http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

Components of Population Change (revised data)

- 2.5 Population projections form the basis of household projections which in turn inform the need for housing and the following table summarises components of population change for the 20 year period 2012-2032, and the extent to which population change is driven by natural change, internal or international migration. **Please note:** that figures are rounded to the nearest 10 or 100 by ONS and therefore, totals may vary from the sum.

Table 2.2: 2012-based components of population change for St Albans City and District, 2012-2032, 000s

| | 2012-17 | 2017-22 | 2022-27 | 2027-32 | Total change 2012-2032 | % of total change 2012-2032 |
|------------------------------------|--------------|--------------|--------------|--------------|------------------------|-----------------------------|
| Natural Change | 4,781 | 5,032 | 4,994 | 4,551 | 19,358 | 71.1% |
| Births | 9,993 | 10,249 | 10,371 | 10,220 | 40,833 | - |
| Deaths | 5,213 | 5,217 | 5,377 | 5,670 | 21,477 | - |
| All Migration Net | 2,332 | 2,771 | 1,639 | 1,125 | 7,867 | 28.9% |
| Internal Migration In | 39,608 | 40,841 | 41,375 | 42,494 | 164,318 | - |
| Internal Migration Out | 36,652 | 37,409 | 39,060 | 40,693 | 153,814 | - |
| Net internal migration | 2,956 | 3,432 | 2,315 | 1,801 | 10,504 | 38.6% |
| International Migration In | 3,425 | 3,394 | 3,379 | 3,379 | 13,577 | - |
| International Migration Out | 3,975 | 3,978 | 3,978 | 3,978 | 15,909 | - |
| Net International Migration | -550 | -584 | -599 | -599 | -2,332 | -8.7% |
| Cross Border Migration In | 1,115 | 1,112 | 1,112 | 1,112 | 4,451 | - |
| Cross Border Migration Out | 1,189 | 1,189 | 1,189 | 1,189 | 4,756 | - |
| Net Cross Border Migration | -74 | -77 | -77 | -77 | -305 | 0% |
| Total change | 7,113 | 7,803 | 6,633 | 5,676 | 27,225 | 100% |

(Source: components of population change, 2012-based Sub-National population projections ONS, Office for National Statistics website, <http://www.ons.gov.uk/ons/index.html>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

Key findings:

- Natural change is the single most significant component of projected population change for St Albans City and District; it contributes 71% of total population change in the period 2012-2032, a net increase of 19,358 people.
- The second main factor is Migration which contributes 29% of total population change. Migration is driven by the effect of Internal Migration - with a net gain from this dimension of almost 7,900 people, 700 higher than in the 2010-based Components for the period 2011-2031.
- Internal Migration contributes 39% of total population change but is partly counterbalanced by the effect of International Migration which is projected to have a 9% negative effect on population change.
- Natural change includes an increase in the number of children (see Table 2.1), the result of projected higher birth numbers during the period 2011-2031.

Growing numbers of children during the period of the plan do not directly affect the projections of household numbers, although there may be implications for the need for family housing.

- A more significant aspect of natural change for household change is the number of deaths and changes in the age structure. Greater longevity, coupled with the changing age structure of the local population, makes the greatest, and most certain contribution to the projected net increase in households. However, future migration is a very significant component affecting the future need for housing, and is much more difficult to predict with any degree of accuracy.

International migration (revised data)

- 2.6 A potentially important component of population change is international immigration for employment. The registration of UK non-nationals for National Insurance (NINO) provides an invaluable source of data. Although National Insurance registrations do not cover all long-term migrants, while including short-term migrants, they provide invaluable insights into the characteristics of people coming to the UK to work. Data identifies the local authority in which people first registered but they may have gone on to work anywhere in the country. Numbers are only recorded for ten or more migrant workers and therefore, the recorded total may be more than the sum of the entries.
- 2.7 The following table summarises the extent of migration to St Albans and the UK for the ten years since 2002.

Table 2.3: National Insurance Registration by Non-UK Nationals, financial years 2002-2014

| Year | St Albans | UK |
|-----------------|-----------|------------|
| 2002/03 | 699 | 346,152 |
| 2003/04 | 616 | 373,504 |
| 2004/05 | 712 | 435,237 |
| 2005/06 | 1,132 | 663,182 |
| 2006/07 | 1,211 | 705,801 |
| 2007/08 | 954 | 733,280 |
| 2008/09 | 905 | 686,166 |
| 2009/10 | 753 | 572,816 |
| 2010/11 | 860 | 704,937 |
| 2011/12 | 744 | 600,949 |
| 2012/13 | 756 | 562,090 |
| 2013/14 | 778 | 603,296 |
| Total | 10,120 | 6,987,410 |
| Change | 79 | 257,144.00 |
| % Change | 11.3 | 74.3 |

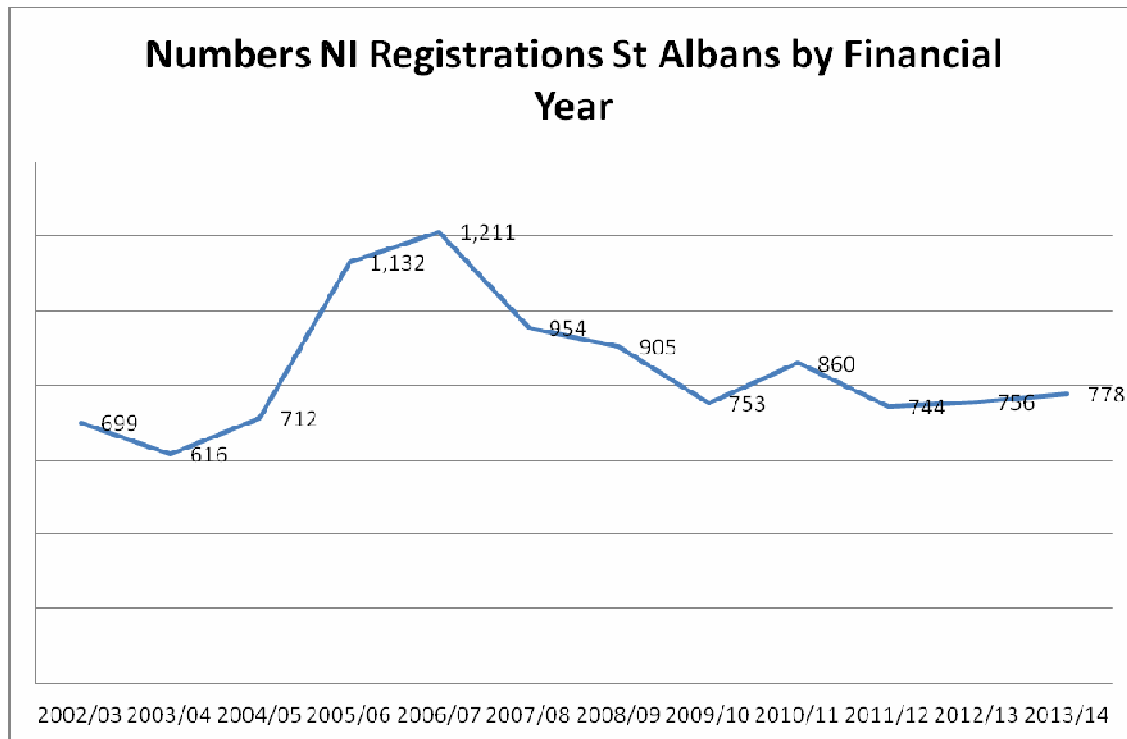
(Source: National Insurance Recording and Pay as You Earn System, Summary Tables, DWP website, <http://www.dwp.gov.uk/>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

Key findings

- NINO Registrations in St Albans were 11.3% greater in the year 2013/14 than in the year 2002/03. This was a much smaller increase than in the UK during this period (74.3%).
- The total number of NINO Registrations between 2002/03 and 2013/14 was 10,120, an average of 843 per annum.
- Registrations peaked in 2006/07 before a decline in new registrations which may well reflect a fall from the surge in migration following the 2004 EU accession and the worsening economy. They have now levelled over the most recent 3 year period for which data is available.

2.8 The following graph demonstrates the pattern of registrations more clearly.

Figure 2.2



(Source: National Insurance Recording and Pay as You Earn System, Summary Tables, Stat Explore. Department of Work and Pensions, <https://stat-explore.dwp.gov.uk/>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

International migration (new data)

- 2.9 The following new table identifies the 8 World Areas from which people have migrated between January 2002 and September 2014, the most recent point at which data is available.

Table 2.4: NINO Registrations by World Areas people in St Albans City and District from 1st January 2002 to September 2014

| World Areas | NI Registrations | |
|---|------------------|-------|
| | No | % |
| European Union (excluding accession states) | 2,603 | 24.2 |
| EU Accession States | 3,233 | 30.1 |
| Other European | 273 | 2.5 |
| Africa | 1,265 | 11.8 |
| Asia and Middle East | 1,909 | 17.8 |
| The Americas | 670 | 6.2 |
| Australasia and Oceania | 773 | 7.2 |
| Others & Unknown | 14 | 0.1 |
| Total | 10,740 | 100.0 |

(Source: Stat-Explore, Department for Work and Pensions, <https://stat-explore.www.dwp.gov.uk/>.
Contains public sector information licensed under the Open Government Licence v1.0
<http://www.nationalarchives.gov.uk/doc/open-government-licence/>).

Key findings

- 30.1% of the 10,740 people who registered for National Insurance between January 2002 and September 2014 were from EU Accession States, a further 24.2% were from the European Union excluding EU Accession States and 3% were Other European. This means that over half of all those registering for National Insurance in St Albans over a 12 year period came from European countries (57%).
- 18% were from Asia and the Middle East, and 12% were from Africa.
- 7% were from Australasia and Oceania, 6% were from the Americas.

2.10 The 2011 Census provides information about the number of people who moved into St Albans during the year immediately prior to the 2011 Census on 27th March, including their country of origin and broad age bands.

Table 2.5: International Migration into St Albans by Age Band, year ending 27th March 2011

| Ages | In | % |
|-----------------|--------------|--------------|
| 1-15 | 245 | 19.3 |
| 16-49 | 868 | 68.3 |
| 50-64 | 116 | 9.1 |
| 65-74 | 32 | 2.5 |
| 75+ | 10 | 0.8 |
| All ages | 1,271 | 100.0 |

(Source: Table MM01CUK, Origin Destination, 2011, Census Nomis website)

<http://www.nomisweb.co.uk>

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[http://www.nationalarchives.gov.uk/doc/open-government-licence/.](http://www.nationalarchives.gov.uk/doc/open-government-licence/))

Key findings

- 1,271 people moved into St Albans from countries outside the UK during the year leading up to the Census. There is no equivalent data on the numbers who moved out to live in countries outside the UK as these people would not have been available to complete a Census form. Therefore, it is not known whether there was a net loss or gain from international migration from this source of data.
- 68.3% of those who moved in were in the 16 to 49 year age band and a further 9.1% were aged 50 to 64 years, therefore more than three quarters (77.4%) were below retirement age.
- 3.3% were 65 plus.
- Nearly one fifth (19.3%) were aged 1 to 15 years, giving an indication that international migrants included families.

2.11 The following new table identifies the main countries from which people migrated to St Albans

Table 2.6: International Migration into St Albans from Countries outside the UK, year ending 27th March 2011

| Country | In | % |
|----------------------------------|-----|------|
| Australia | 139 | 10.9 |
| USA | 120 | 9.4 |
| Other EU accession countries | 64 | 5.0 |
| France | 63 | 5.0 |
| Ireland | 56 | 4.4 |
| India | 52 | 4.1 |
| Germany | 50 | 3.9 |
| Poland | 50 | 3.9 |
| South Africa | 49 | 3.9 |
| New Zealand | 49 | 3.9 |
| Spain (including Canary Islands) | 47 | 3.7 |
| Other Middle East | 43 | 3.4 |
| Italy | 37 | 2.9 |
| Other EU members in March 2001 | 37 | 2.9 |
| Hong Kong | 33 | 2.6 |
| Netherlands | 32 | 2.5 |
| Nigeria | 32 | 2.5 |
| Canada | 27 | 2.1 |
| Pakistan | 26 | 2.0 |
| Non EU countries in N & W Europe | 22 | 1.7 |
| Other South & Eastern Africa | 22 | 1.7 |
| South America | 21 | 1.7 |
| Sri Lanka | 18 | 1.4 |
| China | 17 | 1.3 |
| Non EU countries in S & E Europe | 14 | 1.1 |
| Japan | 13 | 1.0 |
| Other South-East Asia | 13 | 1.0 |

(Source: Table MM01CUK, Origin Destination, 2011 Census Nomis website <http://www.nomisweb.co.uk>
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<http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

Key findings

- Just over one fifth (20.3%) of international migrants from outside the UK in the year leading up to the 2011 Census came from Australia and the USA.
- 5% came from Other EU Accession countries (than those listed individually) and 5% from France.

- 4.4% came from Ireland.
- 4.1% came from India.
- 3.9% each came from Germany, Poland, New Zealand and South Africa.
- 3.7% came from Spain including the Canary Islands.
- 3.4% came from Other Middle East
- The remaining 38.5% came from a variety of different countries.

Internal migration (revised and new data)

- 2.12 Internal migration refers to population movement within England and can be an important factor in determining housing needs. Trends can be monitored using estimates of internal migration prepared using a combination of three administrative data sources, the Patient Register Data Service (PRDS), the National Health Service Central Register (NHSCR) and Higher Education Statistics Agency (HESA) data. Referred to as NHSCR data, it is reliant on people registering with a GP and those groups who are recognised to register at lower rates include students, especially male students and young men. Conversely, families and older people are more likely to register. Please note that figures are rounded to the nearest 10 or 100 by ONS and therefore, totals may vary from the sum. Data for a 10 year period from 2004 to end of June 2013 has also been examined for this Update Report. The following revised table begins the process by showing the 10 year trend in net migration to 2012/13 for St Albans as follows.

Table 2.7: net effect of internal migration, St Albans City and District, years ending June 2004-13, 000s

| 2003/04 | 2004/05 | 2005/06 | 2006/07 | 2007/08 | 2008/09 | 2009/10 | 2010/11 | 2011/12 | 2012/13 | Total | Average |
|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------|---------|
| -0.2 | -0.1 | 0.7 | 0.3 | 0.3 | 0.5 | 0.5 | 0.7 | 0.2 | 0.5 | 3.4 | 0.34 |

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, <http://www.ons.gov.uk/ons/index.html>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

Key findings

- A 10 year trend identifies a net migration annual average of plus 340 people, an increase in the average of 50 per annum compared with 2001/2-2010/11. There has been a gain in population through internal migration for the 8 years since 2005/6. Prior to that there was a loss for two years from 2003/4 to 2004/05. Such variations strengthen the case for adopting a 10-year trend period for internal migration.
- The net effect of 10 years migration to June 2013 was a gain of 3,400 people at an average of 340 per annum.
- It must be remembered that this is a measure of the movement of people and not households. Applying the most reliable average household size from the 2011 Census of 2.5 across the area implies a net gain in the region of 1,360 households over the 10 year period ending June 2013, or 136 households per annum and an equivalent demand on the housing market.
- Edge Migration-led 10 Years forecasts of household change identify an increase of 3,880 households over the period 2003-2013. A net gain of 1,360 households from internal migration represents 35% of the overall increase in household numbers.

2.13 The following new table considers internal migration at the local authority level and the net effect for St Albans City and District. In order to provide a detailed understanding of recent patterns, analysis has been undertaken for the 10 year period ending June 2013. **Please note:** that any anomalies in the balancing figures are due to rounding

Table: 2.8: Internal Migration, St Albans City and District, year ending June 2004 to year ending June 2013

| Local Authority | 2004 | | | 2005 | | | 2006 | | |
|-----------------|--------|---------------------|---------|--------|---------------------|---------|--------|---------------------|---------|
| | | Persons (Thousands) | | | Persons (Thousands) | | | Persons (Thousands) | |
| | Inflow | Outflow | Balance | Inflow | Outflow | Balance | Inflow | Outflow | Balance |
| St Albans | 7.5 | 7.7 | -0.2 | 7.5 | 7.6 | -0.1 | 8.0 | 7.3 | 0.7 |
| East | 155.3 | 140.3 | 15.0 | 150.1 | 136.6 | 13.5 | 152.7 | 137.8 | 14.9 |

| Local Authority | 2007 | | | 2008 | | | 2009 | | |
|-----------------|--------|---------------------|---------|--------|---------------------|---------|--------|---------------------|---------|
| | | Persons (Thousands) | | | Persons (Thousands) | | | Persons (Thousands) | |
| | Inflow | Outflow | Balance | Inflow | Outflow | Balance | Inflow | Outflow | Balance |
| St Albans | 8.1 | 7.8 | 0.3 | 7.5 | 7.2 | 0.3 | 7.2 | 6.7 | 0.5 |
| East | 157.6 | 140.1 | 17.6 | 152.7 | 134.1 | 18.6 | 144.0 | 131.2 | 12.9 |

| Local Authority | 2010 | | | 2011 | | |
|-----------------|--------|---------------------|---------|--------|---------------------|---------|
| | | Persons (Thousands) | | | Persons (Thousands) | |
| | Inflow | Outflow | Balance | Inflow | Outflow | Balance |
| St Albans | 7.6 | 7.1 | 0.5 | 7.8 | 7.1 | 0.7 |
| East | 145.5 | 132.2 | 13.3 | 145.4 | 130.7 | 14.6 |

| Local Authority | 2012 | | | 2013 | | |
|-----------------|--------|---------------------|---------|--------|---------------------|---------|
| | | Persons (Thousands) | | | Persons (Thousands) | |
| | Inflow | Outflow | Balance | Inflow | Outflow | Balance |
| St Albans | 8.2 | 7.9 | 0.2 | 8.2 | 7.7 | 0.5 |
| East | 151.7 | 136.7 | 15.0 | 149.5 | 132.0 | 17.5 |

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, <http://www.ons.gov.uk/ons/index.html>.
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Key findings

- St Albans lost 300 people in the two years 2004 and 2005, and gained 3,700 people in the 8 year period from 2006 to 2013 though internal migration. Such variations strengthen the case for adopting a 10-year trend period for internal migration.

2.14 Data on internal migration by age enables limited profiling of the types of people and households moving in and out of St Albans City and District for example, those aged 0-14 can be associated with parents aged 25-44 to indicate families with children; those aged 15-24 will include students and those aged 65+ are pensioner households. The following new table summarises patterns for the 10 years ending June 2013

Table 2.9: internal migration by Age Bands for ten years ending June 2013

| Area | Age Bands | 2004 | | | 2005 | | | 2006 | | |
|-----------|-----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | | Persons | | | Persons | | | Persons | | |
| | | Inflow | Outflow | Balance | Inflow | Outflow | Balance | Inflow | Outflow | Balance |
| St Albans | All ages | 7.5 | 7.7 | -0.2 | 7.5 | 7.6 | -0.1 | 8.0 | 7.3 | 0.7 |
| | 0-14 | 1.1 | 0.9 | 0.1 | 1.0 | 0.9 | 0.1 | 1.1 | 0.8 | 0.2 |
| | 15-24 | 1.5 | 1.8 | -0.4 | 1.7 | 2.0 | -0.3 | 1.7 | 1.8 | -0.1 |
| | 25-44 | 3.8 | 3.3 | 0.5 | 3.8 | 3.4 | 0.4 | 4.0 | 3.2 | 0.8 |
| | 45-64 | 0.7 | 1.1 | -0.4 | 0.7 | 1.0 | -0.3 | 0.8 | 1.0 | -0.3 |
| | 65+ | 0.3 | 0.5 | -0.2 | 0.4 | 0.4 | 0.0 | 0.4 | 0.4 | 0.0 |
| East | All ages | 155.3 | 140.3 | 15.0 | 150.1 | 136.6 | 13.5 | 152.7 | 137.8 | 14.9 |
| | 0-14 | 24.3 | 18.9 | 5.4 | 22.2 | 17.3 | 4.8 | 22.0 | 17.1 | 5.0 |
| | 15-24 | 39.8 | 46.8 | -6.9 | 43.0 | 47.8 | -4.8 | 44.0 | 49.0 | -5.0 |
| | 25-44 | 60.0 | 49.9 | 10.1 | 57.2 | 49.7 | 7.5 | 57.8 | 49.1 | 8.6 |
| | 45-64 | 20.4 | 17.4 | 3.1 | 18.5 | 15.5 | 3.0 | 19.2 | 15.9 | 3.3 |
| | 65+ | 10.8 | 7.3 | 3.4 | 9.2 | 6.2 | 3.0 | 9.7 | 6.7 | 3.0 |

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| Area | Age Bands | 2007 | | | 2008 | | | 2009 | | |
|-----------|-----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | | Persons | | | Persons | | | Persons | | |
| | | Inflow | Outflow | Balance | Inflow | Outflow | Balance | Inflow | Outflow | Balance |
| St Albans | All ages | 8.1 | 7.8 | 0.3 | 7.5 | 7.2 | 0.3 | 7.2 | 6.7 | 0.5 |
| | 0-14 | 1.1 | 1.0 | 0.1 | 1.0 | 0.9 | 0.1 | 1.0 | 0.7 | 0.4 |
| | 15-24 | 1.6 | 1.8 | -0.2 | 1.7 | 1.8 | 0.0 | 1.6 | 2.0 | -0.3 |
| | 25-44 | 4.1 | 3.4 | 0.7 | 3.8 | 3.1 | 0.7 | 3.6 | 2.9 | 0.7 |
| | 45-64 | 0.8 | 1.2 | -0.3 | 0.7 | 1.0 | -0.3 | 0.6 | 0.8 | -0.2 |
| | 65+ | 0.4 | 0.5 | 0.0 | 0.4 | 0.4 | 0.0 | 0.3 | 0.4 | -0.1 |
| East | All ages | 157.6 | 140.1 | 17.6 | 152.7 | 134.1 | 18.6 | 144.0 | 131.2 | 12.9 |
| | 0-14 | 23.2 | 17.6 | 5.6 | 22.4 | 16.3 | 6.1 | 20.4 | 15.5 | 4.9 |
| | 15-24 | 43.5 | 47.7 | -4.0 | 43.6 | 48.1 | -4.4 | 45.0 | 50.5 | -5.5 |
| | 25-44 | 59.2 | 49.6 | 9.5 | 57.7 | 47.4 | 10.3 | 54.3 | 45.7 | 8.6 |
| | 45-64 | 21.0 | 17.7 | 3.3 | 19.7 | 16.0 | 3.7 | 16.8 | 14.1 | 2.8 |
| | 65+ | 10.6 | 7.5 | 3.2 | 9.4 | 6.4 | 2.9 | 7.5 | 5.3 | 2.1 |

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| Area | Age Bands | 2010 | | | 2011 | | |
|-----------|-----------|---------|---------|---------|---------|---------|---------|
| | | Persons | | | Persons | | |
| | | Inflow | Outflow | Balance | Inflow | Outflow | Balance |
| St Albans | All ages | 7.6 | 7.1 | 0.5 | 7.8 | 7.1 | 0.7 |
| | 0-14 | 1.2 | 0.9 | 0.3 | 1.2 | 0.9 | 0.3 |
| | 15-24 | 1.7 | 1.9 | -0.3 | 1.7 | 1.8 | -0.1 |
| | 25-44 | 3.7 | 2.9 | 0.8 | 3.8 | 2.9 | 0.9 |
| | 45-64 | 0.8 | 1.0 | -0.2 | 0.7 | 1.1 | -0.3 |
| | 65+ | 0.3 | 0.5 | -0.1 | 0.3 | 0.4 | -0.1 |
| East | All ages | 145.5 | 132.2 | 13.3 | 145.4 | 130.7 | 14.6 |
| | 0-14 | 20.8 | 15.8 | 5.0 | 20.8 | 15.6 | 5.2 |
| | 15-24 | 44.0 | 49.7 | -5.7 | 44.7 | 49.3 | -4.6 |
| | 25-44 | 54.2 | 44.5 | 9.7 | 53.9 | 44.0 | 9.9 |
| | 45-64 | 17.7 | 15.4 | 2.3 | 17.4 | 15.2 | 2.2 |
| | 65+ | 8.8 | 6.7 | 2.1 | 8.4 | 6.5 | 1.9 |

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| Area | Age Bands | 2012 | | | 2013 | | |
|-----------|-----------|---------|---------|---------|---------|---------|---------|
| | | Persons | | | Persons | | |
| | | Inflow | Outflow | Balance | Inflow | Outflow | Balance |
| St Albans | All ages | 8.2 | 7.9 | 0.3 | 8.2 | 7.7 | 0.5 |
| | 0-14 | 1.3 | 1.0 | 0.3 | 1.3 | 0.9 | 0.4 |
| | 15-24 | 1.6 | 2.2 | -0.6 | 1.6 | 1.8 | -0.2 |
| | 25-44 | 4.0 | 3.1 | 0.9 | 4.0 | 3.2 | 0.8 |
| | 45-64 | 0.9 | 1.2 | -0.3 | 0.9 | 1.2 | -0.3 |
| | 65+ | 0.4 | 0.5 | -0.1 | 0.5 | 0.6 | -0.1 |
| East | All ages | 151.7 | 136.7 | 15.0 | 149.5 | 131.9 | 17.5 |
| | 0-14 | 21.6 | 16.2 | 5.4 | 21.1 | 16.3 | 4.8 |
| | 15-24 | 43.9 | 50.9 | -7.0 | 43.0 | 45.7 | -2.7 |
| | 25-44 | 56.9 | 45.3 | 11.7 | 55.9 | 45.5 | 10.5 |
| | 45-64 | 19.4 | 16.6 | 2.8 | 19.2 | 16.6 | 2.5 |
| | 65+ | 9.9 | 7.7 | 2.1 | 10.3 | 7.8 | 2.4 |

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, <http://www.ons.gov.uk/ons/index.html>.
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Key findings

- The largest gain of 7,200 people was in the 25 to 44 year old age group during the 10 year period from 2004 to 2013. The next largest gain of 2,260 people was in the 0 to 14 year age band. This is indicative of families with younger children moving into the area.
 - There were losses of 2,490 people in the 15 to 24 year age group which may be for economic reasons in search of employment and/or also students or can be associated with problems of the affordability of housing. There were also losses of 2,900 people in the 45 to 64 year age band and a loss of 670 people in the 65 plus year age band which are indicative of middle aged and older people moving on from the area.
 - Quinary (5 yearly age band) data from ONS' annual series is available but uses different formats and approaches to rounding. Whilst sums do not add up to the published totals for wider age bands, the problem is even worse with a finer age breakdown and more categories.
 - The quinary data has been reviewed but adds little to our understanding of patterns for wider age bands, especially at 65+. The 15-19 age band shows a net loss which is likely to be to higher education and the 20-24 age band shows gains which are likely to be associated with a combination of younger people returning to the parental home to live and employment opportunities. These 2 age groups are the most mobile but not in terms of household moves so there will be only a limited immediate impact on housing numbers.
- 2.15 The following new table takes the analysis further by identifying those local authorities from which 100 or more people moved into the area in any year over a 10 year period from 2004-2013.

Table 2.10 internal migration into St Albans from local authorities where 100 or more moved during any one year of the 10 year period ending June 2013. Please note that 1,000 or more people moving to the district is highlighted

| Local authority | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | Total |
|-------------------------|------|------|------|------|------|------|------|------|------|------|-------|
| Hertsmere | 460 | 380 | 380 | 510 | 320 | 350 | 380 | 400 | 480 | 530 | 4,190 |
| Welwyn Hatfield | 380 | 380 | 400 | 390 | 400 | 410 | 420 | 460 | 460 | 410 | 4,110 |
| Dacorum | 250 | 310 | 400 | 300 | 320 | 280 | 370 | 330 | 340 | 350 | 3,250 |
| Barnet | 370 | 280 | 380 | 370 | 320 | 240 | 260 | 280 | 350 | 320 | 3,170 |
| Luton UA | 270 | 270 | 260 | 290 | 240 | 210 | 260 | 230 | 270 | 240 | 2,540 |
| Watford | 210 | 200 | 230 | 190 | 210 | 210 | 200 | 200 | 210 | 220 | 2,080 |
| Camden | 150 | 150 | 160 | 160 | 180 | 140 | 190 | 180 | 260 | 230 | 1,800 |
| Islington | 100 | 70 | 130 | 120 | 130 | 130 | 130 | 180 | 210 | 190 | 1,390 |
| Wandsworth | 140 | 130 | 90 | 150 | 150 | 160 | 140 | 110 | 160 | 150 | 1,380 |
| Harrow | 160 | 130 | 130 | 180 | 130 | 110 | 140 | 140 | 140 | 110 | 1,370 |
| North Hertfordshire | 130 | 120 | 130 | 140 | 140 | 140 | 140 | 140 | 130 | 150 | 1,360 |
| Haringey | 100 | 120 | 140 | 130 | 110 | 110 | 160 | 140 | 150 | 180 | 1,340 |
| Brent | 130 | 110 | 120 | 110 | 120 | 120 | 100 | 100 | 150 | 150 | 1,210 |
| Enfield | 130 | 140 | 120 | 130 | 110 | 100 | 100 | 90 | 120 | 130 | 1,170 |
| Three Rivers | 120 | 120 | 110 | 120 | 120 | 100 | 100 | 130 | 100 | 140 | 1,160 |
| Central Bedfordshire UA | n/a | n/a | n/a | n/a | n/a | 210 | 230 | 210 | 220 | 280 | 1,150 |
| East Hertfordshire | 70 | 100 | 100 | 90 | 90 | 130 | 130 | 130 | 90 | 70 | 1,000 |
| Ealing | 110 | 120 | 100 | 120 | 90 | 80 | 100 | 90 | 100 | 80 | 990 |
| Leeds | 60 | 70 | 100 | 90 | 100 | 100 | 80 | 110 | 100 | 130 | 940 |
| Nottingham UA | 80 | 60 | 80 | 90 | 110 | 80 | 100 | 90 | 100 | 110 | 900 |
| Lambeth | 90 | 90 | 80 | 60 | 80 | 70 | 100 | 80 | 100 | 130 | 880 |
| Westminster | 70 | 90 | 90 | 130 | 80 | 90 | 100 | 80 | 70 | 50 | 850 |

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| | | | | | | | | | | | |
|-------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| Mid Bedfordshire | 70 | 60 | 90 | 50 | 70 | n/a | n/a | n/a | n/a | n/a | 340 |
| Remaining LAs | 3,290 | 3,500 | 3,680 | 3,590 | 3,120 | 3,330 | 3,400 | 3,570 | 3,530 | 3,470 | 34,480 |
| Total In Migrants | 7,130 | 7,160 | 7,680 | 7,720 | 6,900 | 6,900 | 7,330 | 7,470 | 7,840 | 7,820 | 73,950 |

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, <http://www.ons.gov.uk/ons/index.html>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

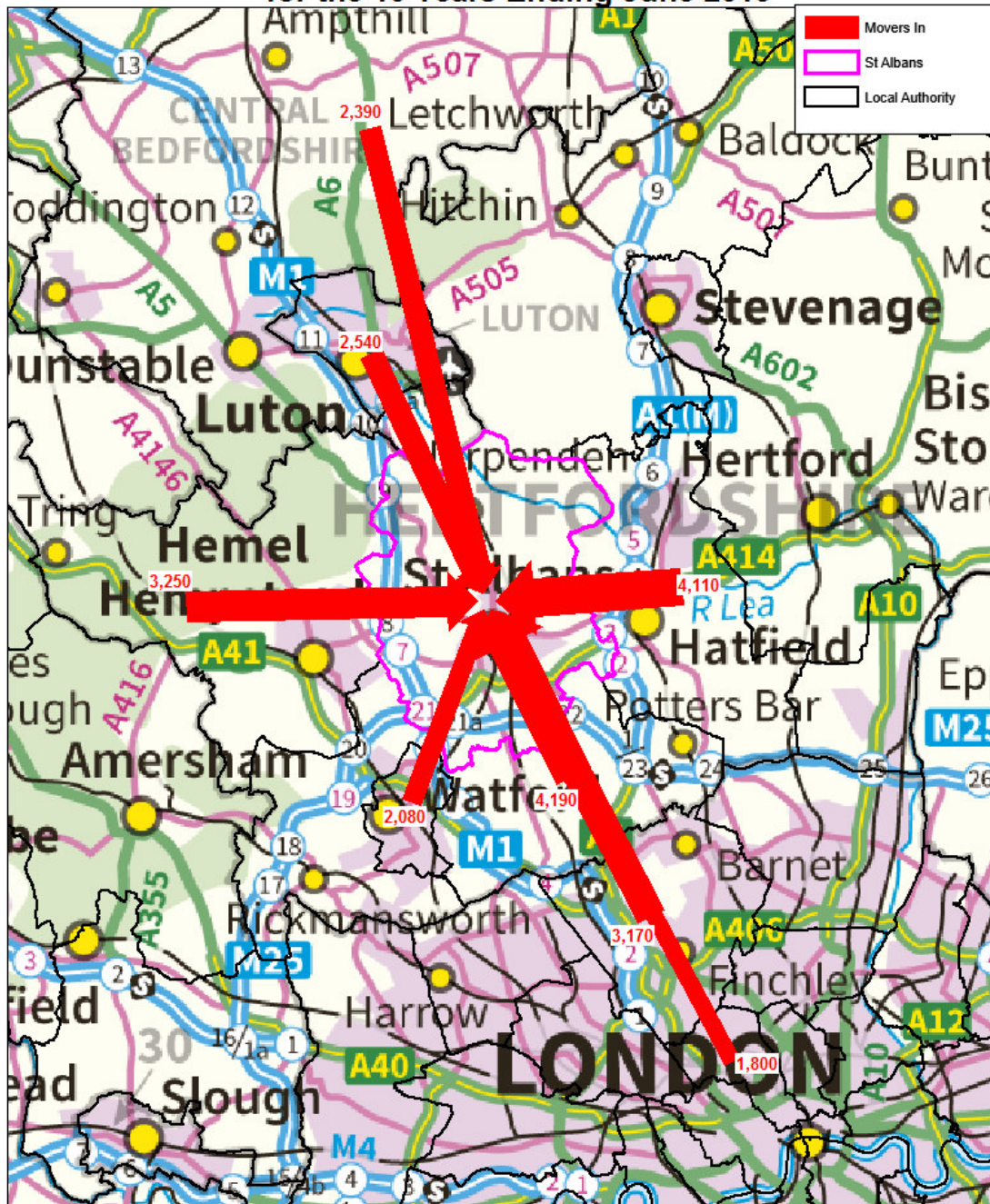
NB: Please note that there were local authority boundary changes in 2009. This means that the data in the first 5 years is strictly speaking not comparable with the data in the second 5 years. The main change in the local authorities adjacent to St Albans was that Mid Bedfordshire, and South Bedfordshire were merged to form Central Bedfordshire UA. Mid Bedfordshire has been included in this table although the numbers moving into St Albans were less than 100 in the 5 years from 2004 to 2008; however, when they are added to South Bedfordshire the numbers are greater than 100. These 2 local authorities have been highlighted in yellow for the years 2004 to 2009 so that they become comparable to Central Bedfordshire in the years 2009 to 2013

Key findings

- More than 4,000 internal migrants moved into St Albans from each of the local authorities of Welwyn Hatfield and Hertsmere during the 10 year period. More than 3,000 internal migrants moved into St Albans from each of the local authorities of Barnet and Dacorum during the 10 year period.
 - There were 17 local authorities from which 1,000 or more internal migrants moved into St Albans during the 10 year period.
- 2.16 The following new map identifies the 8 local authorities from which more than 1,500 internal migrants moved into St Albans during the 10 year period ending June 2013. This map includes Central Bedfordshire which was made up of South and Mid Bedfordshire merging in 2009.

Map 2.1

**Migration into St Albans from Local Authorities with
more than 1,500 People Registering with a GP
for the 10 Years Ending June 2013**



Source: Internal Migration Statistics, Office for National Statistics, ONS website, <http://www.ons.gov.uk>.
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(<http://www.nationalarchives.gov.uk/doc/open-government-licence>).
Contains Ordnance Survey Data (c) Crown Copyright and Database Right 2015

2.17 The following new table highlights those local authorities from which 100 or more people moved out of the area over the 10 year period ending June 2013

Table 2.11: internal migration out of St Albans to local authorities where 100 or more moved during any one year during the 10 year period ending June 2013. Please note that 1,000 or more people moving out of the district in every year is highlighted

| Local authority | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | Total |
|-------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| Welwyn Hatfield | 450 | 480 | 490 | 530 | 470 | 450 | 510 | 460 | 570 | 570 | 4,980 |
| Dacorum | 420 | 420 | 410 | 460 | 470 | 410 | 510 | 510 | 520 | 490 | 4,620 |
| North Hertfordshire | 230 | 250 | 170 | 310 | 290 | 210 | 260 | 270 | 330 | 310 | 2,630 |
| Luton UA | 250 | 280 | 230 | 230 | 230 | 200 | 180 | 220 | 240 | 210 | 2,270 |
| Central Bedfordshire UA | n/a | n/a | n/a | n/a | n/a | 240 | 330 | 390 | 490 | 460 | 1,910 |
| Hertsmere | 130 | 140 | 190 | 210 | 220 | 180 | 190 | 190 | 200 | 200 | 1,850 |
| Watford | 160 | 180 | 140 | 170 | 140 | 130 | 160 | 170 | 150 | 140 | 1,540 |
| South Bedfordshire | 210 | 250 | 250 | 280 | 260 | n/a | n/a | n/a | n/a | n/a | 1,250 |
| Leeds | 90 | 110 | 110 | 80 | 100 | 120 | 100 | 110 | 120 | 110 | 1,050 |
| East Hertfordshire | 110 | 100 | 90 | 130 | 120 | 100 | 70 | 100 | 90 | 110 | 1,020 |
| Three Rivers | 70 | 100 | 80 | 130 | 70 | 70 | 140 | 90 | 110 | 100 | 960 |
| Nottingham UA | 70 | 80 | 60 | 70 | 80 | 120 | 110 | 100 | 140 | 100 | 930 |
| Barnet | 100 | 70 | 90 | 90 | 90 | 70 | 90 | 90 | 80 | 110 | 880 |
| Camden | 70 | 90 | 80 | 90 | 70 | 90 | 90 | 80 | 100 | 80 | 840 |
| Stevenage | 50 | 90 | 80 | 100 | 70 | 70 | 80 | 80 | 80 | 100 | 800 |
| Sheffield | 60 | 70 | 60 | 60 | 60 | 60 | 80 | 90 | 100 | 70 | 710 |
| Mid-Bedfordshire | 180 | 110 | 110 | 130 | 140 | n/a | n/a | n/a | n/a | n/a | 670 |
| Remaining LAs | 4,750 | 4,510 | 4,360 | 4,490 | 4,010 | 4,020 | 4,180 | 3,820 | 4,320 | 4,240 | 42,700 |
| Total Out Migrants | 7,400 | 7,330 | 7,000 | 7,560 | 6,890 | 6,540 | 7,080 | 6,770 | 7,640 | 7,400 | 71,610 |

*(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, <http://www.ons.gov.uk/ons/index.html>.
Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)*

NB Please note that there were local authority boundary changes in 2009. This means that the data in the first 5 years is strictly speaking not comparable with the data in the second 5 years. The main change in the local authorities adjacent to St Albans was that Mid Bedfordshire and South Bedfordshire were merged to form Central Bedfordshire UA. These two local authorities in the years 2004 to 2009 are comparable to Central Bedfordshire in the years 2009 to 2013.

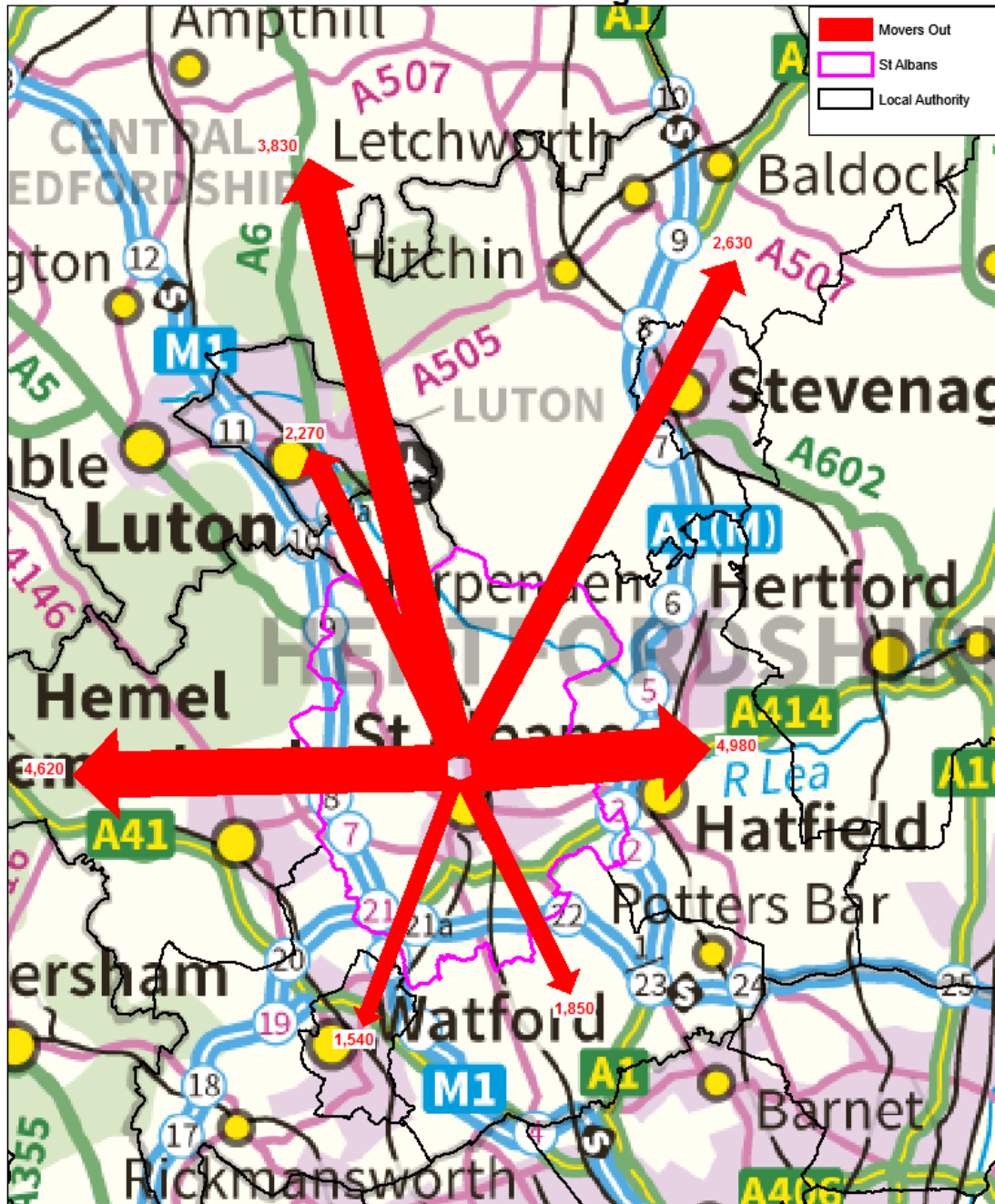
Key findings

- Welwyn Hatfield and Dacorum were the two local authorities to which most people went, with more than 4,000 people going to each of these local authorities during the 10 year period. 3,830 went to Central Bedfordshire and more than 2,000 went to each of the two local authorities of North Hertfordshire and Luton. This pattern has been consistent over the 10 year period with a slight increase in recent years.
- Leeds received 1,050 out migrants during the 10 year period. This was the only local authority with more than 1,000 migrants during the 10 year period that were outside the Wider and Peripheral housing market areas.
- It would be necessary to establish which types of housing people were moving to but one explanation might be that some people are moving to access lower cost markets on the same communication axis.

2.18 The following new map identifies the 7 local authorities where 1,500 or more people moved to from St Albans during the 10 year period ending June 2013.

Map 2.2

**Migration Out of St Albans from Local Authorities with
more than 1,500 People Registering with a GP
for the 10 Years Ending June 2013**



Source: Internal Migration Statistics, Office for National Statistics, ONS website, <http://www.ons.gov.uk>.
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2.19 The following new tables are guided by the identification of those local authorities from which there has been a net gain or loss of 200 or more people in the 10 years ending June 2013. The following table identifies the effect of movement into the area in the 10 years ending June 2013.

Table 2.12: internal migration into St Albans in the 10 years ending June 2013 by main local authority areas

| Local authority | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | In Migration | Net effect |
|-----------------|------|------|------|------|------|------|------|------|------|------|--------------|------------|
| Hertsmere | 460 | 380 | 380 | 510 | 320 | 350 | 380 | 400 | 480 | 530 | 4,190 | 2,340 |
| Barnet | 370 | 280 | 380 | 370 | 320 | 240 | 260 | 280 | 350 | 320 | 3,170 | 2,290 |
| Harrow | 160 | 130 | 130 | 180 | 130 | 110 | 140 | 140 | 140 | 110 | 1,370 | 980 |
| Camden | 150 | 150 | 160 | 160 | 180 | 140 | 190 | 180 | 260 | 230 | 1,800 | 960 |
| Brent | 130 | 110 | 120 | 110 | 120 | 120 | 100 | 100 | 150 | 150 | 1,210 | 900 |
| Haringey | 100 | 120 | 140 | 130 | 110 | 110 | 160 | 140 | 150 | 180 | 1,340 | 840 |
| Enfield | 130 | 140 | 120 | 130 | 110 | 100 | 100 | 90 | 120 | 130 | 1,170 | 800 |
| Islington | 100 | 70 | 130 | 120 | 130 | 130 | 130 | 180 | 210 | 190 | 1,390 | 710 |
| Wandsworth | 140 | 130 | 90 | 150 | 150 | 160 | 140 | 110 | 160 | 150 | 1,380 | 710 |
| Ealing | 110 | 120 | 100 | 120 | 90 | 80 | 100 | 90 | 100 | 80 | 990 | 610 |
| Watford | 210 | 200 | 230 | 190 | 210 | 210 | 200 | 200 | 210 | 220 | 2,080 | 540 |
| Westminster | 70 | 90 | 90 | 80 | 80 | 90 | 100 | 80 | 70 | 50 | 800 | 340 |
| Lambeth | 90 | 90 | 80 | 60 | 80 | 70 | 100 | 80 | 100 | 130 | 880 | 320 |
| Southwark | 50 | 70 | 90 | 80 | 60 | 60 | 80 | 70 | 90 | 80 | 730 | 320 |
| Tower Hamlets | 70 | 90 | 60 | 70 | 80 | 70 | 80 | 90 | 90 | 90 | 790 | 300 |
| Broxbourne | 50 | 30 | 50 | 60 | 60 | 60 | 50 | 30 | 40 | 30 | 460 | 280 |
| Luton | 270 | 270 | 260 | 290 | 240 | 210 | 260 | 230 | 270 | 240 | 2,540 | 270 |
| Merton | 40 | 40 | 30 | 50 | 50 | 40 | 30 | 40 | 60 | 60 | 440 | 270 |
| Waltham Forest | 40 | 50 | 50 | 40 | 20 | 30 | 50 | 50 | 40 | 50 | 420 | 270 |

**Independent Assessment of Housing Needs and SHMA:
Update Report for St Albans City and District Council**

| | | | | | | | | | | | | |
|----------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|--------|
| Hillingdon | 60 | 50 | 60 | 80 | 50 | 40 | 60 | 60 | 60 | 40 | 560 | 250 |
| Redbridge | 40 | 40 | 40 | 40 | 50 | 40 | 40 | 30 | 40 | 50 | 410 | 250 |
| Greenwich | 30 | 40 | 50 | 50 | 50 | 40 | 60 | 50 | 40 | 50 | 460 | 240 |
| Hackney | 50 | 60 | 40 | 70 | 50 | 50 | 70 | 80 | 70 | 60 | 600 | 240 |
| Three Rivers | 120 | 120 | 110 | 120 | 120 | 100 | 100 | 130 | 100 | 140 | 1,160 | 200 |
| Bromley | 20 | 20 | 40 | 20 | 40 | 40 | 40 | 40 | 60 | 50 | 370 | 200 |
| Brighton and Hove | 40 | 30 | 60 | 60 | 50 | 50 | 50 | 40 | 60 | 70 | 510 | -200 |
| Huntingdonshire | 20 | 20 | 20 | 10 | 10 | 20 | 20 | 20 | 20 | 20 | 180 | -220 |
| Milton Keynes | 30 | 50 | 60 | 50 | 50 | 50 | 40 | 50 | 40 | 30 | 450 | -250 |
| Aylesbury Vale | 40 | 30 | 40 | 40 | 40 | 40 | 40 | 30 | 40 | 40 | 380 | -270 |
| Cornwall | 20 | 20 | 10 | 20 | 0 | 10 | 10 | 30 | 30 | 20 | 170 | -280 |
| Stevenage | 80 | 60 | 40 | 70 | 50 | 40 | 40 | 40 | 40 | 60 | 520 | -280 |
| Bedford | 50 | 40 | 40 | 50 | 40 | 40 | 40 | 40 | 40 | 40 | 420 | -290 |
| Welwyn Hatfield | 380 | 380 | 400 | 390 | 400 | 410 | 420 | 460 | 460 | 410 | 4,110 | -870 |
| North Hertfordshire | 130 | 120 | 130 | 140 | 140 | 140 | 140 | 140 | 130 | 150 | 1,360 | -1,270 |
| Dacorum | 250 | 310 | 400 | 300 | 320 | 280 | 370 | 330 | 340 | 350 | 3,250 | -1,370 |
| Central Bedfordshire | 260 | 220 | 270 | 260 | 230 | 210 | 230 | 210 | 220 | 280 | 2,390 | -1,440 |

(Source: Estimates from NHS Patient Registration with GPs data, ONS Office for National Statistics website, <http://www.ons.gov.uk/ons/index.html>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>).

2.20 The following table identifies the effect of movement out of the area by local authority for the 10 years ending June 2013.

Table 2.13: internal migration out of St Albans in the 10 years ending June 2013 by main local authority areas and net effect of internal migration where net migration is greater or less than 200

| Local authority | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | Migration out | Net effect |
|-----------------|------|------|------|------|------|------|------|------|------|------|---------------|------------|
| Hertsmere | 130 | 140 | 190 | 210 | 220 | 180 | 190 | 190 | 200 | 200 | 1,850 | 2,340 |
| Barnet | 100 | 70 | 90 | 90 | 90 | 70 | 90 | 90 | 80 | 110 | 880 | 2,290 |
| Harrow | 40 | 50 | 30 | 50 | 50 | 50 | 30 | 30 | 30 | 30 | 390 | 980 |
| Camden | 70 | 90 | 80 | 90 | 70 | 90 | 90 | 80 | 100 | 80 | 840 | 960 |
| Brent | 20 | 40 | 40 | 20 | 30 | 20 | 30 | 30 | 50 | 30 | 310 | 900 |
| Haringey | 40 | 50 | 50 | 60 | 40 | 50 | 50 | 40 | 60 | 60 | 500 | 840 |
| Enfield | 30 | 30 | 40 | 30 | 40 | 30 | 40 | 60 | 30 | 40 | 370 | 800 |
| Islington | 60 | 60 | 50 | 60 | 70 | 70 | 70 | 80 | 70 | 90 | 680 | 710 |
| Wandsworth | 60 | 80 | 80 | 40 | 60 | 60 | 60 | 60 | 80 | 90 | 670 | 710 |
| Ealing | 30 | 40 | 40 | 40 | 50 | 50 | 30 | 40 | 30 | 30 | 380 | 610 |
| Watford | 160 | 180 | 140 | 170 | 140 | 130 | 160 | 170 | 150 | 140 | 1,540 | 540 |
| Westminster | 40 | 60 | 50 | 40 | 50 | 50 | 50 | 50 | 30 | 40 | 460 | 340 |
| Lambeth | 40 | 60 | 50 | 50 | 50 | 60 | 60 | 50 | 70 | 70 | 560 | 320 |
| Southwark | 20 | 50 | 40 | 40 | 40 | 40 | 40 | 30 | 50 | 60 | 410 | 320 |
| Tower Hamlets | 30 | 40 | 40 | 60 | 50 | 50 | 50 | 70 | 50 | 50 | 490 | 300 |
| Broxbourne | 10 | 10 | 30 | 20 | 20 | 20 | 30 | 10 | 20 | 10 | 180 | 280 |
| Luton | 250 | 280 | 230 | 230 | 230 | 200 | 180 | 220 | 240 | 210 | 2,270 | 270 |
| Merton | 20 | 20 | 20 | 20 | 20 | 10 | 10 | 10 | 20 | 20 | 170 | 270 |
| Waltham Forest | 10 | 20 | 20 | 20 | 10 | 10 | 20 | 10 | 10 | 20 | 150 | 270 |
| Hillingdon | 40 | 20 | 40 | 20 | 30 | 30 | 20 | 30 | 40 | 40 | 310 | 250 |
| Redbridge | 20 | 10 | 10 | 20 | 10 | 20 | 20 | 10 | 10 | 30 | 160 | 250 |

**Independent Assessment of Housing Needs and SHMA:
Update Report for St Albans City and District Council**

| | | | | | | | | | | | | |
|----------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|--------|
| Greenwich | 20 | 20 | 20 | 20 | 20 | 20 | 30 | 20 | 20 | 30 | 220 | 240 |
| Hackney | 20 | 30 | 40 | 40 | 30 | 50 | 40 | 30 | 50 | 30 | 360 | 240 |
| Three Rivers | 70 | 100 | 80 | 130 | 70 | 70 | 140 | 90 | 110 | 100 | 960 | 200 |
| Bromley | 20 | 20 | 20 | 20 | 10 | 10 | 20 | 20 | 20 | 10 | 170 | 200 |
| Brighton and Hove | 70 | 80 | 80 | 60 | 60 | 60 | 90 | 90 | 70 | 50 | 710 | -200 |
| Huntingdonshire | 50 | 50 | 40 | 50 | 30 | 30 | 40 | 30 | 50 | 30 | 400 | -220 |
| Milton Keynes | 60 | 80 | 70 | 80 | 60 | 60 | 70 | 60 | 70 | 90 | 700 | -250 |
| Aylesbury Vale | 70 | 70 | 80 | 90 | 40 | 40 | 50 | 70 | 80 | 60 | 650 | -270 |
| Cornwall | 90 | 60 | 30 | 50 | 40 | 30 | 20 | 30 | 50 | 50 | 450 | -280 |
| Stevenage | 50 | 90 | 80 | 100 | 70 | 70 | 80 | 80 | 80 | 100 | 800 | -280 |
| Bedford | 70 | 100 | 50 | 70 | 70 | 50 | 70 | 90 | 80 | 60 | 710 | -290 |
| Welwyn Hatfield | 450 | 480 | 490 | 530 | 470 | 450 | 510 | 460 | 570 | 570 | 4,980 | -870 |
| North Hertfordshire | 230 | 250 | 170 | 310 | 290 | 210 | 260 | 270 | 330 | 310 | 2,630 | -1,270 |
| Dacorum | 420 | 420 | 410 | 460 | 470 | 410 | 510 | 510 | 520 | 490 | 4,620 | -1,370 |
| Central Bedfordshire | 390 | 360 | 360 | 410 | 400 | 240 | 330 | 390 | 490 | 460 | 3,830 | -1,440 |

(Source: Estimates from NHS Patient Registration with GPs data, ONS Office for National Statistics website, <http://www.ons.gov.uk/ons/index.html>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

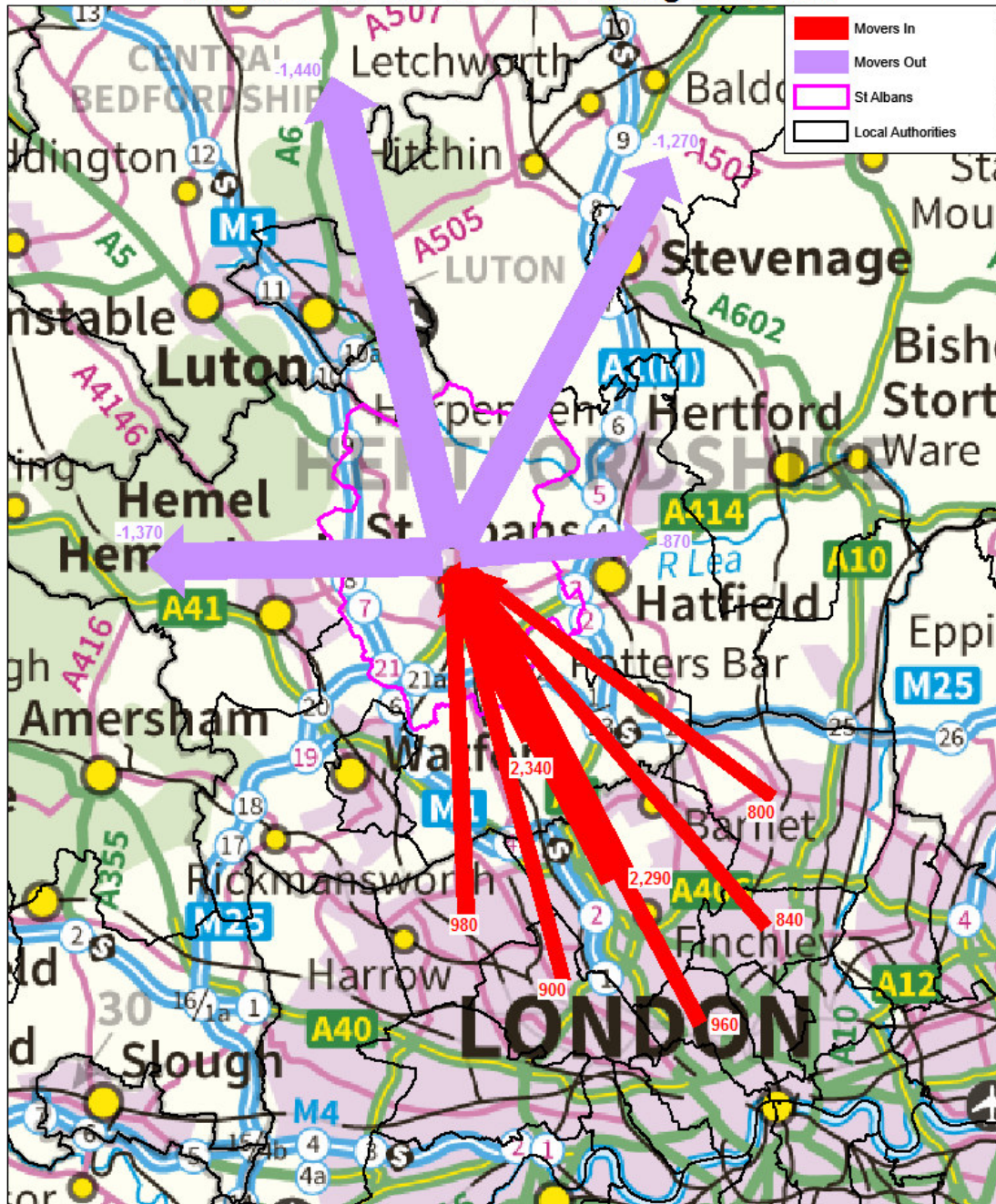
Key findings

- There were more local authorities with a net gain of 200 or more people (25) than local authorities with a net loss of 200 or more people (11) during the 10 year period to June 2013.
- The largest net gains were from Hertsmere and Barnet and the largest net losses were to North Hertfordshire, Dacorum and Central Bedfordshire.

2.21 The following new map identifies the local authorities with the net gains or losses of plus or minus 800 people during the 10 year period to June 2013. It can be seen the majority of larger net gains came from the South of St Albans and that the larger net losses went to areas in the Wider Housing Market area to the north, east and west of St Albans.

Map 2.3

**Net Migration into/out of St Albans from/to Local Authorities
with Plus or Minus 800 or more People Registering
with a GP for the 10 Years Ending June 2013**

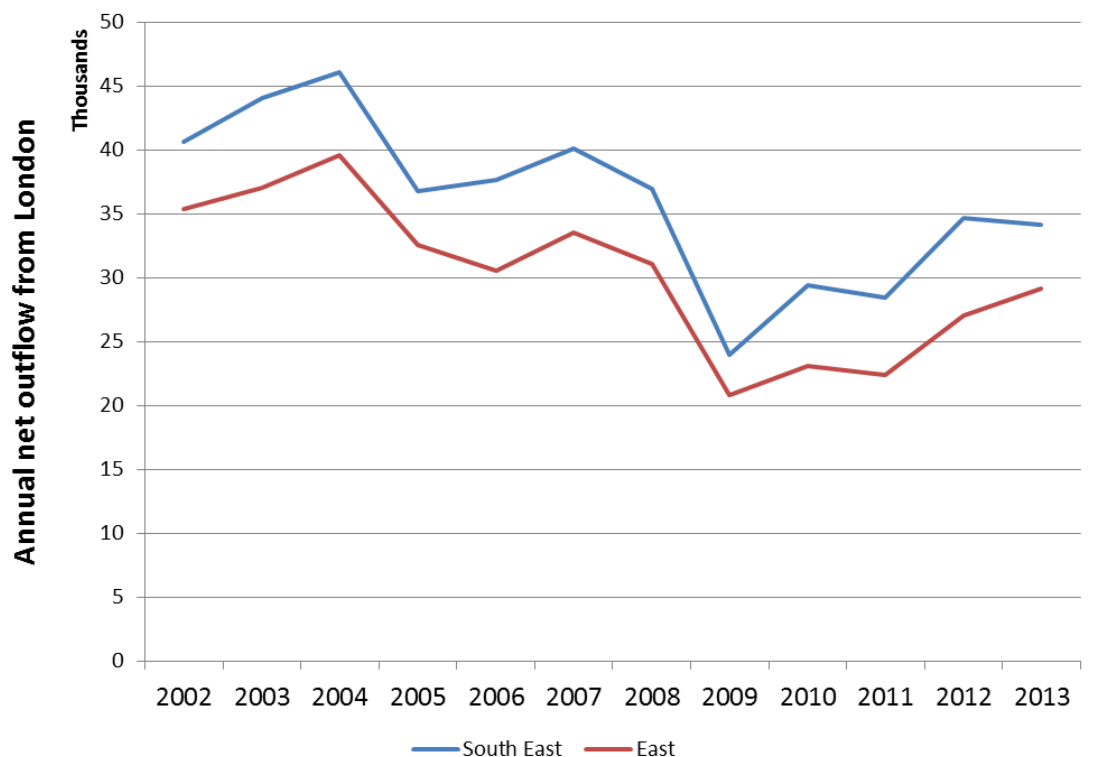


Source: Internal Migration Statistics, Office for National Statistics, ONS website, <http://www.ons.gov.uk>.
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(<http://www.nationalarchives.gov.uk/doc/open-government-licence>).
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Migration between London and St Albans (new data)

2.22 As reported in Table 2.7 above, variations in the effects of internal migration over the 10 years to 2013 strengthen the case for adopting a 10-year trend period in population forecasting. Whilst the GLA accepts that the 2012-based Subnational Population Projections are technically sound, they consider that the forecasts provided may be inaccurate due to a reliance on a 5 year trend period for internal migration affected by recession conditions and a period of low effective demand in the housing market. Consequently, detailed work has been undertaken by the GLA to review 10 year trends of internal migration to and from London and which is reported below. The following chart reviews net migration between London and adjoining regions in the period 2002-2013.

Figure 2.3: annual net migration between London and adjoining regions: 2002-2013



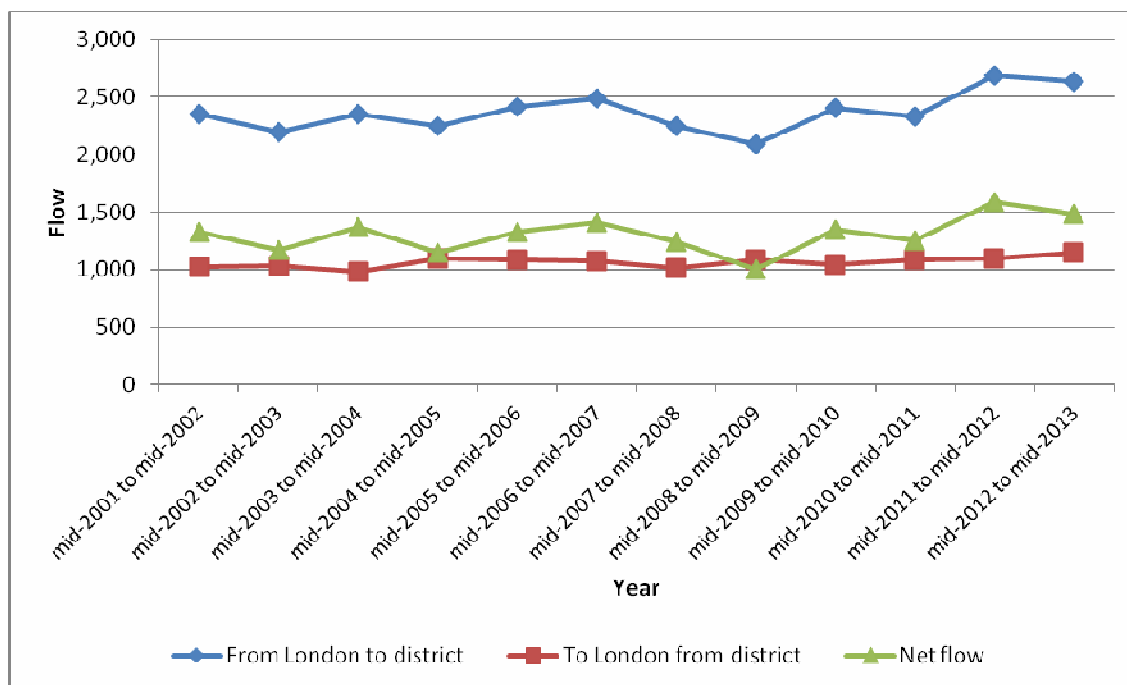
(Source: Population Projections for 2013 FALP/SMHA; presentation by GLA Intelligence Unit, 20 January 2015)

Key findings

- The chart shows a pattern of sharp decline in net migration between 2007 and 2009 and a subsequent partial recovery. The extent of variation in these patterns is such that a longer migration trend period is recommended to take account of the impact of short term trends.

2.23 A pattern of partial recovery is not replicated uniformly across all districts; flows to some districts have shown no recent recovery, while others show little change. Figure 2.4 is derived from a spreadsheet supplied by the GLA and shows the flows between London and St Albans.

Figure 2.4: annual migration between London and St Albans: 2002-2013



(Source: Internal migration flows district level dropdown (2).xlsx; GLA Intelligence Unit;
<http://www.london.gov.uk/priorities/planning/london-plan/draft-further-alterations-to-the-london-plan>)

Key findings

- This chart shows similarities with the overall picture of flows from London. However, net gains in 2011-2013 were slightly higher than any recorded between 2001 and 2011.

2.24 For the 'Further Alterations to the London Plan', the GLA prepared three population scenarios based on varying degrees of recovery from the recession. These are not presented for individual districts but for broad regions and further work would be required to analyse these. However, it is clear that the 2012 Subnational Population Projections might understate future out-migration pressures from London. At the same time, land supply in London is heavily constrained. The following quote is from the Inspector's recent decision on the FALP:

"57. The evidence before me strongly suggests that the existing London Plan strategy will not deliver sufficient homes to meet objectively assessed need.

The Mayor has committed to a review of the London Plan in 2016 but I do not consider that London can afford to wait until then and recommend that a review commences as soon as the FALP is adopted in 2015 (IRC3). In my view, the Mayor needs to explore options beyond the existing philosophy of the London Plan. That may, in the absence of a wider regional strategy to assess the options for growth and to plan and co-ordinate that growth, include engaging local planning authorities beyond the GLA's boundaries in discussions regarding the evolution of our capital city “

Internal migration (new data)

- 2.25 The 2011 Census provides data identifying internal migration in the year prior to the Census date. It includes information on Broad Age Bands of Internal migrants and local authorities of residence at the time of the 2011 Census and one year previously. This data is compiled from information for those who lived at a different address one year prior to the 2011 Census. There were 7,574 people who moved within St Albans during that year, these people have been excluded from the following table. Please note that the Broad Age Bands provided by the Census differ from those used in collecting NHS Patient Registration data and it is not possible to achieve consistency between the two.

Table 2.14: Internal Migration into St Albans by Broad Age Band, 2010-2011

| Age bands | In | % | Out | % | Bal. |
|-----------------|--------------|--------------|--------------|--------------|-------------|
| 1-15 | 947 | 13.5 | 776 | 10.4 | 171 |
| 16-49 | 5,329 | 76.0 | 5,567 | 74.3 | -238 |
| 50-64 | 427 | 6.1 | 715 | 9.5 | -288 |
| 65-74 | 141 | 2.0 | 215 | 2.9 | -74 |
| 75+ | 168 | 2.4 | 217 | 2.9 | -49 |
| All ages | 7,012 | 100.0 | 7,490 | 100.0 | -478 |

(Source: Table MM01CEW, Origin Destination, 2011 Census Nomis website <http://www.nomisweb.co.uk>
Contains public sector information licensed under the Open Government Licence v1.0
<http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

Key findings

- More than 7,000 people moved into St Albans in the year leading up to the 2011 Census but more people moved out leading to a net loss of minus 478 people. This loss conflicts with NHSCR data for the slightly different period to June 2011 which recorded a gain of 700 people. It is not clear why there should be such a difference and no explanations have been provided by the Office for National Statistics.
- Most movement was in the family forming 16-49 age group

2.26 The following table identifies net migration of 50 or more people.

Table 2.15: Net Migration Into and Out of St Albans Plus and Minus 50 within the UK, 2010-11

| Local Authority | In | Out | Net |
|-------------------------|--------------|--------------|-------------|
| Hertsmere | 423 | 180 | 243 |
| Barnet | 276 | 119 | 157 |
| Haringey | 167 | 66 | 101 |
| Camden | 191 | 111 | 80 |
| Islington | 156 | 86 | 70 |
| Ealing | 95 | 29 | 66 |
| Brent | 113 | 50 | 63 |
| Watford | 248 | 191 | 57 |
| Wandsworth | 132 | 75 | 57 |
| Harrow | 94 | 39 | 55 |
| Bedford | 32 | 85 | -53 |
| Leeds | 53 | 110 | -57 |
| Sheffield | 44 | 104 | -60 |
| Birmingham | 43 | 104 | -61 |
| Welwyn Hatfield | 437 | 501 | -64 |
| Luton | 228 | 296 | -68 |
| Nottingham | 40 | 112 | -72 |
| North Hertfordshire | 157 | 240 | -83 |
| Dacorum | 345 | 548 | -203 |
| Central Bedfordshire | 195 | 422 | -227 |
| Other Local Authorities | 3,347 | 3,811 | -464 |
| Totals | 7,012 | 7,490 | -478 |

(Source: Table MM01CEW, Origin Destination, 2011 Census Nomis website <http://www.nomisweb.co.uk>
Contains public sector information licensed under the Open Government Licence v1.0
<http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

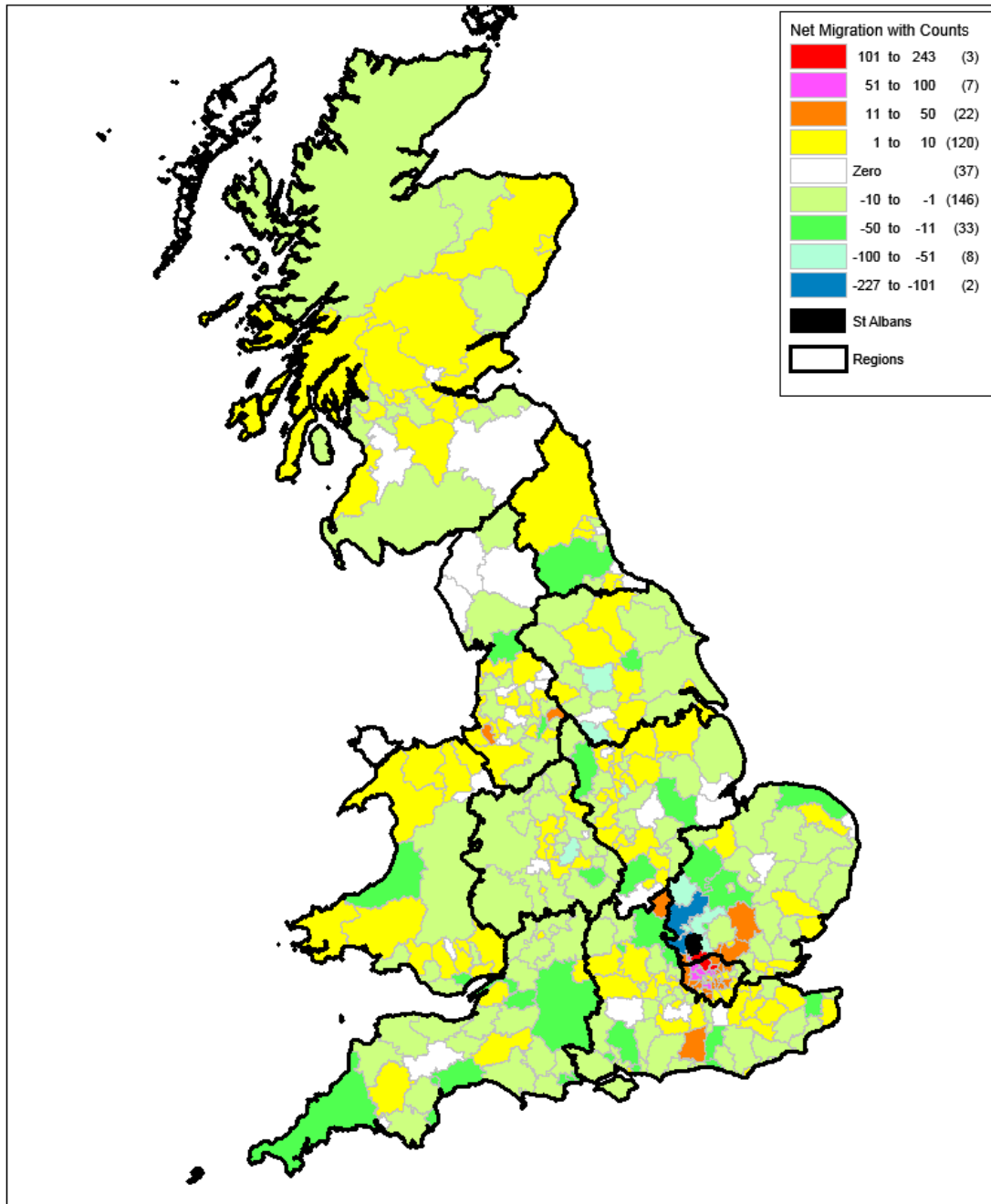
Key findings

- The largest net loss was to the local authorities of Central Bedfordshire and Dacorum of more than 200 people to each of these local authorities. These local authorities were in the Wider Housing Market Area of St Albans as identified in the St Albans HNA 2013.
- The largest net gains came from Hertsmere (243) and Barnet (157), these being local authorities in the Wider Housing Market Area of St Albans.

- 2.27 The following maps identify the patterns of net internal migration for the 2011 Census Origin Destination data within England, Scotland and Wales. The first map shows the whole area and the following two maps are a zoomed-in versions.

Map 2.4

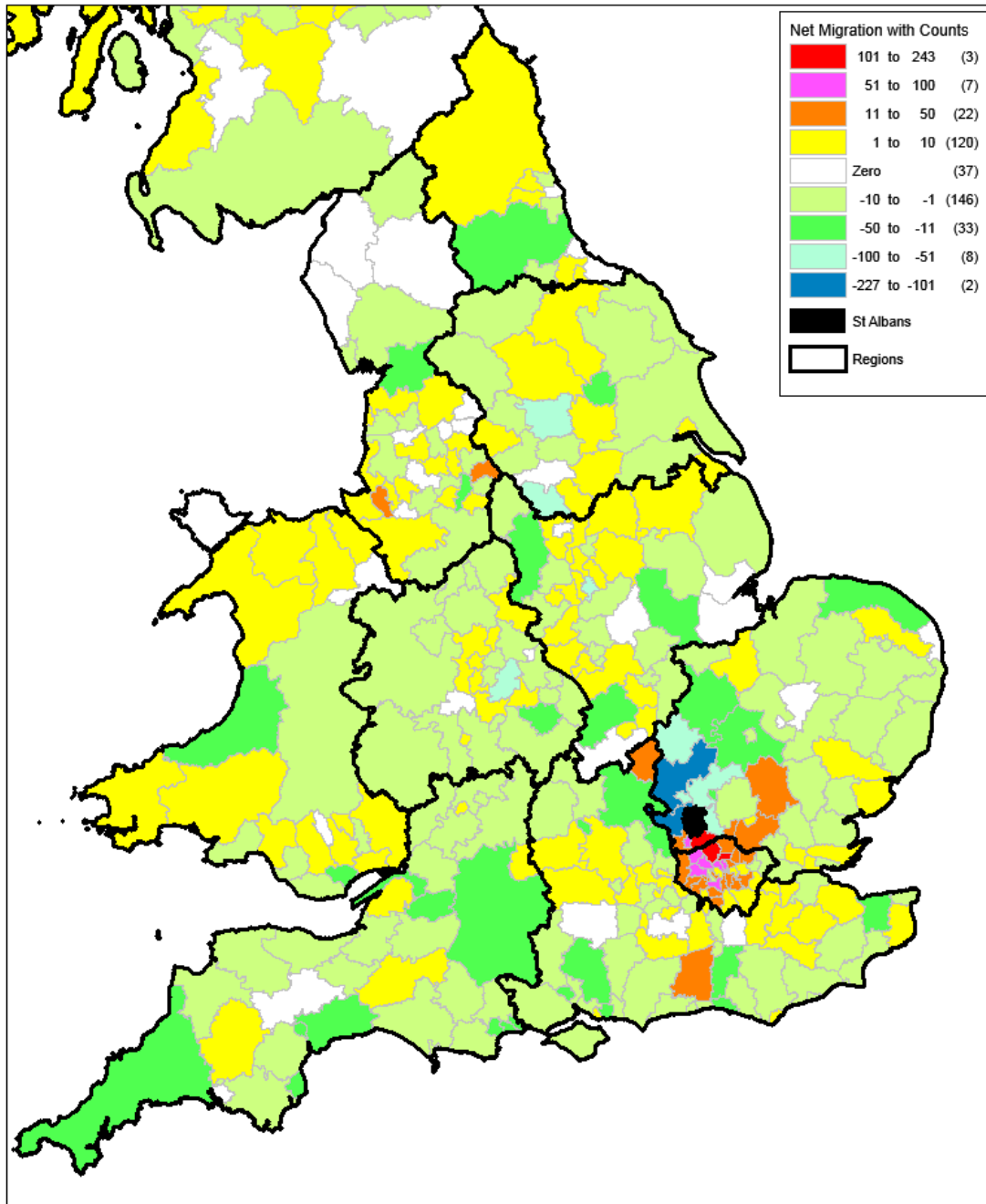
**Net Migration 2011 St Albans from/to Local Authorities
within England , Scotland and Wales**



Source: Table MM01CUK 2011 Census Origin Destination Data, NOMIS website,
<http://www.nomisweb.co.uk>. Contains public sector information licensed under the Open
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Map 2.5

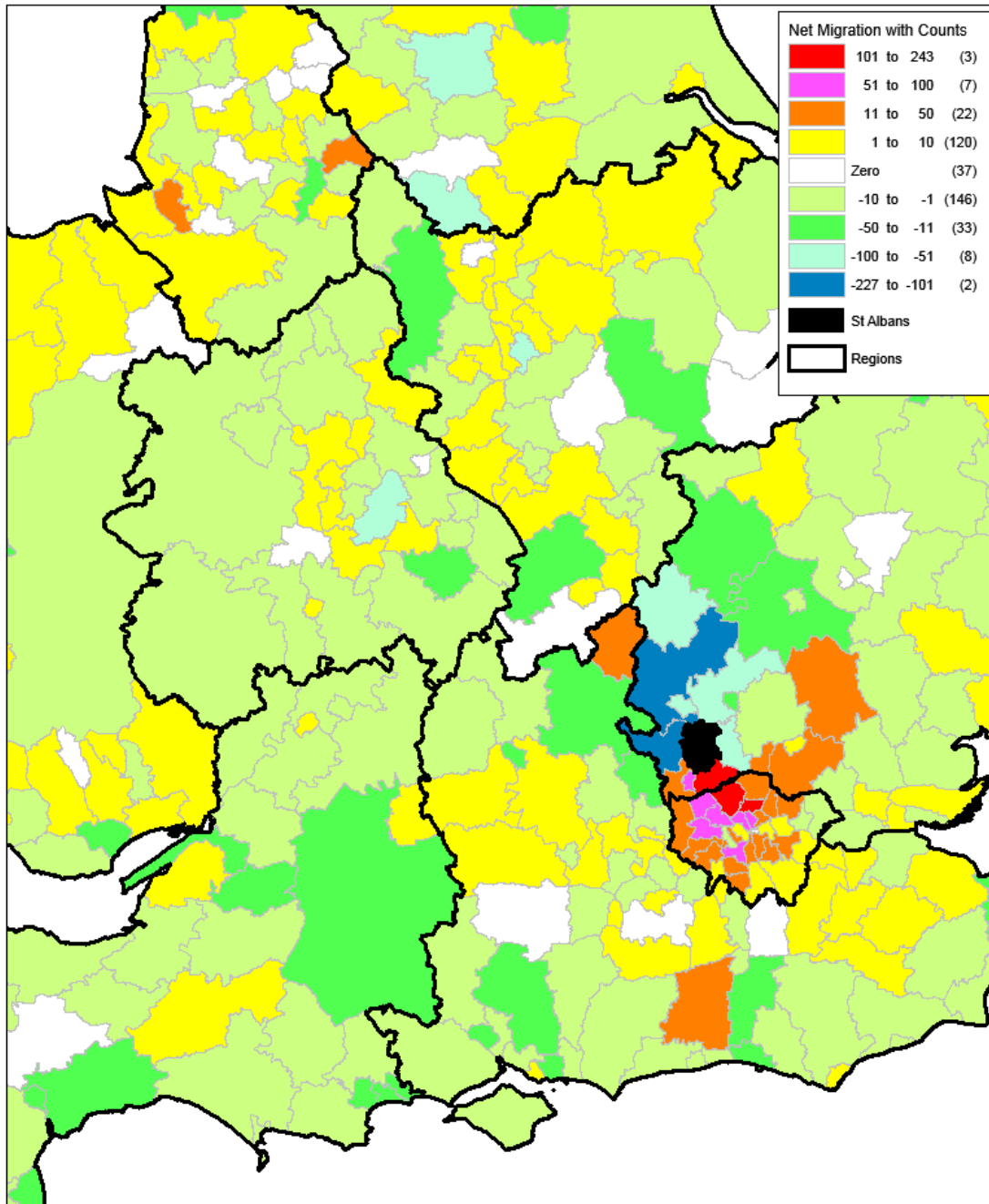
**Net Migration 2011 St Albans from/to Local Authorities
within England , Scotland and Wales zoomed in**



Source: Table MM01CUK 2011 Census Origin Destination Data, NOMIS website,
<http://www.nomisweb.co.uk>. Contains public sector information licensed under the Open
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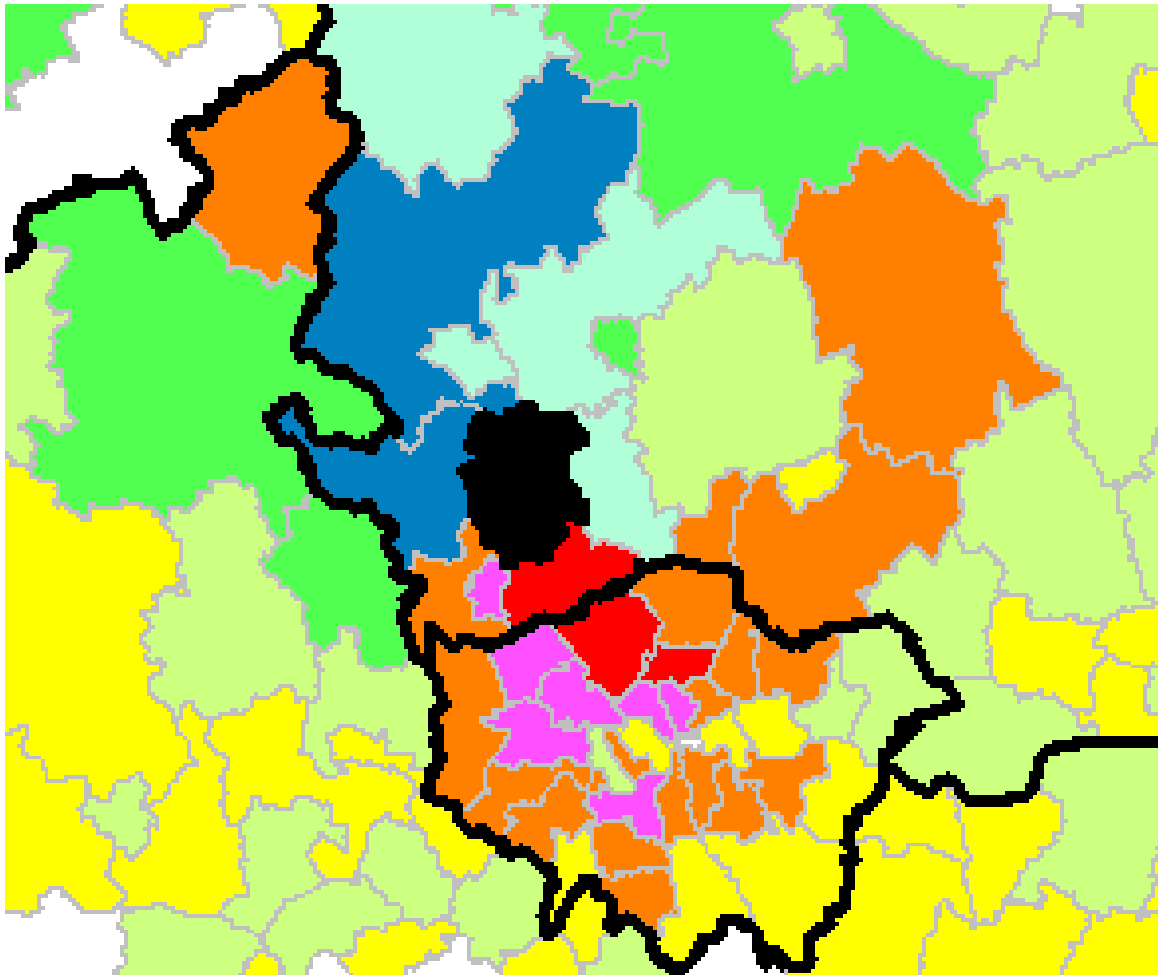
Map 2.6

**Net Migration 2011 St Albans from/to Local Authorities
within England , Scotland and Wales zoomed in**



Source: Table MM01CUK 2011 Census Origin Destination Data, NOMIS website,
<http://www.nomisweb.co.uk>. Contains public sector information licensed under the Open
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Map 2.7, net migration, St Albans, 2011, zoomed to emphasise the local context



Key findings

- The first map shows that the majority of areas that had positive net migration (in migration) were in the plus 1 to 10 bracket. There were only a small number of areas (10) that had net migration of more than 50 people.
- The 10 areas with positive net migration of more than 50 were to the South of St Albans in the London and Eastern Region.
- There were 2 areas in the North West with positive net migration of between 11 and 50, these being Liverpool (21) and Oldham (12), and there were 2 areas in the South East; these being Milton Keynes (15) and Horsham (14). The remainder of areas in the 11 to 50 bracket were in the Eastern Region and the London Region.

- A further 4 areas with negative net migration (out migration) of between -51 and -100 people were in the Eastern Region and were adjacent or close to St Albans. There were another 4 areas in the -51 to -100 bracket, these being 1 area in the West Midlands, Birmingham (-61), 1 area in the East Midlands Region, Nottingham (-72), and 2 areas in the Yorkshire and Humber Region, Sheffield (-60) and Leeds (-57).
- The final map demonstrates the strength of connections with adjacent and neighbouring local authority areas, in particular, the net gains from Central Bedfordshire, Dacorum and North Hertfordshire and the net losses to Barnet Haringey and Hertsmere.

Commuting to work (new data)

2.28 Travel to work patterns can have an important impact on housing markets, especially where locations which are attractive to commuters as places to live. The following table summarises the extent of commuting in and out of St Albans in 2011. There is nothing in the new data that suggests a need to question or review the 2013 HNA conclusions on housing market area analysis and definition.

Table 2.16: travel into and out of St Albans City and District to work, 2011

| Movement | Numbers |
|--------------------|----------------|
| Travel Into Work | 26,862 |
| Travel Out to Work | 36,443 |
| Net Effect | -9,581 |

(Source: WU01UK, Location of Usual Residence and Place of Work, All Usual Residents aged 16 and over in employment the week before the 2011 Census, NOMIS website, <http://www.nomisweb.co.uk/>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

NB Excludes 20,475 people who both live and work in St Albans

Key findings

- In 2011, 9,581 more people travelled to work outside the area than travelled into the area of St Albans. This compares with 9,840 in 2001.
- Travel into work has increased by 15% over the 10 years to 2011, from 23,291 to 26,862 people.
- Travel out to work has increased by under 10% (9.7%).from 33,231 to 36,443. 15% over the 10 years to 2011, from 23,291 to 26,862 people.

2.29 The following table and map address the question, ‘*where do people live who work in St Albans?*’ and identifies the principal flows. The patterns remain the same as for 2001.

Table 2.17: Travel into work to St Albans from local authorities where 100 or more travel, 2011. Please note that those with 1,000 or more are highlighted

| Local Authorities | Commuters In | |
|---------------------------------|---------------|--------------|
| | Number | % |
| Dacorum | 3,420 | 12.7 |
| Luton | 3,212 | 12.0 |
| Welwyn Hatfield | 3,196 | 11.9 |
| Central Bedfordshire | 2,468 | 9.2 |
| Hertsmere | 1,698 | 6.3 |
| Watford | 1,539 | 5.7 |
| North Hertfordshire | 1,287 | 4.8 |
| Three Rivers | 978 | 3.6 |
| Barnet | 784 | 2.9 |
| Stevenage | 758 | 2.8 |
| East Hertfordshire | 559 | 2.1 |
| Harrow | 481 | 1.8 |
| Enfield | 433 | 1.6 |
| Aylesbury Vale | 335 | 1.2 |
| Broxbourne | 328 | 1.2 |
| Milton Keynes | 298 | 1.1 |
| Brent | 276 | 1.0 |
| Hillingdon | 211 | 0.8 |
| Chiltern | 209 | 0.8 |
| Bedford | 182 | 0.7 |
| Camden | 145 | 0.5 |
| Ealing | 136 | 0.5 |
| Haringey | 116 | 0.4 |
| Epping Forest | 108 | 0.4 |
| Wycombe | 108 | 0.4 |
| Local Authorities less than 100 | 3,597 | 13.4 |
| Total | 26,862 | 100.0 |

(Source: WU01UK, Location of Usual Residence and Place of Work, All Usual Residents aged 16 and over in employment the week before the 2011 Census, NOMIS website, <http://www.nomisweb.co.uk/>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

NB Excludes 20,475 people who both live and work within St Albans City and District

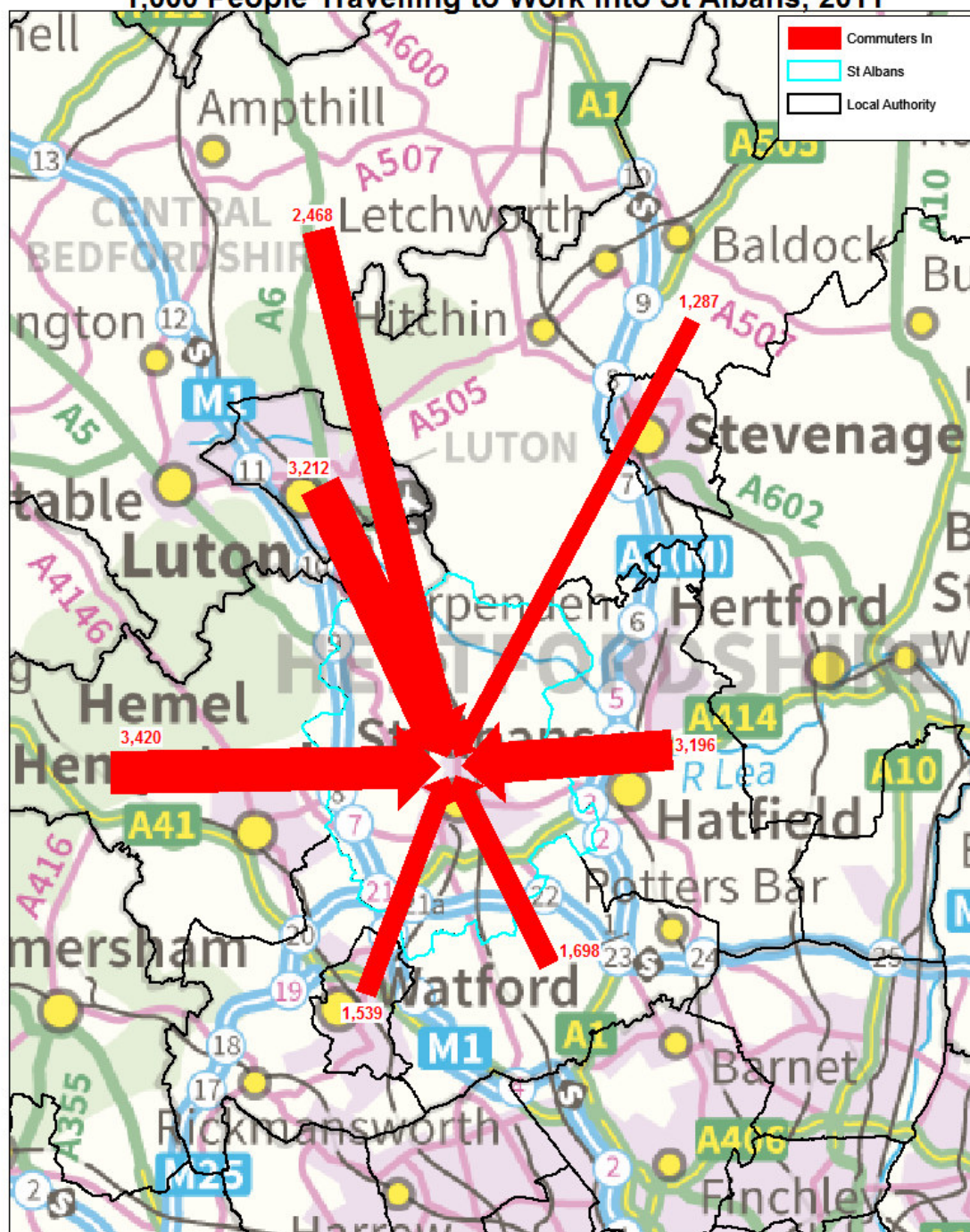
Key findings

- 12.7% of Commuters In were from Dacorum, 12% from Luton, 11.9% from Welwyn Hatfield and 9.2% from Central Bedfordshire.
- The other local authorities with more than 100 Commuters In were in London, adjacent or close to St Albans and its Wider Housing Market Area as defined in Map 1.5 of the original HNA.

2.30 The following map demonstrates that the 7 local authorities with more than 1,000 Commuters In came from adjacent or nearby local authorities on all sides of St Albans.

Map 2.8

**Commuters from Local Authorities with more than
1,000 People Travelling to Work into St Albans, 2011**



Source: Table WU01UK, 2011 Census Data, Office for National Statistics, NOMIS website, <http://nomisweb.co.uk>.
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(<http://www.nationalarchives.gov.uk/doc/open-government-licence>).
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2.31 The following table addresses the question, *'where do people work who live in St Albans City and District?'* and identifies the principal flows.

Table 2.18: Travel to work from St Albans City and District to local authorities where 100 or more travelled out, 2011. Please note that those with 1,000 or more are highlighted

| Local Authorities | Commuters Out | |
|-----------------------------|---------------|------|
| | Number | % |
| Westminster, City of London | 6,710 | 18.4 |
| Welwyn Hatfield | 4,793 | 13.2 |
| Dacorum | 2,241 | 6.1 |
| Hertsmere | 2,122 | 5.8 |
| Camden | 1,918 | 5.3 |
| Luton | 1,819 | 5.0 |
| Watford | 1,732 | 4.8 |
| Barnet | 1,204 | 3.3 |
| Islington | 1,116 | 3.1 |
| Tower Hamlets | 1,052 | 2.9 |
| Three Rivers | 828 | 2.3 |
| Stevenage | 765 | 2.1 |
| Southwark | 753 | 2.1 |
| Central Bedfordshire | 679 | 1.9 |
| East Hertfordshire | 518 | 1.4 |
| North Hertfordshire | 494 | 1.4 |
| Hillingdon | 457 | 1.3 |
| Milton Keynes | 438 | 1.2 |
| Harrow | 426 | 1.2 |
| Brent | 399 | 1.1 |
| Enfield | 397 | 1.1 |
| Broxbourne | 330 | 0.9 |
| Hammersmith and Fulham | 292 | 0.8 |
| Hackney | 257 | 0.7 |
| Lambeth | 252 | 0.7 |
| Kensington and Chelsea | 245 | 0.7 |
| Hounslow | 228 | 0.6 |
| Ealing | 221 | 0.6 |
| Harlow | 153 | 0.4 |
| Haringey | 153 | 0.4 |
| Chiltern | 149 | 0.4 |
| Wycombe | 134 | 0.4 |
| Aylesbury Vale | 132 | 0.4 |
| Bedford | 129 | 0.4 |

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| | Commuters Out | |
|---------------------------------|---------------|--------------|
| Slough | 122 | 0.3 |
| South Bucks | 119 | 0.3 |
| Sub-total | 33,777 | 92.7 |
| Local Authorities less than 100 | 2,666 | 7.3 |
| Total | 36,443 | 100.0 |

(Source: WU01UK, Location of Usual Residence and Place of Work, All Usual Residents aged 16 and over in employment the week before the 2011 Census, NOMIS website, <http://www.nomisweb.co.uk/>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

NB Excludes 20,475 people who both live and work within St Albans / Figures are for UK local authorities only and exclude offshore installation and overseas workplace destinations recorded in the Census

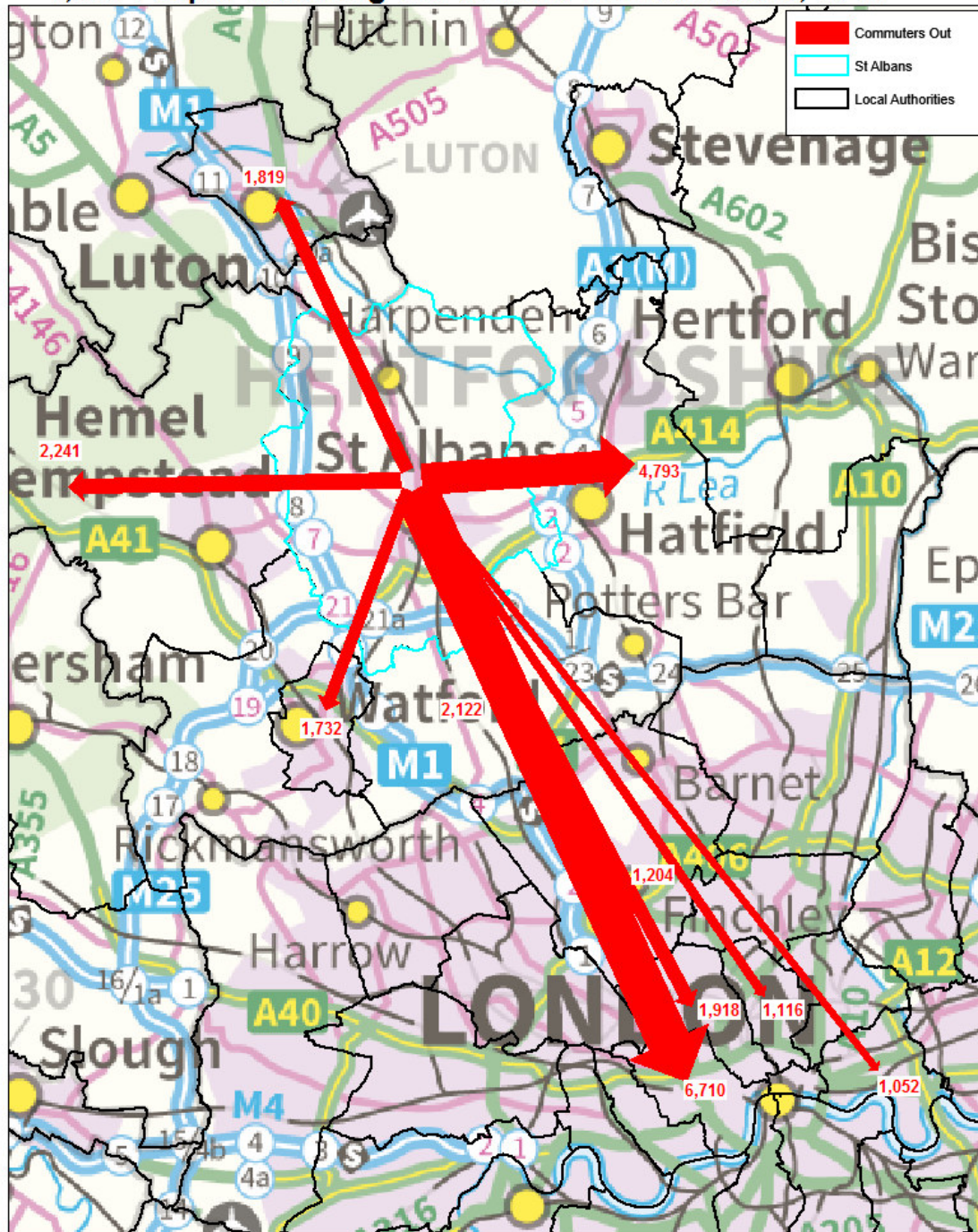
Key findings

- Almost one fifth (18.4%) of Commuters out went to Westminster and the City of London located in the Peripheral Housing Market Area as defined in Map 1.6 of the original HNA..
- 13.2% went to Welwyn Hatfield in the Wider Housing Market Area.
- 6.1% went to Dacorum and 5.8% went to Hertsmere, both local authorities in the Wider Housing Market Area.
- 5.3% went to Camden in the Peripheral Housing Market Area.
- 5.0% went to Luton in the Wider Housing Market Area.

2.32 The map shows that the 10 local authorities where more than 1,000 people commuted out of St Albans to go to work in 2011 included both adjacent or nearby local authorities and those that were in or closer to Central London. Two of the Arrows in the map are covered by another much larger Arrow going to Westminster; however, the numbers of commuters out are placed in the relevant local authorities, these being Barnet and Hertsmere.

Map 2.9

**Commuters to Local Authorities with more than
1,000 People Travelling Out to Work from St Albans, 2011**



Source: Table WU01UK, 2011 Census Data, Office for National Statistics, NOMIS website, <http://nomisweb.co.uk>.
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Executive Summary of Chapter 2

Population change

- 2.33 According to official ONS 2012-based Sub-national Population Projections, the principal drivers at work across the area now and in the future are the projected growth in the number of households and the very large projected increase in the oldest populations and households.
- 2.34 Table 2.1 identifies that the population of the district is projected to increase by over 27,000 between 2012 and 2032 during the course of which the age profile of is expected to change. Family populations will continue to grow including 20% in those aged 15 or younger; 14% in those aged 15-24 and 2% for those aged 25-34. The greatest increases are projected in the oldest age groups when the need for housing with care increases; over one third in those aged 65-74, almost 40% in those aged 75-84 and a doubling of the number aged 85 and over.
- 2.35 There are three main implications for housing systems of the growth in the older population:
- Older people are increasingly likely to be home owners, to own their home outright and to occupy family housing. The growth in the older population is associated with a growth in owner occupation amongst the retirement population. Such home owners have the potential either to release equity or to move to a smaller dwelling as appropriate.
 - Older people are least likely to move home. The 2009-10 Survey of English Housing recorded that only 1.7% of people aged 65+ moved home. Most older people continue to live in family housing and one of the central principles of social care is to support older people to live in their existing homes. The effect of low moving rates combined with support to live in existing homes is that many older people will be under-occupying homes which are too large to meet their needs, and which may be difficult to manage. The end result will be a dramatic increase in the need for home-based care and a 'log jam' in the supply of family housing. If this housing is not replaced, the supply of family housing will diminish with the following potential effects:
 - family formation or expansion may be depressed;
 - families will be under pressure to accept properties which are not suitable in terms of the smaller number of bedrooms than are required; and/or
 - families may move outside the district to access suitable properties, although the same pressures are likely to be experienced there.

- Alternatives to conventional housing will be both desirable and necessary and the supply of designated, sheltered and extra-care housing will need to increase either in St Albans if people choose to stay in the area. There is no benchmark for the proportion of older people willing and able to 'downsize' though survey data and reviews of research undertaken by Housing Vision identifies a minimum of 10% are willing to downsize, a figure which may well increase as the choice of aspirational options improves. However, the proportion of older people requiring designated, sheltered and extra care housing is much clearer and can be modelled in relation to levels of need for care and support. This assessment and the level of need identified is dealt with in section 6 below.

2.36 The growth in the older population partly explains the projected growth in households, and especially smaller households. However, there are a number of other factors at work which include:

- people living independently for longer which increases the need for more smaller homes;
- a major shift from marriage to co-habitation resulting in earlier but less stable relationships which in turn contributes to relationship breakdown and a resulting need for 2 homes; and
- women delaying childbirth which decreases the need for family-sized homes.

2.37 As can be seen, many factors underpin the projected increase in households, but other trends may have the reverse effect, including:

- the growth in multi-generational or other shared households through economic necessity or to provide and support for those in need which reduces the need for smaller homes for newly-forming households ; and
- the growth in forms of communal or collaborative living among older people requiring care and support which may increase the supply of family housing through downsizing.

2.36 It is too early to determine the scale of these trends but it is essential to monitor evidence of lifestyle change and its impact on housing needs.

Internal migration and mobility

2.38 A key component of demographic change driving household formation and the need for housing in the St Albans district is internal migration which is included in population projections using trend-based analysis, and is measurable through ONS 'Components of Population Change' tables. 2012-

based projections identify a net gain from this dimension of 7,900 people over the period 2012-2032.

- 2.39 Over the 10 years to June 2013, there was an average annual net gain through internal migration of 340 people which, by applying the average household size from the 2011 Census of 2.5, implies in the region of 136 households. The most recent trend, for the most recent 3 years for which data is available, is towards a lowering of net migration from 700 to 200 and then to 500 people. Such variations strengthen the case for adopting a 10-year trend period for internal migration.
- 2.40 More than 7,000 people moved into St Albans in the year leading up to the 2011 Census but more people moved out leading to a net loss of 478 people. Most movement was in the family forming 16-49 age group. This loss conflicts with NHSCR data for the slightly different period to June 2011 which recorded a gain of 700 people. It is not clear why there should be such a difference.
- 2.41 There is evidence of an 'escalator effect' in terms of people moving into and on from the area. Over the 10 year period ending June 2013, the largest gain through internal migration was of 7,200 people in the 25 to 44 year age band, and the next largest gain was 2,260 in the 0 to 15 year old age band. This is indicative of families with younger children moving to the area.
- 2.42 Over the same period, there were losses of 2,490 people in the 16 to 24 year age band which may well be for economic reasons in search of employment; to access further/higher education and/or cheaper accommodation. There were also losses of 2,900 people in the 45 to 64 year age band and of 670 people in the 65 plus years age band, both of which are indicative of people moving on from the area.
- 2.43 Over the 10 year period to June 2011, over 3,000 internal migrants moved into St Albans from each of Welwyn Hatfield, Hertsmere, Dacorum and Barnet. These 4 local authorities provided the largest number of in-migrants for all 10 years.
- 2.44 Over the same period, Welwyn Hatfield and Dacorum were the largest local authority destinations for out migrants from St Albans with almost 5,000 people moving to each of these two local authorities. The third largest local authority destination was North Hertfordshire with over 2,500 out migrants.
- 2.45 The largest net gains during the 10 year period to June 2013 were more than 2,000 people from each of Hertsmere and Barnet. The largest net losses were over 1,250 people to each of Dacorum, North Hertfordshire and Central Bedfordshire UA.
- 2.46 A GLA review of net migration with adjacent boroughs and districts identified a sharp decline in net migration during the period of recession between 2007

and 2009, and a subsequent partial recovery. Flows between London and St Albans show similarities with the overall picture with net gains in 2011-2013 slightly higher than any recorded between 2001 and 2011. The extent of variation in these patterns is such that a longer migration trend period is recommended to take account of the impact of short term trends.

Commuting

- 2.47 Travel into work in St Albans increased by 15% over the 10 years to 2011, from 23,291 to 26,862 people. Travel out work has increased by under 10% from 33,231 to 36,443.
- 2.48 13% of Commuters In to St Albans were from Dacorum, followed by 12% each from Luton and Welwyn Hatfield and 9% from Central Bedfordshire. These were also the main locations in 2001.
- 2.49 As in 2001, almost one fifth of Commuters Out went to Westminster and the City of London located in the Peripheral Housing Market Area; 13% went to Welwyn Hatfield in the Wider Housing Market Area (an increase since 2001); in the region of 6% went to each of Dacorum and Hertsmere, both in the Wider Housing Market Area, and in the region of 5% went to each of Camden in the Peripheral Housing Market Area and Luton in the Wider Housing Market Area.
- 2.50 Revised and new data from this part of the study suggest that the definition of the Housing Market Area remains the correct basis for analysis and policy formulation.

3. Determining the Affordability of Housing

3.1 The December 2013 HNA reviewed at paragraph 3.26 three main approaches to determining the affordability of housing:

- The residual income approach calculates how much income is left over for housing after relevant living expenses have been taken into account for different household types.
- Setting 'affordability ratios' of the relationship between incomes and property prices, for example lower quartile incomes as a ratio of lower quartile property prices or property prices as a multiple of average earnings from employment.
- Setting an affordability threshold or benchmark which identifies the maximum proportion of a household's gross or net income which should be spent on housing costs excluding Council Tax.

3.2 In view of the complexity of developing a generic model capable of calculating residual incomes and the limitations of the 'affordability ratio' approach, an affordability threshold approach was applied in the HNA, that housing costs (excluding Council Tax) should not exceed 25% of gross household income, equivalent to 34% of net household income.

3.3 As explained in detail at paragraphs 2.26-2.32 in the main HNA, this is a conventional approach to assessing affordability. Whilst based on entry level prices, it is recognised that in high demand/high priced locations such as St Albans, many households will be spending a higher proportion of their income on housing costs.

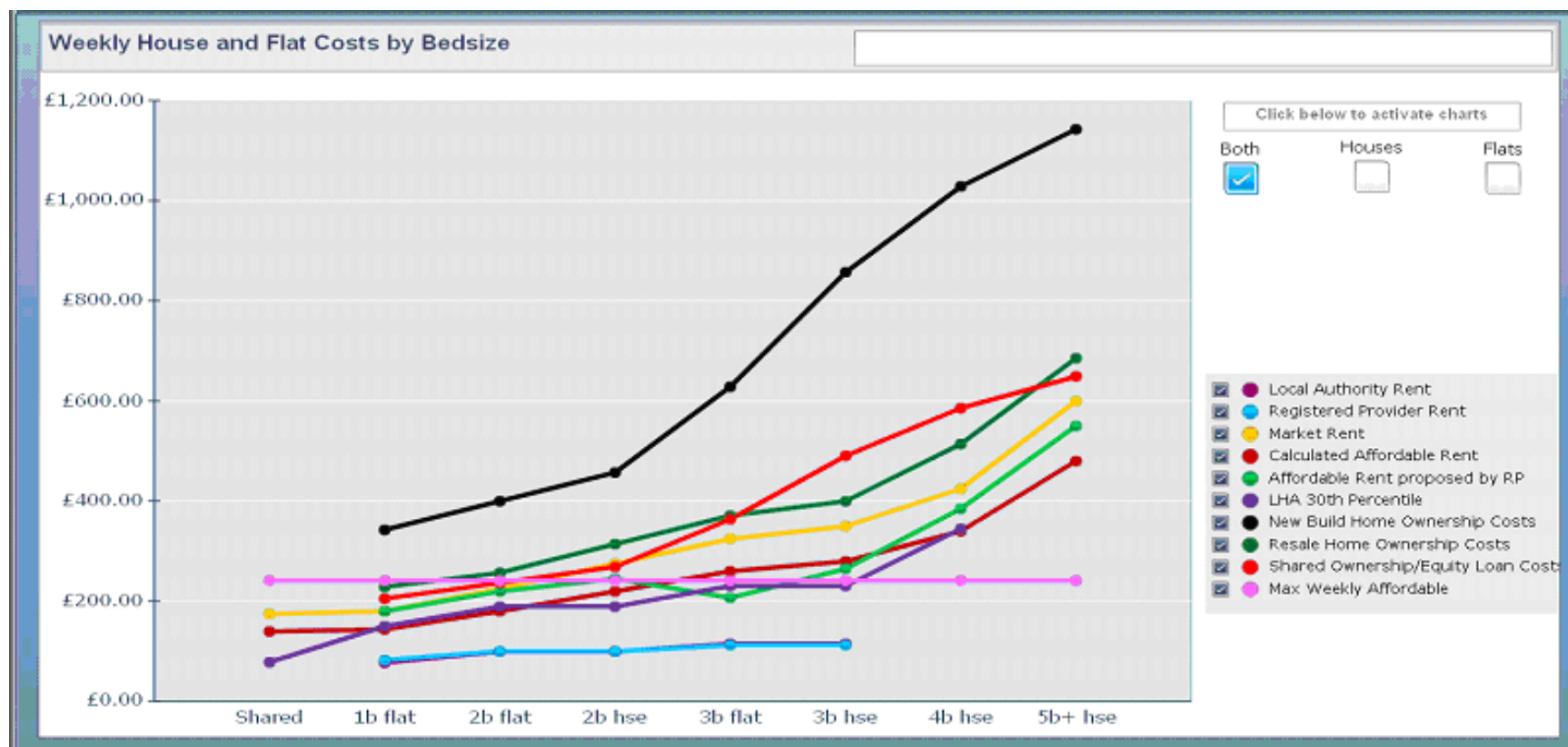
3.4 The St Albans City and District 'Affordability and Housing Options Toolkit' has been used to re-assess affordability in March 2015 using the following secondary data sources:

1. gross household income levels determined by CACI PayCheck profile;
2. rents and sales prices by property type and bed size;
3. for shared ownership/equity loan: the share purchased, deposit, interest rate and period, the rental element and service charge; and
4. for home ownership: the deposit, loan interest rate and period.

3.5 The process applied is as follows.

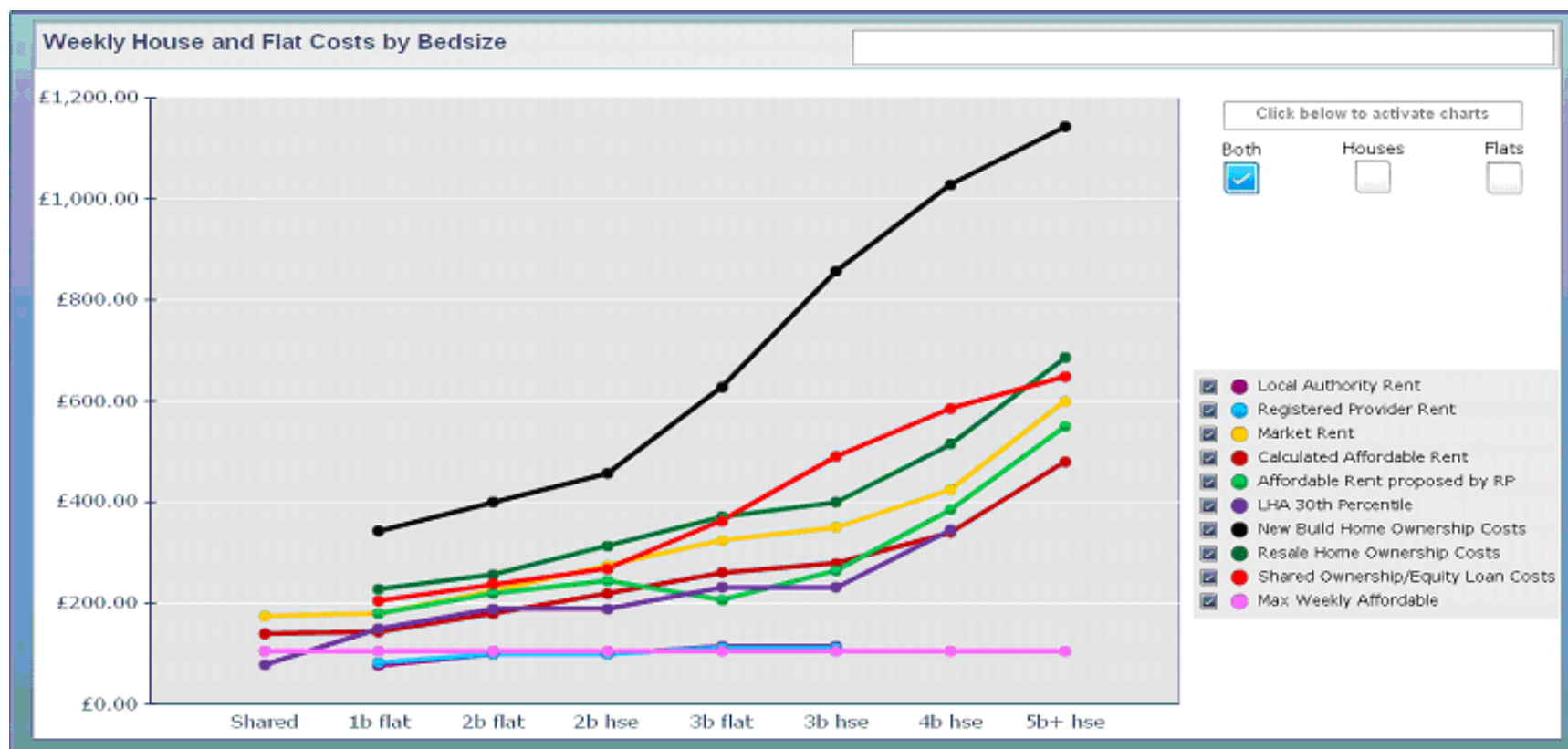
1. Consistent with the approach adopted in the main HNA, the Toolkit applies a 25% gross/34% net affordability threshold to a profile of gross household incomes to identify the proportion of households that can afford the same entry level property for all tenures from social renting.
to new build home ownership, and including Affordable Rented properties.
 2. All tenures are included though access to Housing Benefit may make Affordable Rent more accessible to lower income groups.
 3. It is not possible to assess with any accuracy how many households on the incomes profile will be in receipt of sufficient Housing Benefit to be able to afford Affordable Rent but it does indicate the level of household income required to access an Affordable Rented product.
 4. Private rent has been separately identified as it now constitutes a major element of housing supply, though in terms of how housing is provided, this is likely to be in the home ownership sector then transferred to the private rental sector.
- 3.6 The following charts are taken from the Toolkit and demonstrate the extent to which housing options in the St Albans City and District are affordable to those in receipt of either average or lower quartile gross incomes. Only those properties below the maximum weekly affordable threshold shown (in pink) are affordable, no account has been taken of Housing Benefit support.

Figure 3.1: the affordability of housing in St Albans City and District for households in receipt of the average gross household income of £50,279, March 2015



(Source: St Albans City and District Affordability and Housing Options Toolkit)

Figure 3.2: the affordability of housing in St Albans City and District for households in receipt of lower quartile gross household incomes of £21,886, March 2015



(Source: St Albans City and District Affordability and Housing Options Toolkit)

Key findings:

- For those households in receipt of average gross incomes without housing support, only the following properties are affordable:
 - social rent: all 1 to 3 bed flats and houses;
 - Affordable Rent: 1 to 3 bed flats and houses;
 - market rent: 1 and bed flats;
 - shared ownership: 1 to 2 bed flats and houses;
- For those in receipt of lower quartile incomes only 1 to 3 bed local authority, registered provider and Affordable Rent flats and 2 and 3 bed local authority houses are affordable without housing support.

Affordable housing costs

- 3.7 The maximum weekly housing costs which a household in receipt of the average gross income of £966.90 per week can afford is £241.73 and a household in receipt of lower quartile gross income of £420.88 per week can afford maximum housing costs of £105.22 per week.
- 3.8 Calculated in relation to entry level open market rents, Affordable Rents should be set at the following percentages to be affordable to households in receipt of lower quartile gross incomes:
- Shared housing/studio: 59% of entry level open market rents;
 - 1 bed flat: 58%;
 - 2 bed flat: 47%;
 - 2 bed house: 38%;
 - 3 bed flat: 32%;
 - 3 bed house: 30%;
 - 4 bed house: 25%; and
 - 5+ bed house: 17%.

4. Determining the Future Need for Housing

Introduction

- 4.1 This chapter explains, in the context of the NPPF, the approach adopted in determining the future need for housing in the St Albans City and District Council area, the detailed needs are set out by tenure and bed size below. The operation of housing markets is like a complex version of 'musical chairs' as people move between homes and sectors within the limits of the supply available. This process can be likened to a 'zero sum' game whereby a home becoming available through a household dissolving or moving home is matched by a home taken elsewhere by a forming or moving household. However, it is rare for housing markets to be in perfect balance such that all moves are internal to the market and static supply meets fixed demand. In the real world, populations change, increase or decrease; people move in and out of areas - not always in balance; some areas may be more or less popular and the 'fit' between people's needs and the housing available may be poor, homes may be too large or too small, or just too expensive. In addition to typical constraints limiting supply, such as the willingness of landowners to provide land and developers to provide housing, supply is additionally constrained in St Albans due to its Green Belt location.
- 4.2 These are the dynamics against which future housing needs are determined. All households have to fit around the housing available, but where projections indicate that numbers are set to grow, additional housing provision needs to be planned for on the basis of household type, size, age and income, all of which will shape their needs.

Confidence and certainty in determining the need for housing

- 4.3 We have been experiencing a unique coincidence of economic and financial problems, the outcome of which is still uncertain. Turnover and home moves have reduced dramatically, although property prices have now begun to revive, and there is growing evidence of the growth of two or even three generation households which would impact on housing needs. The consequences of the economic and financial situation for households, housing markets and housing projections are uncertain.
- 4.4 As a result, we can be confident that we have the evidence to demonstrate that household numbers and housing needs in the District will grow, but in current circumstances, we cannot be certain of the precise pattern of growth and its housing consequences. In particular it is important to recognise that a major determinant of the local

housing offer will be decisions on planning policy and how this influences the local market response to changing needs.

The Demographic Scenarios applied

4.5 As explained in the December 2013 HNA, 6 'forecasts' or scenarios of demographic change were provided by Edge Analytics to explore the consequences of changing key demographic assumptions, mostly about migration. These assumptions were fed into a formal computer model to produce population, household and labour force outcomes. The December 2013 HNA applied the Migration-led 5 years Scenario using internal and international migration data for 2007-2012 but 2 further Scenarios have been applied below:

- the Migration-led 10 years Scenario using internal and international migration data for 2002-2012; and
- the Dwelling-led 250 Scenario: applying a planning policy dwelling provision constraint of 250 dwellings per annum over the period to 2031.

4.6 2 headship rate assumptions were used in considering the impact of the Scenarios and in the following analysis, Option A: CLG 2011-based headship rates, with the 2011-21 trend continued after 2021 has been applied.

4.7 This Update has adopted the same approach to determining future housing needs as applied in the HNA of December 2013. However, new rental levels and house prices (at March 2015) have been applied which have informed a new hierarchy of affordability and a revised tenure breakdown for new housing.

4.8 The key principles are as follows:

- The commissioned household projections data and district-derived housing stock, incomes and housing costs data have been applied to identify the basic housing needs of households, i.e. the bedrooms required by size and composition of household; it does not assume the provision of 'spare' bedrooms. This is not to advocate the minimal provision of bedrooms and the provision of additional bedrooms can be modelled as preferred.
- The calculation allows a housing shortfall or backlog against agreed planning targets to be included, and its reduction to be modelled over any policy period;

- It estimates levels of under-occupation in older (65+) households and projects potential needs for specialised housing for all older and projected additional older households.

Modelling housing needs

- 4.9 There are 4 stages to assessing the housing required to meet the forecast of household growth and change as follows:

1. EITHER: applying a household projection/forecast: for any two years, this identifies the number of households by type and age, and changes between the start and finish years chosen in terms of absolute and proportionate change. A further Edge-commissioned household projection scenario has been modelled, the 'Migration-led 10 years Scenario' which applies a 10-year internal migration trend projection using data from the period 2002-2012

1. OR: applying a dwelling-constrained household projection/forecast: the Edge 'Dwelling-led 250 Scenario' adopts the opposite perspective and examines what happens when a dwelling provision constraint is applied of 250 dwellings per annum over the period to 2031

2. Determining housing costs and affordability: this determines the cost of housing of different types, bedsizes and tenures, the income required to afford housing of different types and applies an affordability threshold to determine the proportion of households who are able to afford housing by tenure. The approach to determining affordability is detailed at paragraph 3.2 above.

3. Determining housing needs as detailed below, the future housing needs arising from new or additional households are determined by bed size with tenure derived by applying the affordability ratio identified at paragraph 3.2 above. There is also the facility to assess the impact of a shortfall or backlog in the need for affordable housing and of previous under-supply in any tenure.

4. Determining housing needs by age: separate consideration is given to the special housing needs of all and additional older households in the context of the extent of under-occupation.

- 4.10 Two types of data have been applied, fixed and variable.

- The fixed data consists of commissioned household projections and CACI incomes data.

- The variable data can be input and changed by the user at any time and includes the start and finish years for projections, housing costs, housing supply; bedsize by household type, any affordable housing backlog and estimated levels of under-occupation in 65+ households.

4.11 The following sections explain the stages in assessing the housing needs of net additional households in St Albans City and District.

Components of household projections/forecasts

4.12 Household projections/forecasts take account of the effects of a number of factors:

- 'natural change': underpinned by the relationship between births and deaths, and which results in the formation of new households and the ending of existing ones;
- changes affecting existing households: for example relationship breakdown and movements through the life cycle; and finally
- in and out migration: and the relationship between them.

4.13 The CLG methodology for estimating household projections takes account of these factors which are based on the following 17 household types:

1. One person male
2. One person female
3. Other households
4. Couple no children
5. Couple 1 child
6. Lone parent 1 child
7. Couple 2 children
8. Couple and 1 or more adults no children
9. Lone parent 2 children
10. Couple and 1 or more adults 1 child
11. Lone parent 1 or more adults 1 child
12. Couple 3+ children
13. Couple and 1 or more adults 2 children
14. Lone parent 3+ children
15. Lone parent 1 or more adults 2 children
16. Couple and 1 or more adults 3+ children
17. Lone parent 1 or more adults 3+ children

4.14 The differences in many of these household types are very minor, and to make the process more manageable, these have been combined

into 7 which match their bedsize/person needs as set out in the following table. Where there are 2 or more children in a household, the bedroom requirement will be determined according to their age and sex. It is not possible to predict these with accuracy and therefore the minimum bedroom requirement has been assumed in all cases.

Table 4.1: derived household types and associated minimum bedsize

| Derived household types | Household type | Bedsizes | Persons | Minimum Bedsizes |
|--|--|----------|---------|------------------|
| One person | One person male | 0/1 | 1 | 1 |
| | One person female | 0/1 | 1 | |
| | Other households | 0/1 | 1 | |
| Couple no children | Couple no children | 1 | 2 | 1 |
| Couple/lone parent and 1 child | Couple 1 child | 2 | 3 | 2 |
| | Lone parent 1 child | 2 | 2 | |
| Couple/lone parent and 2 children/couple and 1 or more adults no children | Couple 2 children | 2/3 | 4 | 2 |
| | Couple and 1 or more adults no children | 2/3 | 3/4 | |
| | Lone parent 2 children | 2/3 | 3/4 | |
| Couple/lone parent and 1 or more adults and 1 child | Couple and 1 or more adults 1 child | 3 | 4/5 | 3 |
| | Lone parent and 1 or more adults 1 child | 3 | 3/4 | |
| Couple/lone parent and 3+ children/ couple/lone parent and 1 or more adults and 2 children | Couple 3+ children | 3/4 | 5/6 | 3 |
| | Couple and 1 or more adults and 2 children | 3/4 | 5/6 | 3 |
| | Lone parent and 3+ children | 3/4 | 4/5 | |
| | Lone parent 1 or more adults 2 children | 3/4 | 4/5 | |
| Couple/lone parent and 1 or more adults 3+ children | Couple and 1 or more adults 3+ children | 4/5 | 6/7 | 4 |
| | Lone parent 1 or more adults 3+ children | 4/5 | 5/6 | |

(Source: Housing Vision)

4.15 As a result of this exercise, the 7 derived household types applied in projecting housing needs are:

- One person
- Couple no children
- Couple/lone parent and 1 child
- Couple/lone parent and 2 children/couple and 1 or more adults no children
- Couple/lone parent and 1 or more adults and 1 child
- Couple/lone parent and 3+ children/ couple/lone parent and 1 or more adults and 2 children
- Couple/lone parent and 1 or more adults 3+ children

Housing costs and affordability

4.16 Affordability has been determined in relation to a typical entry level property, a 2 bed house which is especially relevant to meeting the typical needs of additional households, the majority of which are small, and can be considered an 'average' housing type. The cost of accessing this property for all tenures (local authority renting to new build home ownership and including Affordable Rent) is compared against the maximum housing budget available per household. The maximum budget affordable is based on the affordability threshold selected which is in turn determined in relation to the CACI PayCheck household incomes provided. The household incomes required to access each tenure for an archetype 2 bed house and the absolute numbers and percentages of the households on the CACI profile that can afford each tenure are calculated.

4.17 All tenures have been included in this Assessment in terms of a hierarchy of affordability. It is not possible to assess with any accuracy how many households on the CACI PayCheck Profile will be in receipt of sufficient Housing Benefit to be able to afford Affordable Rent but it does indicate the level of household income required to access an Affordable Rent product. Private rent has been separately identified as it now constitutes a major element of housing supply. In terms of its contribution to new housing required, this may be provided directly through small scale or institutional investor activity or by the tenure transfer of properties purchased in the home ownership sector. Please note that shared accommodation can be an entire house, flat or converted building or any of the following:

- bedsits;
- shared houses;
- households with a lodger;
- purpose-built HMOs;

- hostels;
- guesthouses - if rented out of season;
- bed and breakfasts providing accommodation for homeless people; and
- some types of self-contained flats converted from houses.

4.18 The household income levels required to access each tenure at March 2015 have been calculated and the proportion of households that can afford them. The following table lists the outcome and provides a hierarchy of affordability from those who can only afford social rented housing to the cumulative percentages who can afford other options. Figures for September 2013 and which informed the HNA of December 2013 have also been provided for comparison.

Table 4.2: affordability by sector, proportion of households who can afford each sector, St Albans City and District, March 2015 and September 2013

| Sector | Proportion of households requiring housing of different tenures: March 2015 | Proportion of households requiring housing of different tenures: September 2013 |
|-------------------------|--|--|
| Social rent only | 61.7% | 56.8% |
| Affordable Rent | 11.7% | 8.3% |
| Shared equity/ownership | 2.1% | 3.8% |
| Private rent | 14.3% | 15.2% |
| Owner occupier | 10.3% | 15.9% |

(Source: Interactive Toolkits, St Albans City and District HMA and Housing Needs Toolkit)

Key findings:

The implication of this assessment is that there is:

- an affordable housing requirement (social rent only) of 62%, an increase from 57%;
- an intermediate housing requirement (shared equity/ownership and Affordable Rent) of 14%, an increase from 12%; and
- a market sector requirement (owner occupier and private rent) of 25%, a decrease from 31%.
- The assessment shows clearly the impact of property prices and market rentals in increasing the need for affordable housing.

- 4.19 In a high cost housing area such as St Albans, intermediate housing provides an important resource to improve affordability and secure affordable housing designated for local people. Limited direct public funding for new social rented housing and resultant viability issues for its delivery through planning agreements mean that intermediate provision is a realistic way of extending the range of affordable housing. Intermediate housing consists of homes for sale and rent provided at a cost above social rent, but below open market levels. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent. Housing associations have long provided intermediate housing to help first-time buyers and those on low-to-middle incomes own their home. Shared ownership is the most common and well-understood option, through which around 200,000 households have been able to buy a home which meets their needs, in an area they want to live.
- 4.20 Shared ownership involves the purchaser buying an initial share in a property typically of between 25% and 75% and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rental payable on the share retained by the provider. Both of these are variable
- 4.21 The share owned by the leaseholder can be varied by 'staircasing'. Generally, staircasing will be upward, thereby increasing the share owned. In exceptional circumstances (as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own.

Other variables

- 4.22 Before estimating the housing likely to be needed over the period 2011-2031, a number of factors need to be considered and assumptions made concerning bedsize, backlog and matching surpluses against deficits of housing required.

Additional bedrooms

- 4.23 The needs of additional households by number of bedrooms have been identified but it is not possible to determine this with precision for households with children as their needs will be determined by the age and sex of the individual children. No assumptions have been applied in modelling concerning the provision of a spare bedroom which is additional to that required to meet a household's need. This is likely to be decided by providers for market housing but, as Housing Benefit is now only available for the number of bedrooms required, the provision

of extra bedrooms is not an option in the social sector for claimants. Please note that these projections are based on the application of a minimum bedsize requirement. In view of restrictions imposed on eligibility for Housing Benefit, it is likely that the need for 1 bed affordable housing will be limited to this bedsize but in the market sector, there is likely to be a preference by consumers and providers for an additional bedroom which, in terms of the greater flexibility achieved, should be encouraged.

Housing shortfall or backlog

- 4.24 Any backlog or surplus of housing completions in any sector has been taken into account.

Taking account of deficits and surpluses in the type of housing needed

- 4.25 The final stage is to identify whether there is a deficit or surplus of housing of different bedsizes and tenures. Where surpluses are identified for larger sized dwellings, they can be offset against shortages of smaller sized properties as follows:

- Surpluses of 1 bed units can be set against the need for shared units;
- Surpluses of 2 bed units can be set against the need for 1 bed units;
- Surpluses of 3 bed units can be set against the need for 2 bed units;
- Surpluses of 4 bed units can be set against the need for 3 bed units.

Taking account of deficits and surpluses of shared housing in the type of housing needed

- 4.26 Shared housing is the most problematic to include in the assessment of housing need as it can be of variable type, from sub-divided shared accommodation to purpose-built hostel places. **Please note that:**

- where a need for shared units has been identified, these have been added to the need for 1 bed housing; and
- where a surplus of shared housing has been identified, these have not been offset against the need for any other dwelling type. The reason for this is that the only option is their conversion to larger sized housing. Because it is not possible to determine their profile and how they might be converted, it is not possible to offset with accuracy any surpluses of shared housing against the need for larger sized properties. The effect is to create a discrepancy

between the gross need for housing (before offsetting surpluses of shared housing against the need for other properties) and the net need for housing (after offsetting surpluses of shared housing against the need for other properties).

- In the following assessment, Table 4.4 identifies a surplus of 431 shared housing units which have not been offset against the need for other sizes of housing. Total gross housing need was calculated at 8,452 and net housing need at 8,882 a difference of 430, a slightly lower figure which can be explained by a small rounding effect. This also explains any differences between Edge household projections and the net need for housing.

Taking account of vacant dwellings

- 4.27 At 6th October 2014, there were an estimated 1,261 vacant dwellings in St Albans (CLG Live Table 612) which represents 2.14% of the estimated total dwelling stock of 58,990 at 31st March 2014 (CLG Live Table 125). It is usual to apply this vacancy rate to the future net need for housing but a margin exceeding this rate has already been created by not offsetting surpluses of shared housing against the need for other types of housing as explained in the previous paragraph.

Applying the Migration-led 10 Years Scenario: the gross need for housing

Gross housing needs by tenure and bedsize

- 4.28 The following table identifies gross housing needs by tenure and bedsize for the period 2011-2031. These figures have not been adjusted to take account of the treatment of shared housing or the impact of older households who downsize.

Table 4.3: projected gross housing needs for St Albans City and District 2011-2031, Migration-led 10 years Scenario, March 2015

| Tenure | Sector | Shared | 1 bed | 2 bed | 3 bed | 4+ bed | Total No. | Total % |
|--------------|------------------|--------|-------|-------|-------|--------|-----------|---------|
| Affordable | Social Rent | 453 | 1,789 | 1,202 | 1,394 | 372 | 5,210 | 61.6 |
| | Affordable Rent | 86 | 340 | 228 | 265 | 71 | 990 | 11.7 |
| Intermediate | Shared Ownership | 15 | 60 | 41 | 47 | 13 | 176 | 2.1 |
| Market | Private Rent | 105 | 416 | 279 | 324 | 86 | 1,210 | 14.3 |
| | Owner Occupier | 75 | 297 | 200 | 232 | 62 | 866 | 10.3 |
| Total no. | All sectors | 734 | 2,902 | 1,950 | 2,262 | 604 | 8,452 | 100.0 |
| Total % | All sectors | 8.68 | 34.35 | 23.07 | 26.76 | 7.13 | 100.0 | |

(Source: Interactive Toolkits, St Albans City and District HMA and Housing Needs Toolkit)

Key findings:

- Applying the migration-led 10 years Scenario, there is a gross (unadjusted) need for 8,452 additional homes in the St Albans City and District area between 2011 and 2031, equivalent to 423 homes per annum. Please note this figure is slightly different to the household total derived from the Edge population and household projections because the Edge annual average per year includes a projection adjustment to convert household numbers into dwelling numbers.
- 9% of the need is for shared housing; 34% for 1 bed housing; 23% for 2 bed housing; 27% for 3 bed housing and 7% for 4 bed housing.

Gross housing needs by age and bedsize

4.29 Housing needs have been expressed by age band and this identifies that most additional needs will arise from households aged 65+ as identified in the following tables for the period 2011-2031. **Please note:** that the proportions in the final column are in relation to the overall need for homes, and whilst they sum to 100%, that constituent proportions can be positive or negative where there is a decline in needs.

Table 4.4: projected gross housing needs by age and bedsize for St Albans City and District, 2011-2031, Migration-led 10 years Scenario, March 2015

| Age | Shared | 1 bed | 2 bed | 3 bed | 4+ bed | Total No. | % of total |
|--------|--------|--------|-------|-------|--------|-----------|------------|
| 15-24 | -55 | -164 | -64 | 183 | 14 | -87 | -1.0 |
| 25-34 | 313 | -1,194 | 233 | 156 | 35 | -457 | -5.4 |
| 35-44 | 72 | -674 | 121 | 58 | 98 | -324 | -3.8 |
| 45-54 | -191 | -385 | 1,125 | -142 | 326 | 732 | 8.7 |
| 55-59 | -40 | 277 | 394 | 736 | -8 | 1,360 | 16.1 |
| 60-64 | -86 | 322 | 8 | 402 | 69 | 714 | 8.5 |
| 65-74 | 5 | 1,251 | 58 | 676 | 30 | 2,020 | 23.9 |
| 75-84 | 774 | 997 | 48 | 151 | 0 | 1,971 | 23.3 |
| 85+ | -59 | 2,474 | 26 | 43 | 39 | 2,524 | 29.9 |
| Totals | 734 | 2,902 | 1,950 | 2,262 | 603 | 8,452 | 100.00% |

(Source: Interactive Toolkits, St Albans City and District HMA and Housing Needs Toolkit)

Key findings:

- Applying the migration-led 10 years Scenario, St Albans is showing a decline in the 15-44 age bands and growth in the remainder. Almost all the additional need for housing will arise from households aged 65+, and this has major implications for meeting future housing needs in St Albans City and District.
- There is a surplus of 431 shared housing units which have not been offset against the need for other sizes of housing.
- As the majority of older households are single people or couples, it could be assumed that 1 or 2 bed properties, including specialised housing, would meet their needs. However, most of the growth in older households will arise from local residents living longer, and most of them will already be housed in family-sized accommodation. This can be identified from Census data on under-occupation. In St Albans City and District in 2011, 66% of households aged 65+ were under-occupying by 2 or more bedrooms. This implies that if the growing number of older households do not downsize to smaller homes, replacement family housing will be required to maintain existing levels of supply.

4.30 The number of older households able and/or willing to downsize is not known with certainty, but on the basis of studies of under-occupation and housing need, it is estimated that this does not currently exceed 10%. Applying estimates of under-occupation, as much as 50% (90% of 66%) of the need or housing for older people may need to be provided as family or other housing to replace supply 'blocked' by older people who do not downsize. Whilst the proportion willing to downsize may change, the estimate that 90% of underoccupying older households will not downsize has been applied in modelling the area's future housing need with the effect that replacement 3 bed housing will be required to compensate for the loss of supply. With regard to calculating replacement 3 bed housing, we have taken the 65+ 1 bedroom requirement and calculated the proportion of households underoccupying and unwilling to downsize. We have added this figure proportionately to the 15-64 3 bed need.

Applying the Migration-led 10 Years Scenario: the net need for housing:

- 4.31 The projected gross housing needed by bedsize and tenure for the period 2011-2031 has been adjusted to derive a net figure by taking account of:
- the likelihood of older people downsizing - and the associated need for 'replacement' family housing;

- the need for shared units has been added to the need for 1 bed housing;
- with the exception of shared housing, surpluses of housing have been offset against the need for the next sized smaller home, for example, any surpluses of 3 bed homes would have been offset against the need for 2 bed homes; and
- because of uncertainty over types of shared housing and how it might be converted, any surplus has not been offset against the need for other sizes of housing.
- **Please note:** Table 4.4 identified a surplus of 431 shared housing units which have not been offset against the need for other sizes of housing. Total gross housing need was calculated at 8,452 and net housing need at 8,882 a difference of 430, a slightly lower figure which can be explained by a small rounding effect. This also explains the difference between Edge household projections and the net need for housing.
- It is usual to apply a vacancy rate to the future net need for housing but a margin exceeding this rate has already been created by not offsetting surpluses of shared housing against the need for other types of housing as explained at paragraph 4.26 above. Applying the current vacancy rate of 2.14% to the net need for housing identifies a need for a further 181 homes but this is more than compensated for by a surplus of 431 shared housing units.

Net housing needs by tenure and bedsize

4.32 The following table identifies net housing needs by tenure and bedsize.

Table 4.5: projected net housing needs for St Albans City and District, 2011-2031, Migration-led 10 years Scenario, March 2015

| Tenure | Sector | 1 bed | 2 bed | 3 bed | 4+ bed | Total No. | Total % |
|--------------|------------------|-------|-------|-------|--------|-----------|---------|
| Affordable | Social Rent | 770 | 1,202 | 3,131 | 372 | 5,474 | 61.6 |
| | Affordable Rent | 146 | 228 | 595 | 71 | 1,040 | 11.7 |
| Intermediate | Shared Ownership | 26 | 41 | 106 | 13 | 185 | 2.1 |
| Market | Private Rent | 179 | 279 | 728 | 86 | 1,273 | 14.3 |
| | Owner Occupier | 128 | 200 | 521 | 62 | 910 | 10.3 |
| Total no. | All sectors | 1,249 | 1,950 | 5,080 | 603 | 8,882 | 100 |
| Total % | All sectors | 14.1 | 22.0 | 57.2 | 6.8 | 100 | |

(Source: Interactive Toolkits, St Albans City and District HMA and Housing Needs Toolkit)

Key findings:

Please note: that due to rounding, the sum of the constituent numbers may be slightly less than or in excess of the totals.

- Applying the migration-led 10 years Scenario, there is a net need for 8,882 additional homes in the St Albans and District area between 2011 and 2031, an annual average of 444 homes.
- The largest requirement is for 3 bed housing (57%) followed by 2 bed (22%); 1 bed (14%) and 4 bed housing (7%).
- As the affordability hierarchy has changed due to increases in house prices and rentals, it has not been possible to compare the outputs resulting from the Migration-led 5 Year Scenario applied in the December 2013 HNA. However, this has been possible in the next section for net needs by age and bedsize.

4.33 **Please note:** that these projections are based on the application of a minimum bedsize requirement. In view of restrictions imposed on eligibility for Housing Benefit, it is likely that the need for 1 bed affordable housing will be limited to this bedsize. But in the market sector, there is likely to be a preference by consumers and providers for an additional bedroom which, in terms of the greater flexibility achieved, should be encouraged.

Net housing needs by age and bedsize

4.34 Housing needs have been expressed by age band, and this identifies that most additional needs will arise from households aged 65+ as identified in the following tables for the period 2011-2031. **Please note:** that the proportions in the final column are in relation to the overall need for homes, and whilst they sum to 100%, the constituent proportions can be positive or negative where there is a decline in needs.

4.35 The following table identifies net housing needs by age and bedsize.

Table 4.6: projected net housing needs by age and bedsize for St Albans City and District, 2011-2031, Migration-led 10 years Scenario, March 2015

| Age | 1 bed | 2 bed | 3 bed | 4+ bed | Total No. | % of total |
|--------|-------|-------|-------|--------|-----------|------------|
| 15-24 | -164 | -64 | 489 | 14 | 274 | 3.1 |
| 25-34 | -881 | 233 | 418 | 35 | -195 | -2.2 |
| 35-44 | -602 | 121 | 156 | 98 | -227 | -2.6 |
| 45-54 | -385 | 1,125 | 97 | 326 | 1,162 | 13.1 |
| 55-59 | 277 | 394 | 1,973 | -8 | 2,636 | 29.7 |
| 60-64 | 322 | 8 | 1,077 | 69 | 1,475 | 16.7 |
| 65-74 | 509 | 58 | 676 | 30 | 1,274 | 14.3 |
| 75-84 | 1,176 | 48 | 151 | 0 | 1,376 | 15.5 |
| 85+ | 998 | 26 | 43 | 39 | 1,106 | 12.5 |
| Totals | 1,249 | 1,950 | 5,080 | 603 | 8,882 | 100% |

(Source: Interactive Toolkits, St Albans City and District HMA and Housing Needs Toolkit)

Key findings:

Please note: that due to rounding, the sum of the constituent numbers may be slightly less than or in excess of the totals.

- St Albans is showing a decline in need from the 25-44 age bands but growth in all others.
- Much of the additional need for housing will arise from households aged 45 and especially 55+.
- The effect of older people who do not downsize is to increase the need for 3 bed replacement family housing from 2,262 to 5,080 homes, and contribute to a reduction in the need for 1 bed housing which has declined from 2,903 to 1,249.
- The effect of adding the need for shared units to the need for 1 bed housing has reduced surpluses of this type of housing among younger age groups. For example, offsetting in this way has reduced the surplus of 1 bed housing for those aged 25-44 from 1,868 to 1,483.

4.36 The following table demonstrates the effect on net housing needs of applying the Migration-led 10 years Scenario compared with the Migration-led 5 years Scenario applied in the December 2013 HNA.

Table 4.7: projected net housing needs by age and bedsize for St Albans City and District, 2011-2031, the effect of applying the Migration-led 10 Years Scenario compared with the Migration-led 5 years Scenario, March 2015

| Age | 1 bed | 2 bed | 3 bed | 4+ bed | Total |
|--------|--------|-------|-------|--------|--------|
| 15-24 | -3 | -1 | 55 | 0 | 50 |
| 25-34 | -28 | -12 | 34 | -4 | -9 |
| 35-44 | -227 | -118 | -566 | -141 | -1,053 |
| 45-54 | -254 | -211 | -162 | -96 | -724 |
| 55-59 | -107 | -27 | 84 | -1 | -51 |
| 60-64 | -158 | -3 | 23 | -5 | -144 |
| 65-74 | -330 | -6 | -80 | -4 | -419 |
| 75-84 | -256 | -3 | -12 | 0 | -270 |
| 85+ | -224 | 0 | 0 | 0 | -224 |
| Totals | -1,587 | -379 | -623 | -252 | -2,842 |

(Source: Interactive Toolkits, St Albans City and District HMA and Housing Needs Toolkit)

Key findings:

Please note: that due to rounding, the sum of the constituent numbers may be slightly less than or in excess of the totals.

- Overall decline in the need of 2,842 homes;
- Decline in need from all age bands with the exception of those aged 15-24, and significant decline from those aged 35-54; and
- Decline in need for all bed sizes and significant decline in the need for 1 bed homes.

Applying the Dwelling-led 250 Scenario: the impact on household numbers

- 4.37 This Scenario has implications for both household formation and the profile of housing. The following tables sets out the total population and households at 2011 and 2031 resulting from applying the Dwelling-led 250 and the Migration-led 10 Years Scenarios.

Table 4.8: population and households at 2011 and 2031, Dwelling-led 250 and Migration-led 10 Years Scenarios

| Scenario | Population at 2011 | Population at 2031 | Change | Households at 2011 | Households at 2031 | Change |
|------------------------|--------------------|--------------------|---------|--------------------|--------------------|--------|
| Dwelling-led 250 | 141,248 | 149,779 | +8,531 | 56,350 | 61,373 | +5,023 |
| Migration-led 10 years | 141,248 | 159,341 | +18,093 | 56,350 | 64,803 | +8,452 |

(Source: Edge Analytics)

Key findings:

- Applying the Dwelling-led 250 Scenario constrains population growth to just over 8,500 people and just over 5,000 households compared with growth of over 18,000 people and almost 8,500 households over the 20 years from 2011-2031.

4.38 The following tables set out the household profile by age at 2031 resulting from applying the Dwelling-led 250 and the Migration-led 10 Years Scenario

Table 4.9: household profile by age at 2011 and 2031 resulting from applying the Dwelling-led 250 Scenario

| Start year households | 15-24 | 25-34 | 35-44 | 45-54 | 55-59 | 60-64 | 65-74 | 75-84 | 85+ | Total |
|--------------------------------------|-------|--------|--------|--------|-------|-------|-------|-------|-------|--------|
| One person | 262 | 1,608 | 2,211 | 2,242 | 966 | 1,137 | 2,026 | 3,302 | 1,574 | 15,327 |
| Couple (CPL) no children | 115 | 2,122 | 1,651 | 1,934 | 1,643 | 2,348 | 3,789 | 1,382 | 535 | 15,518 |
| Couple/Lone Parent (LP) 1 child | 97 | 1,220 | 1,832 | 2,023 | 330 | 66 | 41 | 29 | 8 | 5,646 |
| CPL/LP 2child-CPL 1+adult no child | 161 | 1,004 | 4,008 | 3,420 | 1,311 | 751 | 712 | 154 | 26 | 11,547 |
| CPL/LP 1+ adults 1 child | 13 | 111 | 129 | 521 | 127 | 142 | 23 | 0 | 8 | 1,074 |
| CPL/LP 3+child-CPL/LP 1+adult 2child | 16 | 54 | 126 | 61 | 5 | 15 | 12 | 0 | 0 | 289 |
| CPL/LP 1+ adults 3+ children | 29 | 369 | 2,111 | 1,059 | 21 | 48 | 15 | 0 | 11 | 3,663 |
| Other households | 183 | 718 | 491 | 491 | 247 | 199 | 279 | 586 | 93 | 3,287 |
| Totals | 876 | 7,206 | 12,559 | 11,751 | 4,649 | 4,705 | 6,896 | 5,452 | 2,254 | 56,350 |
| Finish year households | 15-24 | 25-34 | 35-44 | 45-54 | 55-59 | 60-64 | 65-74 | 75-84 | 85+ | Total |
| One person | 203 | 934 | 1,750 | 2,344 | 1,161 | 1,092 | 2,067 | 3,654 | 2,975 | 16,180 |
| Couple (CPL) no children | 0 | 1,366 | 1,034 | 1,221 | 1,659 | 2,678 | 4,992 | 1,975 | 1,409 | 16,333 |
| Couple/Lone Parent (LP) 1 child | 32 | 1,318 | 1,705 | 2,960 | 708 | 73 | 99 | 77 | 33 | 7,004 |
| CPL/LP 2child-CPL 1+adult no child | 319 | 975 | 3,649 | 3,449 | 2,006 | 958 | 1,375 | 302 | 41 | 13,074 |
| CPL/LP 1+ adults 1 child | 22 | 177 | 15 | 122 | 118 | 325 | 35 | 0 | 33 | 847 |
| CPL/LP 3+child-CPL/LP 1+adult 2child | 31 | 84 | 109 | 35 | 4 | 28 | 26 | 0 | 0 | 316 |
| CPL/LP 1+ adults 3+ children | 25 | 331 | 1,930 | 1,324 | 14 | 103 | 31 | 0 | 48 | 3,808 |
| Other households | 122 | 935 | 492 | 282 | 203 | 112 | 283 | 1,348 | 33 | 3,810 |
| Totals | 754 | 6,121 | 10,683 | 11,738 | 5,873 | 5,368 | 8,909 | 7,356 | 4,571 | 61,373 |
| Household changes between years | 15-24 | 25-34 | 35-44 | 45-54 | 55-59 | 60-64 | 65-74 | 75-84 | 85+ | Total |
| One person | -59 | -674 | -461 | 102 | 195 | -45 | 41 | 352 | 1,402 | 854 |
| Couple (CPL) no children | -115 | -756 | -617 | -713 | 16 | 330 | 1,203 | 594 | 874 | 815 |
| Couple/Lone Parent (LP) 1 child | -65 | 98 | -127 | 937 | 378 | 7 | 58 | 48 | 25 | 1,358 |
| CPL/LP 2child-CPL 1+adult no child | 158 | -29 | -359 | 29 | 696 | 207 | 663 | 148 | 15 | 1,528 |
| CPL/LP 1+ adults 1 child | 9 | 66 | -114 | -399 | -9 | 183 | 12 | 0 | 25 | -227 |
| CPL/LP 3+child-CPL/LP 1+adult 2child | 15 | 30 | -17 | -26 | -1 | 13 | 14 | 0 | 0 | 27 |
| CPL/LP 1+ adults 3+ children | -4 | -38 | -181 | 265 | -7 | 55 | 16 | 0 | 37 | 145 |
| Other households | -61 | 217 | 1 | -209 | -44 | -87 | 4 | 762 | -60 | 524 |
| Totals | -122 | -1,085 | -1,876 | -13 | 1,223 | 663 | 2,012 | 1,903 | 2,317 | 5,023 |

Table 4.10: household profile by age at 2011 and 2031 resulting from applying the Migration-led 10 Years Scenario

| Start year households | 15-24 | 25-34 | 35-44 | 45-54 | 55-59 | 60-64 | 65-74 | 75-84 | 85+ | Total |
|-------------------------------------|-------|-------|--------|--------|-------|-------|-------|-------|-------|--------|
| One person | 262 | 1,608 | 2,211 | 2,242 | 966 | 1,137 | 2,026 | 3,302 | 1,574 | 15,327 |
| Couple (CPL) no children | 115 | 2,122 | 1,651 | 1,934 | 1,643 | 2,348 | 3,789 | 1,382 | 535 | 15,518 |
| Couple/Lone Parent (LP) 1 child | 97 | 1,220 | 1,832 | 2,023 | 330 | 66 | 41 | 29 | 8 | 5,646 |
| CPULP 2child>CPL 1+adult no child | 161 | 1,004 | 4,008 | 3,420 | 1,311 | 751 | 712 | 154 | 26 | 11,547 |
| CPULP 1+ adults 1 child | 13 | 111 | 129 | 521 | 127 | 142 | 23 | 0 | 8 | 1,074 |
| CPULP 3+child>CPULP 1+adult 2child> | 16 | 54 | 126 | 61 | 5 | 15 | 12 | 0 | 0 | 289 |
| CPULP 1+ adults 3+ children | 29 | 369 | 2,111 | 1,059 | 21 | 48 | 15 | 0 | 11 | 3,663 |
| Other households | 183 | 718 | 491 | 491 | 247 | 199 | 279 | 586 | 93 | 3,287 |
| Totals | 876 | 7,206 | 12,559 | 11,751 | 4,649 | 4,705 | 6,896 | 5,452 | 2,254 | 56,350 |
| Finish year households | 15-24 | 25-34 | 35-44 | 45-54 | 55-59 | 60-64 | 65-74 | 75-84 | 85+ | Total |
| One person | 213 | 1,030 | 2,004 | 2,493 | 1,188 | 1,103 | 2,069 | 3,687 | 3,110 | 16,896 |
| Couple (CPL) no children | 0 | 1,506 | 1,184 | 1,298 | 1,698 | 2,703 | 4,996 | 1,994 | 1,473 | 16,851 |
| Couple/Lone Parent (LP) 1 child | 33 | 1,454 | 1,953 | 3,148 | 724 | 74 | 99 | 77 | 34 | 7,596 |
| CPULP 2child>CPL 1+adult no child | 334 | 1,076 | 4,179 | 3,668 | 2,053 | 967 | 1,376 | 305 | 42 | 14,000 |
| CPULP 1+ adults 1 child | 23 | 195 | 17 | 130 | 121 | 328 | 35 | 0 | 34 | 883 |
| CPULP 3+child>CPULP 1+adult 2child> | 32 | 93 | 124 | 37 | 4 | 28 | 26 | 0 | 0 | 344 |
| CPULP 1+ adults 3+ children | 26 | 365 | 2,211 | 1,408 | 15 | 104 | 31 | 0 | 50 | 4,211 |
| Other households | 128 | 1,031 | 563 | 300 | 207 | 113 | 284 | 1,360 | 34 | 4,021 |
| Totals | 789 | 6,750 | 12,235 | 12,483 | 6,009 | 5,420 | 8,916 | 7,423 | 4,778 | 64,803 |
| Household changes between years | 15-24 | 25-34 | 35-44 | 45-54 | 55-59 | 60-64 | 65-74 | 75-84 | 85+ | Total |
| One person | -49 | -578 | -207 | 251 | 222 | -34 | 43 | 386 | 1,536 | 1,569 |
| Couple (CPL) no children | -115 | -616 | -467 | -636 | 55 | 356 | 1,207 | 612 | 938 | 1,333 |
| Couple/Lone Parent (LP) 1 child | -64 | 233 | 121 | 1,125 | 394 | 8 | 58 | 48 | 26 | 1,950 |
| CPULP 2child>CPL 1+adult no child | 173 | 72 | 171 | 248 | 742 | 216 | 664 | 151 | 16 | 2,453 |
| CPULP 1+ adults 1 child | 10 | 84 | -112 | -391 | -6 | 186 | 12 | 0 | 26 | -191 |
| CPULP 3+child>CPULP 1+adult 2child> | 16 | 39 | -2 | -24 | -1 | 13 | 14 | 0 | 0 | 55 |
| CPULP 1+ adults 3+ children | -3 | -4 | 100 | 349 | -6 | 56 | 16 | 0 | 39 | 548 |
| Other households | -55 | 313 | 72 | -191 | -40 | -86 | 5 | 774 | -59 | 734 |
| Totals | -87 | -457 | -324 | 732 | 1,360 | 714 | 2,020 | 1,971 | 2,524 | 8,452 |

Key findings:

- Compared with the Migration-led 10 Years Scenario, applying the Dwelling-led 250 Scenario would have the following consequences for household formation and change:
 - An overall decline of in the region of 3,400 households;
 - A decline of in the region of 3,000 single person, couple and family households with 1 or 2 children; and
 - An associated decline of in the region of 3,000 households aged 25-54.

Applying the Dwelling-led 250 Scenario

4.39 In determining the net need for housing, the same principles have been applied as for assessing the consequences of the Migration-led 10 Years Scenario, i.e.:

- older people not downsizing increases the need for 'replacement' family housing;
- the need for shared units has been added to the need for 1 bed housing;
- with the exception of shared housing, surpluses of housing have been offset against the need for the next sized smaller home; and
- because of uncertainty over types and how it might be converted, any surplus of shared housing has not been offset against the need for other sizes of housing.

Applying the Dwelling-led 250 Scenario: the gross need for housing

Gross housing needs by tenure and bedsize

4.40 The following table identifies gross housing needs by tenure and bedsize for the period 2011-2031.

Table 4.11: projected gross housing needs for St Albans City and District 2011-2031, Dwelling-led 250 Scenario, March 2015

| Tenure | Sector | Shared | 1 bed | 2 bed | 3 bed | 4+ bed | Total No. | Total % |
|--------------|------------------|--------|-------|-------|-------|--------|-----------|---------|
| Affordable | Social Rent | 323 | 1,028 | 837 | 801 | 106 | 3,095 | 61.6 |
| | Affordable Rent | 61 | 195 | 159 | 152 | 20 | 588 | 11.7 |
| Intermediate | Shared Ownership | 11 | 35 | 28 | 27 | 4 | 105 | 2.1 |
| Market | Private Rent | 75 | 239 | 195 | 186 | 25 | 720 | 14.3 |
| | Owner Occupier | 54 | 171 | 139 | 133 | 18 | 515 | 10.3 |
| Total no. | All sectors | 524 | 1,669 | 1,358 | 1,300 | 172 | 5,023 | 100.0 |
| Total % | All sectors | 10.4 | 33.2 | 27.0 | 25.9 | 3.4 | 100.0 | |

(Source: Interactive Toolkits, St Albans City and District HMA and Housing Needs Toolkit)

Key findings:

Please note: that due to rounding, the sum of the constituent numbers may be slightly less than or in excess of the totals.

- Applying the Dwelling-led 250 years Scenario, there is a gross (unadjusted) need for 5,023 additional homes in the St Albans City and District area between 2011 and 2031, equivalent to 251 homes per annum.
- 10% of the need is for shared housing; 33% for 1 bed housing; 27% for 2 bed housing; 26% for 3 bed housing and 3% for 4 bed housing.

Gross housing needs by age and bedsize

- 4.41 Housing needs have been expressed by age band and this identifies that most additional needs will arise from households aged 65+ as identified in the following tables for the period 2011-2031. **Please note:** that the proportions in the final column are in relation to the overall need for homes, and whilst they sum to 100%, that constituent proportions can be positive or negative where there is a decline in needs.

Table 4.12: projected gross housing needs by age and bedsize for St Albans City and District, 2011-2031, Dwelling-led 250 Scenario, March 2015

| Age | Shared | 1 bed | 2 bed | 3 bed | 4+ bed | Total No. | % of total |
|--------|--------|--------|-------|-------|--------|-----------|------------|
| 15-24 | -61 | -174 | -65 | 167 | 11 | -122 | -2.4 |
| 25-34 | 217 | -1,430 | 98 | 38 | -8 | -1,085 | -21.6 |
| 35-44 | 1 | -1,078 | -127 | -474 | -198 | -1,876 | -37.3 |
| 45-54 | -209 | -611 | 937 | -369 | 239 | -13 | -0.3 |
| 55-59 | -44 | 211 | 378 | 687 | -8 | 1,224 | 24.4 |
| 60-64 | -87 | 286 | 7 | 390 | 68 | 663 | 13.2 |
| 65-74 | 4 | 1,245 | 58 | 675 | 30 | 2,012 | 40.1 |
| 75-84 | 762 | 946 | 48 | 148 | 0 | 1,903 | 37.9 |
| 85+ | -60 | 2,276 | 25 | 39 | 37 | 2,317 | 46.1 |
| Totals | 524 | 1,669 | 1,358 | 1,300 | 172 | 5,023 | 100.00% |

(Source: Interactive Toolkits, St Albans City and District HMA and Housing Needs Toolkit)

Key findings:

Please note: that due to rounding, the sum of the constituent numbers may be slightly less than or in excess of the totals.

- Applying the Dwelling-led 250 years Scenario results in a decline in the 15-54 age bands and growth in the remainder.
- Almost all the additional need for housing will arise from households aged 65+.

Applying the Dwelling-led 250 Scenario: the net need for housing

4.42 The projected gross housing needed by bedsize and tenure for the period 2011-2031 has been adjusted to create a net figure by taking account of:

- the likelihood of older people downsizing - and the associated need for 'replacement' family housing;
- any need for shared housing by age band - which has been added to the need for 1 bed housing; and
- any surplus of shared housing by age band - which has not been offset against the need for any other size of housing. This explains why the net need for housing over the 20 years from 2011 is 460 higher than the gross need.

Net housing needs by tenure and bedsize

4.43 The following table shows the net housing needs arising from applying the Dwelling-led 250 Scenario.

Table 4.13: projected net housing needs for St Albans City and District, 2011-2031, Dwelling-led 250 Scenario, March 2015

| Tenure | Sector | 1 bed | 2 bed | 3 bed | 4+ bed | Total No. | Total % |
|--------------|------------------|-------|-------|-------|--------|-----------|---------|
| Affordable | Social Rent | -7 | 837 | 2,444 | 106 | 3379 | 61.6 |
| | Affordable Rent | -1 | 159 | 464 | 20 | 642 | 11.7 |
| Intermediate | Shared Ownership | 0 | 28 | 83 | 4 | 114 | 2.1 |
| Market | Private Rent | -2 | 195 | 568 | 25 | 786 | 14.3 |
| | Owner Occupier | -1 | 139 | 406 | 18 | 562 | 10.3 |
| Total no. | All sectors | -11 | 1,358 | 3,965 | 172 | 5,483 | 100.0 |
| Total % | All sectors | -0.2 | 24.8 | 72.3 | 3.1 | 100.00 | |

(Source: Interactive Toolkits, St Albans City and District HMA and Housing Needs Toolkit)

Key findings:

Please note: that due to rounding, the sum of the constituent numbers may be slightly less than or in excess of the totals.

- Applying the Dwelling-led 250 years Scenario, there is an assumed availability of 5,483 additional homes in the St Albans and District area between 2011 and 2031, an annual average of 274 homes.
- The largest need is for 3 bed housing (72%) followed by 2 bed (25%) and 4 bed housing (3%) with a decline in the need for 1 bed.

Net housing needs by age and bedsize

4.44 Housing needs have been expressed by age band and this identifies that most additional needs will arise from households aged 65+ as identified in the following tables for the period 2011-2031. **Please note:** that the proportions in the final column are in relation to the overall need for homes, and whilst they sum to 100%, that constituent proportions can be positive or negative where there is a decline in needs.

Table 4.14: projected net housing needs by age and bedsize for St Albans City and District, 2011-2031, Dwelling-led 250 Scenario, March 2015

| Age | 1 bed | 2 bed | 3 bed | 4+ bed | Total No. | % of total |
|--------|--------|-------|-------|--------|-----------|------------|
| 15-24 | -174 | -65 | 376 | 11 | 147 | 2.7 |
| 25-34 | -1,214 | 98 | 85 | -8 | -1,038 | -18.9 |
| 35-44 | -1,077 | -127 | 121 | -198 | -1,281 | -23.4 |
| 45-54 | -611 | 937 | 94 | 239 | 659 | 12.0 |
| 55-59 | 211 | 378 | 1,549 | -8 | 2,130 | 38.8 |
| 60-64 | 286 | 7 | 878 | 68 | 1,238 | 22.6 |
| 65-74 | 506 | 58 | 675 | 30 | 1,270 | 23.2 |
| 75-84 | 1,143 | 48 | 148 | 0 | 1,339 | 24.4 |
| 85+ | 918 | 25 | 39 | 37 | 1,019 | 18.6 |
| Totals | -12 | 1,358 | 3,965 | 172 | 5,483 | 100% |

(Source: Interactive Toolkits, St Albans City and District HMA and Housing Needs Toolkit)

Key findings:

Please note: that due to rounding, the sum of the constituent numbers may be slightly less than or in excess of the totals.

- Applying the Dwelling-led 250 years Scenario, St Albans is showing a decline in the household growth that is capable of being accommodated from 25-44 age bands but an increase in all other age bands. Most of the additional need for housing will arise from households aged 65+.
 - The effect of older people who do not downsize is to increase the need for 3 bed replacement family housing from 1,300 to 3,965 homes, and contribute to a reduction in the need for 1 bed housing which has declined from 1,669 to a surplus of 12 units.
 - The effect of adding the need for shared units to the need for 1 bed housing has reduced surpluses of this type of housing among younger age groups. For example, offsetting in this way has reduced the surplus of 1 bed housing for those aged 25-44 from 2,508 to 2,291.
- 4.45 The following table demonstrates the effect on net housing needs of applying the Dwelling-led 250 Scenario compared with the Migration-led 10 years Scenario.

Table 4.15: projected net housing needs by age and bedsize for St Albans City and District, 2011-2031, the effect of applying the Dwelling-led 250 Scenario compared with the Migration-led 10 years Scenario, March 2015

| Age | 1 bed | 2 bed | 3 bed | 4+ bed | Total |
|--------|--------|-------|--------|--------|--------|
| 15-24 | -10 | -1 | -113 | -3 | -127 |
| 25-34 | -333 | -135 | -333 | -43 | -843 |
| 35-44 | -475 | -248 | -35 | -296 | -1,054 |
| 45-54 | -226 | -188 | -3 | -87 | -503 |
| 55-59 | -66 | -16 | -424 | 0 | -506 |
| 60-64 | -36 | -1 | -199 | -1 | -237 |
| 65-74 | -3 | 0 | -1 | 0 | -4 |
| 75-84 | -33 | 0 | -3 | 0 | -37 |
| 85+ | -80 | -1 | -4 | -2 | -87 |
| Totals | -1,261 | -592 | -1,115 | -431 | -3,399 |

(Source: Interactive Toolkits, St Albans City and District HMA and Housing Needs Toolkit)

Key findings:

Please note: that due to rounding, the sum of the constituent numbers may be slightly less than or in excess of the totals.

- Compared with applying the Migration-led 10 Year Scenario, applying the Dwelling-led 250 Scenario would have the following consequences for population and household numbers, net housing need and the housing capacity to meet those needs:
 - An overall decline of in the region of 3,400 households resulting in overall decline in housing capacity and related need for homes;
 - A decline of in the region of 3,000 single person, couple and family households with 1 or 2 children and decline of in the region of 3,000 households aged 25-44 would result in decline in housing need from all age bands, especially from those aged 35-59, though with a minimal effect on those aged 65+ who are mostly already housed; and
 - Less need for homes of all bed sizes but especially 1 and 3 bed homes.

The future need for housing - the impact of newly forming households

- 4.46 Placing an exclusive emphasis on the effect of net changes in household numbers can distract attention from the effect of changes within the total number in particular, trends in new household formation. The formation of new households has been considered in detail as follows:

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1. Following CLG Practice Guidance, newly-forming households have been limited to households whose household reference person is aged one of 15-24, 25-34 or 35-44.
 2. Throughout the HNA, Edge Analytics and CLG's 17 household types have been combined into 7 household archetypes which correspond with different needs for housing by bedsize.
 3. Using Edge Migration-led 10 Years household projections, the number of new households of different types projected to form each year has been calculated, and changes (growth or decline) identified for every 5 year period between 2011 and 2031.
 4. By matching bedsize to household type, changes in new household formation have been translated into changing needs for housing.
- 4.47 Applying the Edge Migration-led 10 Years household projections the following table identifies changes in newly forming households by type and age for the period 2011-2031.

Table 4.16: changes in newly forming households by age of household reference person, 2011-2031

| Household type | 2011-2016 | | | | 2016-2021 | | | | 2021-2026 | | | | 2026-2031 | | | |
|--|-----------|-------|-------|-------------|-----------|-------|-------|-------------|-----------|-------|-------|-------------|-----------|-------|-------|-------------|
| | 15-24 | 25-34 | 35-44 | Total | 15-24 | 25-34 | 35-44 | Total | 15-24 | 25-34 | 35-44 | Total | 15-24 | 25-34 | 35-44 | Total |
| One person | -53 | -145 | -81 | -279 | -17 | -33 | -170 | -220 | -2 | -74 | 17 | -59 | -33 | -17 | 99 | 49 |
| Couple no children | -39 | -221 | -156 | -416 | -21 | -125 | -191 | -337 | -27 | -156 | -79 | -262 | -28 | -96 | -41 | -165 |
| Couple/lone parent and 1 child | -22 | 14 | -2 | -10 | -12 | 75 | -61 | 2 | -12 | 49 | 61 | 98 | -18 | 71 | 124 | 177 |
| Couple/lone parent and 2 children/couple and 1 or more adults no children | 26 | -19 | -33 | -26 | 44 | 33 | -153 | -76 | 59 | 12 | 111 | 182 | 44 | 33 | 246 | 323 |
| Couple/lone parent and 1 or more adults and 1 child | 0 | 16 | -43 | -27 | 3 | 23 | -28 | -2 | 4 | 19 | -27 | -4 | 2 | 20 | -14 | 8 |
| Couple/lone parent and 3+ children/couple /lone parent and 1 or more adults and 2 children | -3 | -16 | -14 | -33 | 0 | 7 | -79 | -72 | 1 | -3 | 60 | 58 | -1 | 6 | 132 | 137 |
| Couple/lone parent and 1 or more adults 3+ children | 2 | 6 | -2 | 6 | 5 | 11 | -7 | 9 | 6 | 9 | 2 | 17 | 4 | 9 | 6 | 19 |
| Totals | -89 | -364 | -332 | -785 | 2 | -10 | -688 | -696 | 29 | -144 | 145 | 30 | -29 | 26 | 551 | 548 |

(Source: Edge Analytics)

Key findings

- Newly forming households are not a driver in the housing market over the period 2011-2021. There is a decline of 1,481 newly forming households over this period, very slight growth in the following 5 years, and it is only in the final 5 years that growth returns in the formation of new households. The overall pattern over the 20 year period is of:
 - Decline of 509 one person households;
 - Decline of 1,180 couples with no children;
 - Growth of 267 couples or lone parents with one child;
 - Growth of 403 Couples/lone parents with 2 children or couples and 1 or more adults with no children;
 - Decline of 25 Couples/lone parents with 1 or more adults and 1 child;
 - Growth of 90 Couples/lone parents with 3+ children or couples/lone parents with 1 or more adults and 2 children; and
 - Growth of 51 Couples/lone parents with 1 or more adults and 3+ children.
 - New household formation is projected to decline in the period 2011-2021 then reverse in the following 10 years.
- 4.48 The following table translates projected changes in newly forming households into changing needs for housing by bedsize.

Table 4.17: changes in the need for housing by bedsize from newly forming households, 2011-2031

| Bedsize | 2011-2016 | | | | 2016-2021 | | | | 2021-2026 | | | | 2026-2031 | | | |
|---------|-----------|-------|-------|-------------|-----------|-------|-------|-------------|-----------|-------|-------|-------------|-----------|-------|-------|-------------|
| | 15-24 | 25-34 | 35-44 | Total | 15-24 | 25-34 | 35-44 | Total | 15-24 | 25-34 | 35-44 | Total | 15-24 | 25-34 | 35-44 | Total |
| 1 | -92 | -366 | -237 | -695 | -38 | -158 | -361 | -557 | -28 | -230 | -62 | -320 | -61 | -113 | 58 | -116 |
| 2 | 4 | -5 | -35 | -36 | 32 | 108 | -214 | -74 | 47 | 61 | 171 | 279 | 26 | 104 | 369 | 499 |
| 3 | -3 | 0 | 57 | 54 | 4 | 29 | -107 | -74 | 4 | 17 | 34 | 55 | 1 | 26 | 118 | 145 |
| 4 | 2 | 6 | -2 | 6 | 5 | 11 | -7 | 9 | 6 | 9 | 2 | 17 | 4 | 9 | 6 | 19 |
| Totals | -89 | -364 | -332 | -785 | 2 | -10 | -688 | -696 | -29 | -144 | 145 | 28 | -29 | 26 | 551 | 548 |

(Source: Edge Analytics)

Please note: disaggregating household projections by bedsize may have created very slight variations in totals compared with the previous table

Key findings

- Reflecting a large decline in newly forming households aged 25-44 in the period to 2021, the need from new households is projected to decline by 1,481 dwellings over this period. This pattern begins to be reversed in the next 5 years but does not fully compensate for the decline of the previous 5 years. Growth then accelerates between 2026 and 2031.
- Over the 20 year period 2011-2031, the following changes in the need for housing from newly forming households are projected:
 - an overall decline in the need for 905 dwellings consisting of:
 - 1 bed housing: 1,688 decline in need for this typical entry level type of property;
 - 2 bed housing: 668 growth in need;
 - 3 bed housing: 180 growth in need; and
 - 4 bed housing: 51 growth in need

Executive Summary of Chapter 4

- 4.49 The December 2013 HNA applied the Migration-led 5 years Scenario using internal and international migration data for 2007-2012 but 2 further Scenarios have been applied:
1. the Migration-led 10 years Scenario; and
 2. the Dwelling-led 250 Scenario, applying a planning policy dwelling provision constraint of 250 dwellings per annum over the period to 2031.
- 4.50 2 headship rate assumptions were provided and Option A: CLG 2011-based headship rates, with the 2011-21 trend continued after 2021 has been applied.
- 4.51 The Update has adopted the same approach to determining future housing needs as applied in the HNA of December 2013. However, new rental levels and house prices (at March 2015) have been applied which have informed a new hierarchy of affordability and a revised tenure breakdown for new housing.
- 4.52 The implication of this assessment is that there is:
- an affordable housing requirement (social rent only) of 62%, an increase from 57%;
 - an intermediate housing requirement (shared equity/ownership and Affordable Rent) of 14%, an increase from 12%; and
 - a market sector requirement (owner occupier and private rent) of 25%, a decrease from 31%.
 - The assessment shows clearly the impact of property prices and market rentals in increasing the need for affordable housing.
- 4.53 Applying the migration-led 10 years Scenario, there is a net need for 8,882 additional homes in the St Albans and District area between 2011 and 2031, an annual average of 586 homes.
- 4.54 The largest requirement is for 3 bed housing (57%) followed by 2 bed (22%); 1 bed (14%) and 4 bed housing (7%).
- 4.55 In relation to housing needs by age, St Albans is showing a decline in the 25-44 age bands but growth in all others. Most of the additional need for housing will arise from households aged 65+.
- 4.56 Applying the Migration-led 10 Years Scenario has the following consequences for net housing need compared with applying the Migration-led 5 Years Scenario:
- Decline in the need for 2,842 homes;
 - Decline in need from all age bands with the exception of those aged 15-24, and significant decline from those aged 35-54; and

- Decline in the need for all bed sizes and a significant decline in the need for 1 bed homes.
- 4.57 Compared with the Migration-led 10 Years Scenario, applying the Dwelling-led 250 years Scenario would have the following consequences for household formation and change:
- An overall decline of in the region of 3,400 households;
 - A decline of in the region of 3,000 single person, couple and family households with 1 or 2 children; and
 - An associated decline of in the region of 3,000 households aged 25-54.
- 4.58 Applying the Dwelling-led 250 years Scenario, there is a net need for 5,483 additional homes in the St Albans and District area between 2011 and 2031, an annual average of 274 homes.
- 4.59 The largest requirement is for 3 bed housing (72%) followed by 2 bed (25%) and 4 bed housing (3%) with a decline in the need for 1 bed homes.
- 4.60 Applying the Dwelling-led 250 years Scenario, St Albans would experience a decline in need from 25-44 age bands but growth in all others. Most of the additional need for housing will arise from households aged 65+.
- 4.61 Applying the Dwelling-led 250 Scenario would have the following consequences for net housing need compared with applying the Migration-led 10 Years Scenario:
- Overall decline in the need for 3,399 homes;
 - Decline in housing need from all age bands especially from those aged 35-59 though with a minimal effect on those aged 65+ who are mostly already housed; and
 - Decline in the need for all bed sizes especially for 1 and 3 bed homes.
- 4.62 Newly forming households are not a driver in the housing market over the period 2011-2021. There is a projected decline of 1,481 newly forming households over this period, very slight growth in the following 5 years, and it is only in the final 5 years that growth returns in the formation of new households.
- 4.63 Reflecting a large decline in newly forming households aged 25-44 in the period to 2021, the need from new households is projected to decline by 1,481 dwellings over this period. This pattern begins to be reversed in the next 5 years but does not fully compensate for the decline of the previous 5 years. Growth then accelerates between 2026 and 2031.

5. The Housing Needs of Household Groups with Specific Needs

Introduction

5.1 This chapter uses published secondary information and data sources to provide demographic, housing and housing needs profiles of household groups who have specific housing needs, consisting of:

- black and minority ethnic groups (page 2);
- people with disabilities (page 25);
- families with dependent children (page 38); and
- young people (page 51).

The housing needs of older people are considered in the subsequent chapter.

5.2 The main data sources consulted are:

- 2001 Census;
- 2011 Census;
- Department for Work and Pensions;
- English Indices of Deprivation, 2010;
- Projecting Adult Needs and Service Information (PANSI); and
- Projecting Older People Population Information (POPPI).

5.3 There are limitations to the use of secondary data sources to understand the housing needs of households with specific needs, principally that they are unable to identify the expressed needs, the preferences and aspirations of such groups. Therefore, each review of the housing needs of a household group is accompanied by comments explaining the limitations of the data sources available and where possible, providing recommendations for further or additional work.

5.4 Each section opens with a summary of key findings and is followed by the detailed findings including all relevant data, tables and maps.

Black and minority ethnic groups

- 5.5 This section addresses the housing needs of black and minority ethnic groups.

Key findings

Demographic profile

- 5.6 St Albans has a significant and growing BME population. At the time of the 2011 Census, 19% of people in St Albans were included in Minority Ethnic groups; an increase of 56% since the 2001 Census. 11.6% of people were in non-white Minority Ethnic groups, an increase of 83% since the 2001 Census. The largest increase was of 90% in the Mixed ethnic group followed by 86% in the Black or Black British and 83% Asian or Asian British groups. The largest increases numerically were in the Asian or Asian British group (+4,091) followed by White Other (+2,044), (1,853) and Black or Black British (1,102).
- 5.7 The non-white BME population is concentrated in and around the centre of St Albans; 12% of Census small areas (10 areas) had non-white BME populations of between one fifth and one third.
- 5.8 More than one fifth of households with a White Household Reference Person (HRP) consisted of people all aged over 65 years in St Albans. This was considerably higher than for the other ethnic groups which ranged from 7.3% of households with a Black/African/Caribbean/Black British HRP to 4.7% of households with an Other Ethnic group HRP.
- 5.9 More than half of households with an Asian or Asian British HRP had dependent children in them which was higher than for any other ethnic group.
- 5.10 The proportion of usual residents aged 16 and over in employment was similar for all ethnic groups and was higher in St Albans than in both the East and England. The proportion of usual residents aged 16 and over who were unemployed in St Albans was lower in St Albans for all ethnic groups than in both the East and England.
- 5.11 Nearly one third of White usual residents over 16 were economically inactive in St Albans which was related to the large percentage of retired people among the White ethnic group. The percentage of economically inactive residents aged 16 and over in St Albans was lower for all ethnic groups than in both the East and England.
- 5.12 Nearly one third of Asian/Asian British usual residents over 16 were economically inactive but this was spread more evenly among the other categories for economic inactivity besides retired.

Housing profile

- 5.13 Nearly three quarters of White households lived in owner occupied housing which was higher than for non-white BME groups where it ranged from just over 60% in Asian/Asian British households to just over 40% in Black/African/Caribbean/Black British households.
- 5.14 30% of Black/African/Caribbean/Black British lived in social rented housing which was higher than in the other main ethnic groups and compares with 11% for White households.
- 5.15 Just under 30% of Black/African/Caribbean/Black British households lived in privately rented housing or lived rent free (typically in the context of their employment) which was higher than the other main ethnic groups and compares with 14% for White households.
- 5.16 More than 30% of White residents lived in detached homes which was a higher percentage than for the other main Ethnic groups. More than one third of all the main ethnic groups in St Albans lived in semi-detached housing and around one fifth lived in terraced homes. Nearly one third of the Black/African/Caribbean/Black British residents lived in flats, maisonettes or temporary/mobile accommodation was higher than for the other main ethnic groups and compares with 14% for White residents.
- 5.17 Over 40% of white households were under-occupied in St Albans which was higher than for other ethnic groups.
- 5.18 13% of households with an Asian or Asian British households were overcrowded which was higher than for other ethnic groups which ranged from 10% in households with a Black/African/Caribbean/Black British HRP to 3% in households with a White HRP. This may well be associated with cultural conventions of multi-generational households.

Housing needs

- 5.19 Reliance on secondary data sources is very limiting in understanding the housing needs of black and minority ethnic groups. Census data enables an understanding of how different groups are living now, in terms of their size, tenure, accommodation type, occupancy rating and household composition. However is not possible to access expressed needs, aspirations and preferences which require further primary research. A number of issues relating to housing needs have been identified as follows.
- 5.20 Affordability: economic activity provides an indication of income and affordability. The Census identified higher proportions of the “Black BME” group were unemployed and lived in social housing which is indicative of problems of affordability

- 5.21 Overcrowding: over half of Asian/Asian British households had dependent children and 13% were overcrowded which is 4 times the rate for White households.
- 5.22 The housing needs of ethnic elders: there is a much higher percentage of older household types among the White ethnic group than among BME groups but there will be a growing need for housing BME elders.
- 5.23 We would recommend carrying out qualitative research to supplement our findings such as focus groups. To ensure sensitivity to cultural issues and language, these should be conducted by those experienced with BME groups or involve people from BME groups. Such qualitative research could explore people's housing aspirations, including about staying in the same geographical area, or moving to another one. It cannot be assumed that because people are concentrated in small geographical areas that they want to stay there or to live near relatives or other people of the same ethnic origin.

Detailed findings

- 5.24 The table below profiles Ethnic Origin in St Albans at the time of the 2011 Census.

Table 5.1: main Ethnic Groups with Sub Groups 2011 Census

| Ethnic Origin | St Albans and District | | | East | | England | |
|--|------------------------|-------|------|-----------|-------|------------|-------|
| | No | % | Rank | No | % | No | % |
| White: | | | | | | | |
| English/Welsh/Scottish/ Northern Irish/British | 114,145 | 81.1 | 264 | 4,986,170 | 85.3 | 42,279,236 | 79.8 |
| Irish | 2,514 | 1.8 | 31 | 55,573 | 1.0 | 517,001 | 1.0 |
| Gypsy or Irish Traveller | 165 | 0.1 | 114 | 8,165 | 0.1 | 54,895 | 0.1 |
| Other White | 7,556 | 5.4 | 63 | 260,286 | 4.5 | 2,430,010 | 4.6 |
| Mixed/Multiple Ethnic group: | | | | | | | |
| White and Black Caribbean | 1,019 | 0.7 | 81 | 37,222 | 0.6 | 415,616 | 0.8 |
| White and Black African | 397 | 0.3 | 87 | 15,388 | 0.3 | 161,550 | 0.3 |
| White and Asian | 1,491 | 1.1 | 35 | 32,226 | 0.6 | 332,708 | 0.6 |
| Other Mixed | 997 | 0.7 | 49 | 27,280 | 0.5 | 283,005 | 0.5 |
| Asian/Asian British: | | | | | | | |
| Indian | 2,210 | 1.6 | 105 | 86,736 | 1.5 | 1,395,702 | 2.6 |
| Pakistani | 1,149 | 0.8 | 90 | 66,270 | 1.1 | 1,112,282 | 2.1 |
| Bangladeshi | 2,633 | 1.9 | 21 | 32,992 | 0.6 | 436,514 | 0.8 |
| Chinese | 1,149 | 0.8 | 74 | 33,503 | 0.6 | 379,503 | 0.7 |
| Other Asian | 1,870 | 1.3 | 88 | 58,871 | 1.0 | 819,402 | 1.5 |
| Black/African/Caribbean/ Black British: | | | | | | | |
| African | 1,203 | 0.9 | 99 | 69,925 | 1.2 | 977,741 | 1.8 |
| Caribbean | 911 | 0.6 | 72 | 33,614 | 0.6 | 591,016 | 1.1 |
| Other Black | 274 | 0.2 | 87 | 13,903 | 0.2 | 277,857 | 0.5 |
| Other Ethnic Group: | | | | | | | |
| Arab | 459 | 0.3 | 76 | 10,367 | 0.2 | 220,985 | 0.4 |
| Any other ethnic group | 522 | 0.4 | 100 | 18,474 | 0.3 | 327,433 | 0.6 |
| All Categories | 140,664 | 100.0 | | 5,846,965 | 100.0 | 53,012,456 | 100.0 |

(Source: KS201EW 2011 Census data, ONS website, <http://www.ons.gov.uk> & NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- 5.4% of people in St Albans were Other White ethnic group. This was a little higher than in both the East (4.5%) and England (4.6%).
- 0.1% (165 people) were Gypsies or Irish travellers. This was the same as the percentage in both the East and England.

- The highest percentage within the Mixed Multiple Ethnic main category were White and Asian (1.1%). This was a little higher than the percentage in both the East (0.6%) and England (0.6%).
- The highest percentage within the Asian/Asian British main category were Bangladeshi (1.9%). This was a little higher than the percentage in both the East (0.6%) and England (0.8%).
- The highest percentage within the Black/African/Caribbean/Black British main category were African (0.9%). This was lower than in the East (1.2%) and England (1.8%).
- 18.9% of people in St Albans were in Minority Ethnic groups when Irish, Other White and Gypsy or Irish Traveller are included in addition to the non white ethnic minority groups. This was higher than in the East (14.7%) and lower than one fifth in England (20.0%).

5.25 The following table identifies changes in the Black and Minority Ethnic Population between 2001 Census and 2011 Census.

Table 5.2: change in Black and Minority Ethnic Populations between 2001 Census and 2011 Census in St Albans

| Ethnic Origin | 2001 | 2011 | Change | % Change |
|------------------------|-------------|-------------|---------------|-----------------|
| White: Irish | 2,546 | 2,514 | -32 | -1 |
| White: Other White | 5,512 | 7,556 | 2,044 | 37 |
| Mixed | 2,051 | 3,904 | 1,853 | 90 |
| Asian or Asian British | 4,920 | 9,011 | 4,091 | 83 |
| Black or Black British | 1,286 | 2,388 | 1,102 | 86 |
| Other Ethnic Group | 637 | 981 | 344 | 54 |
| All Categories | 16,952 | 26,354 | 9,402 | 55 |

(Source: KS201EW 2011 Census data, & ST101EW 2001 Census data ONS website, <http://www.ons.gov.uk> & NOMIS website <http://www.nomisweb.co.uk>)

NB This table excludes Gypsies and Irish travellers as they were not a separate category in the 2001 Census. Chinese have been moved into the Asian Group for the 2001 Census to make it comparable to the 2011 Census categories.

Key findings

- The BME non white population in St Albans increased by 83% between the 2001 and the 2011 Census, compared to 104% in the East and 73% in England.
- The total minority ethnic population (BME groups plus Irish, Other White and Gypsy or Irish Traveller) increased by 56% in St Albans

compared to 87% in the East and 68% in England between the 2001 and the 2011 Census. (The above table shows the increase in St Albans excluding the Gypsy or Irish traveller category).

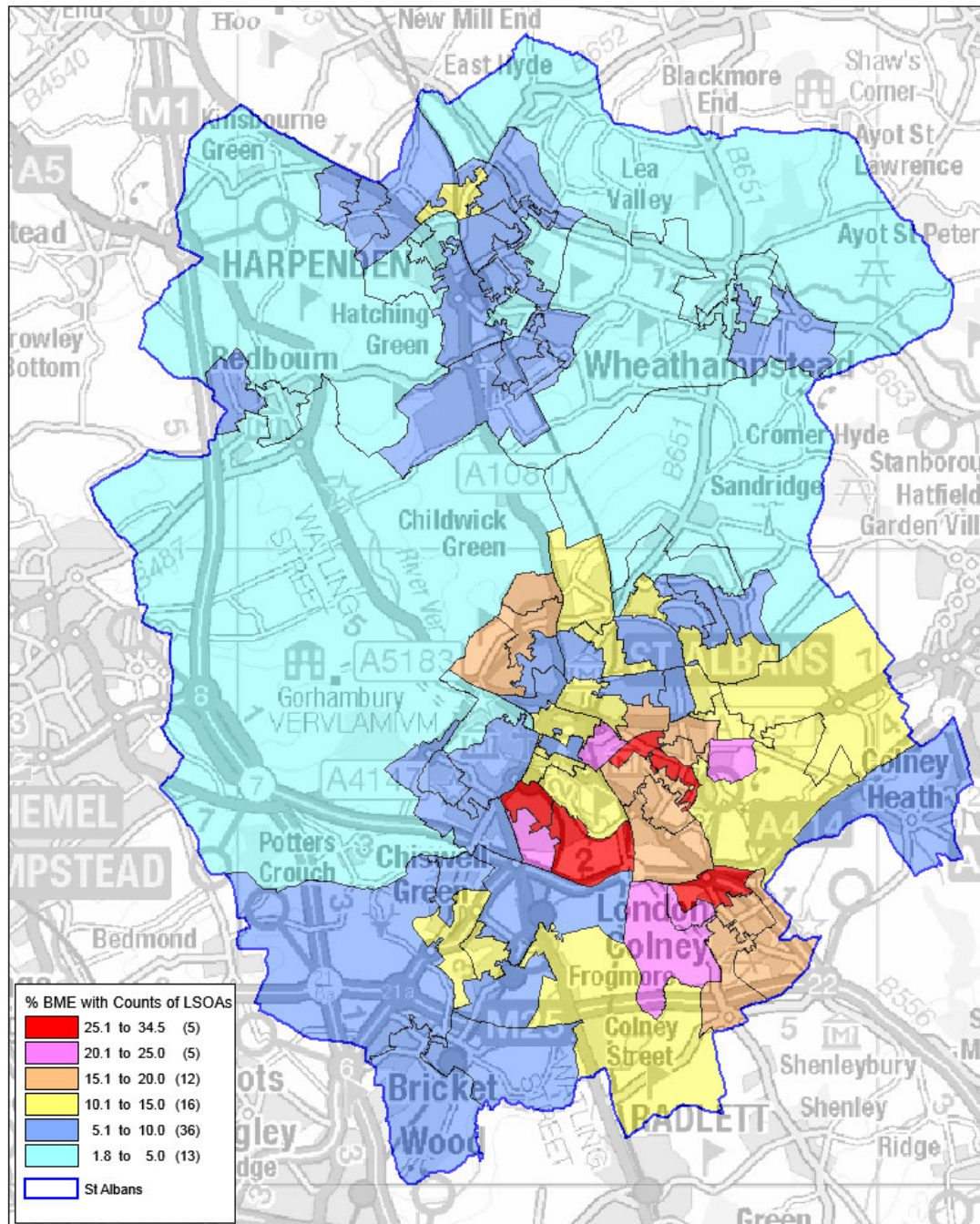
- The White Irish group has declined by 1% (32 people) during the 10 year period in St Albans.
- The largest percentage increase was the Mixed Group (90%), followed by Black or Black British (86%) and Asian (83%).
- Other Ethnic group increased by 54% and Other White by 37%.
- The largest increase in terms of actual numbers was Asian or Asian British (4,091) followed by White Other (2,044), then Mixed (1,853) and then Black or Black British (1,102). Other Ethnic group had only increased by a small number (344) in St Albans.

Distribution of the ethnic minority population

- 5.26 The map below shows the location of the non white Black and Minority ethnic population in St Albans.

Map 5.1

**Percent of Black and Minority Ethnic Residents within small
areas (ONS Lower Super Output Areas) in St Albans**



Source: Table KS201EW Ethnic Group 2011 Census Data, Office for National Statistics,
NOMIS website, <http://nomisweb.co.uk>. Contains public sector information licensed under the Open Government
Licence v1.0 (<http://www.nationalarchives.gov.uk/doc/open-government-licence>).
Contains National Statistics and Ordnance Survey Data (c) Crown Copyright and Database Right 2015.

Key findings

- 6% of small areas (5 small areas) in St Albans had between one quarter and just over one third of the population from non white BME groups.
- A further 6% (5 small areas) in St Albans had between one fifth and one quarter of the population from non white BME groups.
- Most of these areas were located in and around the centre of St Albans.
- 12 small areas had between 15% and 20% non white BME population, and 16 small areas had between 10% and 15% non white BME population.
- There were 49 small areas with 10% or less non white BME population.

Economic activity for Usual Residents 16 and over by main ethnic group

- 5.27 The tables below show economic activity for usual residents aged 16 and over by main Ethnic Group.

Table 5.3: Economic Activity Usual Residents Aged 16 and Over Ethnic Group White

| Economic Activity | St Albans and District | | East | | England | |
|---|-------------------------------|-------------|------------------|-------------|-------------------|-------------|
| | No | % | No | % | No | % |
| Economically Active | | | | | | |
| In employment | 64,611 | 65.0 | 2,636,402 | 60.5 | 22,212,110 | 59.3 |
| Unemployed (including full-time students) | 2,548 | 2.6 | 162,014 | 3.7 | 1,556,703 | 4.2 |
| Economically active: Total | 67,159 | 67.6 | 2,798,416 | 64.2 | 23,768,813 | 63.5 |
| Economically Inactive | | | | | | |
| Retired | 21,320 | 21.4 | 1,041,285 | 23.9 | 8,704,275 | 23.2 |
| Student (including full-time students) | 3,697 | 3.7 | 152,344 | 3.5 | 1,566,052 | 4.2 |
| Looking after home or family | 4,012 | 4.0 | 166,677 | 3.8 | 1,301,759 | 3.5 |
| Long-term sick or disabled | 1,936 | 1.9 | 130,172 | 3.0 | 1,433,033 | 3.8 |
| Other | 1,280 | 1.3 | 71,749 | 1.6 | 678,178 | 1.8 |
| Economically inactive: Total | 32,245 | 32.4 | 1,562,227 | 35.8 | 13,683,297 | 36.5 |
| All categories: Economic Activity | 99,404 | 100.0 | 4,360,643 | 100 | 37,452,110 | 100.0 |

(Source: DC6201EW 2011 Census data, ONS website, <http://www.ons.gov.uk> & NOMIS website <http://www.nomisweb.co.uk>)

Table 5.4: economic activity for usual residents aged 16 and over ethnic group Asian/Asian British

| Economic Activity | St Albans and District | | East | | England | |
|---|------------------------|-------------|----------------|-------------|------------------|-------------|
| | No | % | No | % | No | % |
| Economically Active | | | | | | |
| In employment | 4,249 | 63.2 | 125,463 | 60.0 | 1,746,908 | 55.9 |
| Unemployed (including full-time students) | 321 | 4.8 | 12,245 | 5.9 | 208,605 | 6.7 |
| Economically active: Total | 4,570 | 67.9 | 137,708 | 65.9 | 1,955,513 | 62.6 |
| Economically Inactive | | | | | | |
| Retired | 638 | 9.5 | 15,142 | 7.2 | 244,792 | 7.8 |
| Student (including full-time students) | 484 | 7.2 | 24,635 | 11.8 | 389,382 | 12.5 |
| Looking after home or family | 660 | 9.8 | 18,477 | 8.8 | 285,310 | 9.1 |
| Long-term sick or disabled | 136 | 2.0 | 4,932 | 2.4 | 102,991 | 3.3 |
| Other | 239 | 3.6 | 8,199 | 3.9 | 145,261 | 4.7 |
| Economically inactive: Total | 2,157 | 32.1 | 71,385 | 34.1 | 1,167,736 | 37.4 |
| All categories: Economic Activity | 6,727 | 100.0 | 209,093 | 100.0 | 3,123,249 | 100.0 |

(Source: DC6201EW 2011 Census data, ONS website, <http://www.ons.gov.uk> & NOMIS website <http://www.nomisweb.co.uk>)

Table 5.5: economic activity for usual residents aged 16 and over ethnic group Black\African\Caribbean\Black British

| Economic Activity | St Albans and District | | East | | England | |
|---|------------------------|--------------|---------------|-------------|------------------|--------------|
| | No | % | No | % | No | % |
| Economically Active | | | | | | |
| In employment | 1,257 | 67.0 | 57,130 | 65.2 | 762,566 | 56.8 |
| Unemployed (including full-time students) | 158 | 8.4 | 8,232 | 9.4 | 158,567 | 11.8 |
| Economically active: Total | 1,415 | 75.5 | 65,362 | 74.6 | 921,133 | 68.6 |
| Economically Inactive | | | | | | |
| Retired | 150 | 8.0 | 5,037 | 5.8 | 105,030 | 7.8 |
| Student (including full-time students) | 128 | 6.8 | 8,909 | 10.2 | 147,077 | 11.0 |
| Looking after home or family | 59 | 3.1 | 2,764 | 3.2 | 56,518 | 4.2 |
| Long-term sick or disabled | 62 | 3.3 | 1,814 | 2.1 | 49,767 | 3.7 |
| Other | 61 | 3.3 | 3,707 | 4.2 | 62,508 | 4.7 |
| Economically inactive: Total | 460 | 24.5 | 22,231 | 25.4 | 420,900 | 31.4 |
| All categories: Economic Activity | 1,875 | 100.0 | 87,593 | 100 | 1,342,033 | 100.0 |

(Source: DC6201EW 2011 Census data, ONS website, <http://www.ons.gov.uk> & NOMIS website <http://www.nomisweb.co.uk>)

Key findings

Economic Activity: Employed Usual Residents 16 plus (including Self Employment)

- Nearly two thirds (65%) with a White ethnic group in St Albans were in employment. This was higher than in both the East (60.5%) and England (59.3%).
- Just over two thirds (66.7%) with a Mixed/Multiple ethnic group in St Albans were in employment. This was higher than in both the East (61.8%) and England (57.5%).
- More than three fifths (63.2%) with an Asian/Asian British ethnic group in St Albans were in employment. This was higher than in both the East (60.0%) and England (55.9%).

- Just over two thirds (67.0%) with a Black/African/Caribbean/Black British ethnic group in St Albans were in employment. This was higher than in both the East (65.2%) and England (56.8%).
- More than three fifths (63.6%) with an Other ethnic group in St Albans were in employment. This was higher than in both the East (57.7%) and England (50.5%).

Economic Activity: Unemployed Usual Residents 16 plus

- 2.6% with a White ethnic group in St Albans were unemployed. This was lower than in both the East (3.7%) and England (4.2%).
- 5.7% with a Mixed/Multiple ethnic group in St Albans were unemployed. This was lower than in both the East (8.4%) and in England (10.0%).
- 4.8% with an Asian/Asian British ethnic group in St Albans were unemployed. This was lower than in both the East (5.9%) and England (6.7%).
- 8.4% with a Black/African/Caribbean/Black British ethnic group in St Albans were unemployed. This was lower than in both the East (9.4%) and England (11.8%).
- 6.4% with an Other ethnic group in St Albans were unemployed. This was lower than in both the East (6.7%) and England (8.1%).

Economic Inactivity: Usual Residents 16 plus

- Almost one third (32.4%) with a White ethnic group in St Albans were economically inactive. This was lower than in both the East (35.8%) and England (36.5%).
- 27.5% with a Mixed/Multiple ethnic group in St Albans were economically inactive. This was lower than in both the East (29.8%) and England (32.5%).
- Almost one third (32.1%) with an Asian/Asian British ethnic group in St Albans were economically inactive. This was lower than in both the East (34.1%) and England (37.4%).

- Almost one quarter (24.5%) with a Black/African/Caribbean/Black British ethnic group in St Albans were economically inactive. This was lower than in both the East (25.4%) and England (31.4%).
- Three tenths (30.0%) with an Other ethnic group in St Albans were economically inactive. This was lower than in both the East (35.6%) and England (41.3%).

Tenure for ethnic group of the Household Reference Person

5.28 The following tables show the tenure for the Household Reference Person in St Albans.

Table 5.6: tenure for Household Reference Person White Ethnic Group

| Tenure | St Albans and District | | East | | England | |
|--|-------------------------------|----------|-------------|----------|----------------|----------|
| | No | % | No | % | No | % |
| Owned: Owned outright | 18,590 | 36.2 | 773,539 | 34.2 | 6,380,633 | 32.5 |
| Owned: Owned with a mortgage or loan or shared ownership | 19,799 | 38.6 | 794,695 | 35.1 | 6,654,348 | 33.9 |
| Social rented: Rented from council (Local Authority) | 4,096 | 8.0 | 176,340 | 7.8 | 1,747,974 | 8.9 |
| Social rented: Other social rented | 1,665 | 3.2 | 178,031 | 7.9 | 1,542,784 | 7.9 |
| Private rented: Private landlord or letting agency | 6,125 | 11.9 | 280,771 | 12.4 | 2,794,124 | 14.2 |
| Private rented: Other private rented or living rent free | 1,011 | 2.0 | 58,540 | 2.6 | 521,973 | 2.7 |
| All categories: Tenure | 51,286 | 100.0 | 2,261,916 | 100.0 | 19,641,836 | 100.0 |

(Source: DC4201EW 2011 Census data, ONS website, <http://www.ons.gov.uk> & NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- Nearly three quarters (74.9%) in St Albans lived in Owner Occupied housing. This was higher than in both the East (69.3%) and just over two thirds in England (66.4%).

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- Just over one tenth (11.2%) in St Albans lived in Social Rented housing. This was lower than in both the East (15.7%) and England (16.8%).
- 13.9% in St Albans lived in Privately Rented housing or Lived Rent free. This was lower than both the East (15.0%) and England (16.9%).

Table 5.7: tenure for Household Reference Person Asian/Asian British Ethnic Group

| Tenure | St Albans and District | | East | | England | |
|--|------------------------|-------|--------|-------|-----------|-------|
| | No | % | No | % | No | % |
| Owned: Owned outright | 545 | 19.8 | 15,205 | 18.7 | 250,533 | 20.7 |
| Owned: Owned with a mortgage or loan or shared ownership | 1,140 | 41.5 | 35,595 | 43.8 | 451,569 | 37.4 |
| Social rented: Rented from council (Local Authority) | 360 | 13.1 | 4,244 | 5.2 | 86,544 | 7.2 |
| Social rented: Other social rented | 158 | 5.8 | 4,311 | 5.3 | 77,598 | 6.4 |
| Private rented: Private landlord or letting agency | 472 | 17.2 | 18,788 | 23.1 | 292,284 | 24.2 |
| Private rented: Other private rented or living rent free | 71 | 2.6 | 3,214 | 4.0 | 49,597 | 4.1 |
| All categories: Tenure | 2,746 | 100.0 | 81,357 | 100.0 | 1,208,125 | 100.0 |

(Source: DC4201EW 2011 Census data, ONS website, <http://www.ons.gov.uk> & NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- Just over six tenths (61.4%) in St Albans lived in Owner Occupied housing. This was just slightly lower than in the East (62.4%) and slightly higher than in England (58.1%).
- 18.9% in St Albans lived in Social Rented housing. This was higher than in the East (10.5%) and in England (13.6%).
- Nearly one fifth (19.8%) in St Albans lived in Privately Rented or Lived Rent free. This was lower than in both the East (27.0%) and England (28.3%).

Table 5.8: tenure for Household Reference Person Black /African/Black Caribbean/Black British

| Tenure | St Albans and District | | East | | England | |
|--|------------------------|-------|--------|-------|---------|-------|
| | No | % | No | % | No | % |
| Owned: Owned outright | 112 | 11.0 | 3,860 | 8.7 | 59,818 | 8.3 |
| Owned: Owned with a mortgage or loan or shared ownership | 311 | 30.7 | 16,986 | 38.1 | 178,740 | 24.7 |
| Social rented: Rented from council (Local Authority) | 161 | 15.9 | 4,534 | 10.2 | 167,145 | 23.1 |
| Social rented: Other social rented | 143 | 14.1 | 4,915 | 11.0 | 136,829 | 18.9 |
| Private rented: Private landlord or letting agency | 251 | 24.8 | 13,199 | 29.6 | 161,522 | 22.3 |
| Private rented: Other private rented or living rent free | 36 | 3.6 | 1,082 | 2.4 | 19,388 | 2.7 |
| All categories: Tenure | 1,014 | 100.0 | 44,576 | 100.0 | 723,442 | 100.0 |

(Source: DC4201EW 2011 Census data, ONS website, <http://www.ons.gov.uk> & NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- Just over two fifths (41.7%) in St Albans lived in Owner Occupied housing. This was lower than in the East (46.8%) but higher than one third in England (33.0%).
- Three tenths (30.0%) in St Albans lived in Social Rented housing. This was higher than just over two tenths in the East (21.2%) and lower than two fifths in England (42.0%).
- 28.3% in St Albans lived in Privately Rented or Lived Rent free. This was lower than almost one third in the East (32.0%) and higher than one quarter (25.0%) in England.

Table 5.9: Tenure for Household Reference Person Other Ethnic Groups

| Tenure | St Albans and District | | East | | England | |
|--|------------------------|-------|--------|-------|---------|-------|
| | No | % | No | % | No | % |
| Owned: Owned outright | 63 | 17.4 | 1,398 | 12.7 | 23,780 | 12.0 |
| Owned: Owned with a mortgage or loan or shared ownership | 127 | 35.0 | 3,343 | 30.5 | 42,586 | 21.5 |
| Social rented: Rented from council (Local Authority) | 51 | 14.0 | 958 | 8.7 | 29,040 | 14.7 |
| Social rented: Other social rented | 34 | 9.4 | 983 | 9.0 | 21,848 | 11.1 |
| Private rented: Private landlord or letting agency | 78 | 21.5 | 3,870 | 35.3 | 72,455 | 36.7 |
| Private rented: Other private rented or living rent free | 10 | 2.8 | 421 | 3.8 | 7,918 | 4.0 |
| All categories: Tenure | 363 | 100.0 | 10,973 | 100.0 | 197,627 | 100.0 |

(Source: DC4201EW 2011 Census data, ONS website, <http://www.ons.gov.uk> & NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- More than half (52.3%) in St Albans lived in Owner Occupied housing. This was higher than more than two fifths (43.2%) in the East and just over one third (33.6%) in England.
- 23.4% in St Albans lived in Social Rented housing. This was higher than 17.7% in the East and lower than just over one quarter (25.7%) in England.
- Nearly one quarter (24.2%) in St Albans lived in Privately Rented housing or Lived Rent free. This was considerably lower than nearly two fifths in the East (39.1%) and just over two fifths in England (40.7%).

Accommodation type for main ethnic groups

5.29 The following tables show accommodation type for usual residents in St Albans.

Table 5.10: accommodation type for usual resident households White Ethnic Group

| Accommodation Type | St Albans and District | | East | | England | |
|--|------------------------|-------|-----------|-------|------------|-------|
| | No | % | No | % | No | % |
| Whole house or bungalow: Detached | 38,409 | 31.2 | 1,711,598 | 32.7 | 11,609,274 | 26.1 |
| Whole house or bungalow: Semi-detached | 41,783 | 34.0 | 1,725,018 | 33.0 | 15,428,724 | 34.7 |
| Whole house or bungalow: Terraced (including end-terrace) | 25,511 | 20.7 | 1,215,984 | 23.3 | 11,188,034 | 25.1 |
| Flat, maisonette or apartment, or mobile/temporary accommodation | 17,255 | 14.0 | 575,157 | 11.0 | 6,265,804 | 14.1 |
| All categories: accommodation | 122,958 | 100.0 | 5,227,757 | 100.0 | 44,491,836 | 100.0 |

(Source: DC2121EW 2011 Census data, ONS website, <http://www.ons.gov.uk> & NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- More than three tenths (31.2%) in St Albans lived in detached homes. This was just slightly lower than in the East (32.7%) and higher than more than one quarter in England (26.1%).
- More than one third (34.0%) in St Albans lived in semi detached homes. This was slightly higher than one third in the East (33.0%) and slightly lower than (34.7%) in England.
- Just over one fifth (20.7%) in St Albans lived in terraced homes. This was lower than in the East (23.3%) and just over one quarter (25.1%) in England.
- 14.0% in St Albans lived in flats, maisonettes or mobile/temporary accommodation. This was higher than in the East (11.0%) and similar to England (14.1%).

Table 5.11: accommodation type for usual resident households Asian/Asian British Ethnic Group

| Accommodation Type | St Albans and District | | East | | England | |
|--|------------------------|-------|---------|-------|-----------|-------|
| | No | % | No | % | No | % |
| Whole house or bungalow: Detached | 1,998 | 22.3 | 64,277 | 23.8 | 663,554 | 16.4 |
| Whole house or bungalow: Semi-detached | 3,169 | 35.4 | 89,853 | 33.3 | 1,197,255 | 29.6 |
| Whole house or bungalow: Terraced (including end-terrace) | 2,043 | 22.8 | 71,659 | 26.5 | 1,295,171 | 32.0 |
| Flat, maisonette or apartment, or mobile/temporary accommodation | 1,736 | 19.4 | 44,231 | 16.4 | 893,271 | 22.1 |
| All categories: accommodation | 8,946 | 100.0 | 270,020 | 100.0 | 4,049,251 | 100.0 |

(Source: DC2121EW 2011 Census data, ONS website, <http://www.ons.gov.uk> & NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- More than one fifth (22.3%) in St Albans lived in detached homes. This was slightly lower than in the East (23.8%) and higher than in England (16.4%).
- More than one third (35.4%) in St Albans lived in semi detached homes. This was a little higher than one third in the East (33.3%) and higher than in England (29.6%).
- More than one fifth (22.8%) in St Albans lived in terraced homes. This was lower than more than one quarter (26.5%) in the East and nearly one third (32.0%) in England.
- Nearly one fifth (19.4%) in St Albans lived in flats, maisonettes or temporary/mobile accommodation. This was higher than in the East (16.4%) and lower than in England (22.1%).

Table 5.12: accommodation type for usual resident households Black African/Black Caribbean, Black British Ethnic Group

| Accommodation Type | St Albans and District | | East | | England | |
|--|------------------------|-------|---------|-------|-----------|-------|
| | No | % | No | % | No | % |
| Whole house or bungalow: Detached | 278 | 12.0 | 15,395 | 13.6 | 144,631 | 8.0 |
| Whole house or bungalow: Semi-detached | 779 | 33.8 | 34,244 | 30.2 | 406,671 | 22.5 |
| Whole house or bungalow: Terraced (including end-terrace) | 525 | 22.7 | 34,730 | 30.7 | 467,078 | 25.8 |
| Flat, maisonette or apartment, or mobile/temporary accommodation | 726 | 31.5 | 28,895 | 25.5 | 791,089 | 43.7 |
| All categories: accommodation | 2,308 | 100.0 | 113,264 | 100.0 | 1,809,469 | 100.0 |

(Source: DC2121EW 2011 Census data, ONS website, <http://www.ons.gov.uk> & NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- 12.0% in St Albans lived in detached homes. This was a little lower than in the East (13.6%) and higher than in England (8.0%).
- More than one third in St Albans (33.8%) lived in semi detached homes. This was higher than in the East (30.2%) and in England (22.5%).
- More than one fifth (22.7%) in St Albans lived in terraced homes. This was lower than just over three tenths in the East (30.7%) and just over one quarter (25.8%) in England.
- 31.5% in St Albans lived in flats, maisonettes or temporary/mobile accommodation. This was higher than just over one quarter (25.5%) in the East and lower than two fifths (43.7%) in England.

Table 5.13: accommodation type for usual resident households Other Ethnic Group

| Accommodation Type | St Albans and District | | East | | England | |
|--|------------------------|-------|--------|-------|---------|-------|
| | No | % | No | % | No | % |
| Whole house or bungalow: Detached | 200 | 20.7 | 6,617 | 23.7 | 75,156 | 13.9 |
| Whole house or bungalow: Semi-detached | 347 | 35.9 | 7,733 | 27.7 | 125,823 | 23.3 |
| Whole house or bungalow: Terraced (including end-terrace) | 209 | 21.6 | 6,182 | 22.1 | 112,055 | 20.8 |
| Flat, maisonette or apartment, or mobile/temporary accommodation | 211 | 21.8 | 7,429 | 26.6 | 226,404 | 42.0 |
| All categories: accommodation | 967 | 100.0 | 27,961 | 100.0 | 539,438 | 100.0 |

(Source: DC2121EW 2011 Census data, ONS website, <http://www.ons.gov.uk> & NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- Just over one fifth (20.7%) in St Albans lived in detached homes. This was lower than in the East (23.7%) and considerably higher than in England (13.9%).
- More than one third (35.9%) in St Albans lived in semi detached housing. This was higher than over one quarter in the East (27.7%) and less than one quarter (23.3%) in England.
- More than one fifth in St Albans (21.6%) lived in terraced homes. This was slightly lower than in the East (22.1%) and slightly higher than in England (20.8%).
- More than one fifth in St Albans (21.8%) lived in flats, maisonettes or temporary/mobile accommodation. This was lower than more than one quarter (26.6%) in the East and considerably lower than more than two fifths (42.0%) in England.

Occupancy Rating for household reference person by ethnic group

- 5.30 The tables below show the Occupancy Rating by the Ethnic Group of the Household Reference Person in St Albans.

Table 5.14: Occupancy Rating for household reference person by White ethnic group

| Occupancy Rating | St Albans and District | | East | | England | |
|---|------------------------|-------|-----------|-------|------------|-------|
| | No | % | No | % | No | % |
| Occupancy rating (bedrooms) of +2 or more | 21,872 | 42.6 | 875,419 | 38.7 | 7,127,829 | 36.3 |
| Occupancy rating (bedrooms) of +1 | 16,882 | 32.9 | 786,737 | 34.8 | 6,931,197 | 35.3 |
| Occupancy rating (bedrooms) of 0 | 11,258 | 22.0 | 535,532 | 23.7 | 4,935,826 | 25.1 |
| Occupancy rating (bedrooms) of -1 or lower | 1,274 | 2.5 | 64,228 | 2.8 | 646,984 | 3.3 |
| All categories: Occupancy rating (bedrooms) | 51,286 | 100.0 | 2,261,916 | 100.0 | 19,641,836 | 100.0 |

(Source: DC4206EW 2011 Census data, & ST101EW 2001 Census data ONS website, <http://www.ons.gov.uk> & NOMIS website <http://www.nomisweb.co.uk>)

Table 5.15: Occupancy Rating for household reference person by Asian/Asian British ethnic group

| Occupancy Rating | St Albans and District | | East | | England | |
|---|------------------------|-------|--------|-------|-----------|-------|
| | No | % | No | % | No | % |
| Occupancy rating (bedrooms) of +2 or more | 760 | 27.7 | 20,367 | 25.0 | 244,838 | 20.3 |
| Occupancy rating (bedrooms) of +1 | 738 | 26.9 | 23,796 | 29.2 | 338,220 | 28.0 |
| Occupancy rating (bedrooms) of 0 | 880 | 32.0 | 26,100 | 32.1 | 423,694 | 35.1 |
| Occupancy rating (bedrooms) of -1 or lower | 368 | 13.4 | 11,094 | 13.6 | 201,373 | 16.7 |
| All categories: Occupancy rating (bedrooms) | 2,746 | 100.0 | 81,357 | 100.0 | 1,208,125 | 100.0 |

(Source: DC4206EW 2011 Census data, & ST101EW 2001 Census data ONS website, <http://www.ons.gov.uk> & NOMIS website <http://www.nomisweb.co.uk>)

Table 5.16: Occupancy Rating for household reference person by Black African/Black Caribbean, Black British ethnic group

| Occupancy Rating | St Albans and District | | East | | England | |
|---|------------------------|-------|--------|-------|---------|-------|
| | No | % | No | % | No | % |
| Occupancy rating (bedrooms) of +2 or more | 196 | 19.3 | 8,704 | 19.5 | 102,600 | 14.2 |
| Occupancy rating (bedrooms) of +1 | 278 | 27.4 | 13,701 | 30.7 | 184,420 | 25.5 |
| Occupancy rating (bedrooms) of 0 | 436 | 43.0 | 17,411 | 39.1 | 317,395 | 43.9 |
| Occupancy rating (bedrooms) of -1 or lower | 104 | 10.3 | 4,760 | 10.7 | 119,027 | 16.5 |
| All categories: Occupancy rating (bedrooms) | 1,014 | 100.0 | 44,576 | 100.0 | 723,442 | 100.0 |

(Source: DC4206EW 2011 Census data, & ST101EW 2001 Census data ONS website, <http://www.ons.gov.uk> & NOMIS website <http://www.nomisweb.co.uk>)

Table 5.17: Occupancy Rating for household reference person by Other ethnic group

| Occupancy rating | St Albans and District | | East | | England | |
|---|------------------------|-------|--------|-------|---------|-------|
| | No | % | No | % | No | % |
| Occupancy rating (bedrooms) of +2 or more | 102 | 28.1 | 2,505 | 22.8 | 30,301 | 15.3 |
| Occupancy rating (bedrooms) of +1 | 111 | 30.6 | 3,356 | 30.6 | 51,365 | 26.0 |
| Occupancy rating (bedrooms) of 0 | 114 | 31.4 | 4,206 | 38.3 | 86,706 | 43.9 |
| Occupancy rating (bedrooms) of -1 or less | 36 | 9.9 | 906 | 8.3 | 29,255 | 14.8 |
| All categories: Occupancy rating (bedrooms) | 363 | 100.0 | 10,973 | 100.0 | 197,627 | 100.0 |

(Source: DC4206EW 2011 Census data, & ST101EW 2001 Census data ONS website, <http://www.ons.gov.uk> & NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- More than two fifths (42.6%) of households in St Albans where the HRP was white were under occupied (2+ or more bedrooms). This was higher than in both the East (38.7%) and England (36.3%).
- 28.1% of households of households in St Albans where the HRP was from Other ethnic groups were under occupied. This was higher than in both the East (22.8%) and England (15.3%).
- 27.7% of households in St Albans where the HRP was from Asian/Asian British ethnic groups were under occupied. This was higher than one quarter (25.0%) in the East and just over one fifth (20.3%) in England.
- More than one quarter (26.5%) of households in St Albans where the HRP was Mixed/Multiple ethnic groups were under occupied. This was higher than in both the East (23.4%) and England (18.2%).
- Almost one fifth (19.3%) of households in St Albans where the HRP was Black/African/Caribbean/Black British were under occupied. This was similar to the East (19.5%) and higher than in England (14.2%).
- 13.4% of households in St Albans where the HRP was Asian/Asian British were overcrowded. This was a slightly lower percentage than in the East (13.6%) and lower than in England (16.7%).
- 10.3% of households in St Albans where the HRP was Black/African/Caribbean/Black British were overcrowded. This was a slightly lower percentage than in the East (10.7%) and lower than in England (16.5%).
- 9.9% of households in St Albans where the HRP was from Other Ethnic groups were overcrowded. This was slightly higher than in the East (8.3%) and lower than in England (14.8%).
- 7.8% of households in St Albans where the HRP was from Mixed/Multiple Ethnic groups were overcrowded. This was a little higher than in the East (6.6%) and lower than in England (9.5%).
- 2.5% of households in St Albans where the HRP was from White Ethnic groups were overcrowded. This was a slightly lower percentage than in the East (2.8%) and lower than in England (3.3%).

People with Disabilities

Key Findings

Demographic profile

- 5.31 This section provides a profile of people and households with disabilities in St Albans. The 2011 Census asked a question about how limited daily activities were for people with a Long term health problem or disability. At the 2011 Census, 13% of people in St Albans had a long term health problem or disability which limited their day-to-day activities, 5% had their daily activities limited a lot and 7% a little. One fifth of households had at least one person with a long term health problem or disability. These are lower rates than for the East region and for England.
- 5.32 The Health and Disability Domain of the English Indices of Deprivation identified one small pocket of Health and Disability Deprivation in the 31% to 40% most deprived in England, and 4 small pockets of deprivation in the 41% to 50% most deprived in England, all close to the centre of St Albans.
- 5.33 Nearly 70% of residents in communal establishments in St Albans had a long term health problem or disability that limited their daily activities, 56% had their daily activities limited a lot and 14% had their daily activities limited a little.

Housing profile

- 5.34 Home ownership was lower for all those whose daily activities were limited a lot by a long term health problem or disability than for those whose daily activities were limited a little, and it was lower for those whose daily activities were limited a little than for those whose daily activities were not limited by a long term health problem or disability.
- 5.36 The percentage of all people living in social rented housing was higher for those whose daily activities were limited a lot by a long term health problem or disability.
- 5.37 The percentage of people living in private rented housing was similar for those whose daily activities were limited a lot and those whose daily activities were limited a little by a long term health problem or disability.
- 5.38 79% of older people whose daily activities were limited by a long term health problem or disability lived in owner occupied housing. This was higher than for residents overall with a long term health problem or disability limiting daily activities.
- 5.39 The percentage of older people living in social rented housing was higher for older persons whose daily activities were limited a lot by a

long term health problem or disability than for older persons whose activities were limited a little. The percentage of older people living in social rented housing was higher for older persons whose activities were limited a little than for older persons whose daily activities were not limited.

- 5.40 The percentage of older people living in private rented housing was higher for those whose daily activities were limited a lot than for older persons whose daily activities were limited a little by a long term health problem or disability and also higher than for older persons whose activities were not limited. This pattern was the opposite of the pattern for residents overall.

Housing needs

- 5.41 In 2011, 13% of people in St Albans had a long term health problem or disability which limited their day-to-day activities and one fifth of households had at least one person with a long term health problem or disability, most of whom were older people.
- 5.42 The number of people aged under 65 with a disability is likely to increase over the next 20 years. Projecting Adult Needs and Service Information (PANSI) is for use by planners, commissioners and providers of social care provision in England and is designed to explore the possible impact that demography and certain conditions may have on populations aged 18 to 64. PANSI provides projections of the likely incidence of moderate and serious disabilities as set out in the following tables for the period to 2032.

Table 5.18: people aged 15-64 predicted to have a moderate disability, by age band, projected to 2032

| Age Band | % Rates | 2012 | 2017 | 2022 | 2027 | 2032 | Change to 2032 |
|-----------------|----------------|--------------|--------------|--------------|--------------|--------------|-----------------------|
| 15-24 | 4.1 | 578 | 537 | 558 | 615 | 656 | 78 |
| 25-34 | 4.2 | 722 | 764 | 781 | 743 | 735 | 13 |
| 35-44 | 5.6 | 1,266 | 1,271 | 1,305 | 1,361 | 1,378 | 112 |
| 45-54 | 9.7 | 2,027 | 2,153 | 2,134 | 2,173 | 2,260 | 233 |
| 55-64 | 14.9 | 2,295 | 2,429 | 2,771 | 2,950 | 2,920 | 626 |
| Total | 7.6 | 6,888 | 7,155 | 7,549 | 7,842 | 7,949 | 1,061 |

(Source: PANSI)

Table 5.19: people aged 15-64 predicted to have a severe disability, by age band, projected to 2032

| Age Band | % Rates | 2012 | 2017 | 2022 | 2027 | 2032 | Change to 2032 |
|--------------|------------|--------------|--------------|--------------|--------------|--------------|----------------|
| 15-24 | 0.8 | 113 | 105 | 109 | 120 | 128 | 15 |
| 25-34 | 0.4 | 69 | 73 | 74 | 71 | 70 | 1 |
| 35-44 | 1.7 | 384 | 386 | 396 | 413 | 418 | 34 |
| 45-54 | 2.7 | 564 | 599 | 594 | 605 | 629 | 65 |
| 55-64 | 5.8 | 893 | 945 | 1,079 | 1,148 | 1,137 | 244 |
| Total | 2.2 | 2,023 | 2,108 | 2,252 | 2,357 | 2,382 | 359 |

(Source: PANSI)

Key findings

- The number of people under 65 predicted to have a moderate physical disability is projected to increase by over 1,000 by 2032.
 - The number of people under 65 predicted to have a serious physical disability is projected to increase by over 350 by 2032. This will have implications for the need for specialised housing for older people which has been estimated in the following Chapter. Some of the methods of estimating future need for specialised older persons housing discussed in that chapter appear to give more weight to this factor than others.
- 5.43 Housing support services, including the provision of adaptations to properties, will need to be adequately resources to take account of the projected growth in the population and households with disabilities over the period to 2032.

Detailed findings

Demographic profile

- 5.44 The table below shows how many people in St Albans had a long term health problem or a disability that limited their daily activities either a lot or a little.

Table 5.20: Long Term Health Problem or Disability Limiting Daily Activities

| | St Albans and District | | East | | England | |
|--|------------------------|-------|-----------|-------|------------|-------|
| | No | % | No | % | No | % |
| Day-to-day activities limited a lot | 7,616 | 5.4 | 434,168 | 7.4 | 4,405,394 | 8.3 |
| Day-to-day activities limited a little | 10,479 | 7.4 | 542,346 | 9.3 | 4,947,192 | 9.3 |
| Day-to-day activities not limited | 122,569 | 87.1 | 4,870,451 | 83.3 | 43,659,870 | 82.4 |
| All Categories | 140,664 | 100.0 | 5,846,965 | 100.0 | 53,012,456 | 100.0 |

(Source: KS301EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- 5.4% of people in St Albans had a long term health problem or disability which limited their day-to-day activities a lot. This was lower than in the East (7.4%) and in England (8.3%).
- 7.4% of people in St Albans had a long term health problem or disability which limited their day-to-day activities a little. This was lower than in the East (9.3%) and in England (9.3%).

Number of Households with at Least One Resident with a Long Term Health Problem or Disability

5.45 The table below shows the number of households in St Albans with at least one resident with a long term health problem or a disability.

Table 5.21: At Least One Adult in Household with Long Term Health Problem or Disability Limiting Daily Activities

| | St Albans and District | | East | | England | |
|---|------------------------|-------|-----------|-------|------------|-------|
| | No | % | No | % | No | % |
| One person in Household with Long Term Health Problem or Disability | 11,429 | 20.4 | 595,287 | 24.6 | 5,659,606 | 25.7 |
| All Households | 56,140 | 100.0 | 2,423,035 | 100.0 | 22,063,368 | 100.0 |

(Source: KS106EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

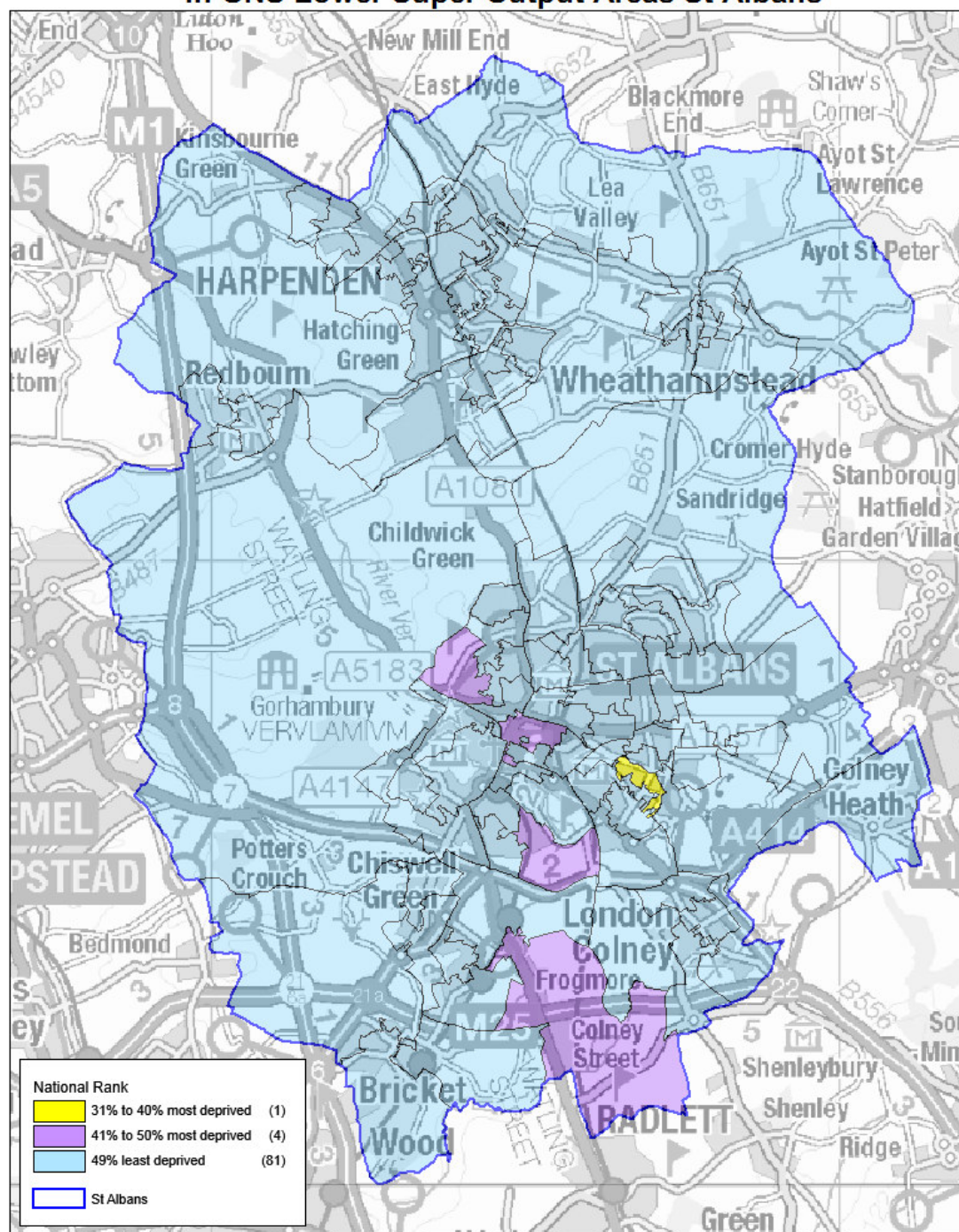
- Just over one fifth (20.4%) of households had at least one person with a long term health problem or disability. This was lower than nearly one quarter (24.6%) in the East and just over one quarter (25.7%) in England.

English Indices of Deprivation 2010: Health and Disability Domain

- 5.46 This Domain of the English Indices of Deprivation enables pockets of Health and Disability Deprivation to be identified using the following Indicators:
- Years of Potential Life Lost: An age and sex standardised measure of premature death.
 - Comparative Illness and Disability Ratio: An age and sex standardised morbidity/disability ratio.
 - Acute morbidity: An age and sex standardised rate of emergency admission to hospital.
 - Mood and anxiety disorders: The rate of adults suffering from mood and anxiety disorders.
- 5.47 The map below shows that there is 1 small pocket of Health and Disability Deprivation in the 31% to 40% most deprived in England, and 4 small pockets of deprivation in the 41% to 50% most deprived in England.

Map 5.2

National Rank Health and Disability Domain in ONS Lower Super Output Areas St Albans



Source: English Indices of Deprivation 2010, CLG website, <http://www.communities.gov.uk>. Contains public sector information licensed under the Open Government Licence v1.0 (<http://www.nationalarchives.gov.uk/doc/open-government-licence>). Contains National Statistics and Ordnance Survey Data (c) Crown Copyright and Database Right 2015.

Number of residents living in Communal Establishments

5.48 The table below shows the number of residents of all ages in St Albans living in Communal Establishments (excluding staff or family of staff) at the time of the 2011 Census.

Table 5.22: usual residents in Communal Establishments (excluding staff or family) for people with Long Term Health Problems or Disabilities Limiting Daily Activities

| | St Albans and District | | East | | England | |
|--|------------------------|-------|--------|-------|---------|-------|
| | No | % | No | % | No | % |
| Day-to-day activities limited a lot | 777 | 55.7 | 30,120 | 32.9 | 283,376 | 31.9 |
| Day-to-day activities limited a little | 195 | 14.0 | 10,981 | 12.0 | 103,416 | 11.6 |
| Day-to-day activities not limited | 423 | 30.3 | 50,547 | 55.2 | 502,525 | 56.5 |
| All Categories | 1,395 | 100.0 | 91,648 | 100.0 | 889,317 | 100.0 |

(Source: DC3304EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- 1,395 usual residents in St Albans lived in Communal Establishments (excluding staff and family of staff). This was 1.0% of St Albans usual resident population. This was lower than the percentage in the East (1.6%) and in England (1.7%).
- More than half (55.7%) of these had a long term health problem or disability which limited their day-to-day activities a lot. This was considerably higher than just under one third in the East (32.9%) and in England (31.9%)
- 14.0% had a long term health problem or disability which limited their activities a little. This was a little higher than in the East (12.0%) and in England (11.6%).
- 30.3% did not have a long term health problem or disability which limited their day-to-day activities. This was considerably lower than more than half in the East (55.2%) and in England (56.5%).
- Of the population in communal establishments, 740 (53.1%) were aged over 65. Not surprisingly, many of these people will have some form of

disability and the particular needs of this older group for care/residential support are considered in more detail below.

Tenure for people with Long Term Health Problems or Disabilities

- 5.49 The following tables show the type of tenure people with long term health problems or disabilities were living in by whether their daily activities were limited a lot or a little.

Table 5.23: tenure for people with Long Term Health Problem or Disability Activities Limited a Lot

| Daily Activities Limited A Lot | St Albans and District | | East | | England | |
|---|-------------------------------|----------|-------------|----------|----------------|----------|
| | No | % | No | % | No | % |
| Owned outright | 3,306 | 48.9 | 172,101 | 42.9 | 1,616,931 | 39.4 |
| Owned with a mortgage or loan or shared ownership | 1,101 | 16.3 | 67,672 | 16.9 | 680,314 | 16.6 |
| Social rented | 1,850 | 27.4 | 119,879 | 29.9 | 1,336,949 | 32.6 |
| Private rented or living rent free | 501 | 7.4 | 41,539 | 10.4 | 464,614 | 11.3 |
| All Categories | 6,758 | 100.0 | 401,191 | 100.0 | 4,098,808 | 100.0 |

(Source: DC3408EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Table 5.24: tenure for people with Long Term Health Problem or Disability Activities Limited a Little

| Daily Activities Limited a Little | St Albans and District | | East | | England | |
|---|-------------------------------|----------|-------------|----------|----------------|----------|
| | No | % | No | % | No | % |
| Owned outright | 5,223 | 50.9 | 250,910 | 47.3 | 2,139,541 | 44.2 |
| Owned with a mortgage or loan or shared ownership | 2,382 | 23.2 | 119,230 | 22.5 | 1,068,143 | 22.1 |
| Social rented | 1,890 | 18.4 | 107,293 | 20.2 | 1,079,796 | 22.3 |
| Private rented or living rent free | 767 | 7.5 | 53,297 | 10.0 | 550,666 | 11.4 |
| All Categories | 10,262 | 100.0 | 530,730 | 100.0 | 4,838,146 | 100.0 |

(Source: DC3408EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

**Table 5.25: tenure for people with Long Term Health Problem or Disability
Activities Not Limited**

| Daily Activities Not Limited | St Albans and District | | East | | England | |
|---|------------------------|-------|-----------|-------|------------|-------|
| | No | % | No | % | No | % |
| Owned outright | 31,117 | 25.5 | 1,129,296 | 23.4 | 9,504,076 | 22.0 |
| Owned with a mortgage or loan or shared ownership | 61,836 | 50.7 | 2,262,988 | 47.0 | 19,101,343 | 44.3 |
| Social rented | 12,350 | 10.1 | 623,612 | 12.9 | 6,153,672 | 14.3 |
| Private rented or living rent free | 16,735 | 13.7 | 800,788 | 16.6 | 8,363,886 | 19.4 |
| All Categories | 122,038 | 100.0 | 4,816,684 | 100.0 | 43,122,977 | 100.0 |

(Source: DC3408EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

Owner Occupation Long Term Health Problem or Disability

- Nearly two thirds (65.2%) of those with a long term health problem or disability which limited their day-to-day activities a lot in St Albans lived in owner occupied housing. This was higher than in the East (59.8%) and in England (56.0%).
- Nearly three quarters (74.1%) of those with a long term health problem or disability which limited their day-to-day activities a little in St Albans lived in owner occupied housing. This was higher than in the East (69.7%) and in England (66.3%).
- More than three quarters (76.2%) of those whose daily activities were not limited lived in owner occupied housing in St Albans. This was higher than in the East (70.4%) and in England (66.3%).
- The percentage living in Owner Occupied housing was lower for those whose daily activities were limited a lot, than for those whose activities were limited a little in St Albans, the East and England.
- The percentage living in Owner Occupied housing was lower for those whose daily activities were limited a little, than for those whose daily activities were not limited at all in St Albans and the East, but in England it was the same.

Social Renting Long Term Health Problem or Disability

- More than one quarter (27.4%) of those with a long term health problem or disability which limited their day-to-day activities a lot in St Albans lived in social rented housing. This was a little lower than nearly three tenths in the East (29.9%) and nearly one third in England (32.6%).
- Nearly one fifth (18.4%) of those with a long term health problem or disability which limited their day-to-day activities a little in St Albans lived in social rented housing. This was a little lower than just over one fifth in the East (20.2%) and 22.3% in England.
- Just over one tenth (10.1%) of those whose daily activities were not limited in St Albans lived in social rented housing. This was a little lower than in the East (12.9%) and in England (14.3%).
- The percentage living in social rented housing was higher for those whose daily activities were limited a lot than for those whose daily activities were limited a little in St Albans, the East and in England.
- The percentage living in social rented housing was higher for those whose daily activities were limited a little than for those whose daily activities were not limited in St Albans, the East and in England.

Private Renting Long Term Health Problem or Disability

- 7.4% of those with a long term health problem or disability that limited their daily activities a lot lived in private rented housing or lived rent free in St Albans. This was lower than in both the East (10.4%) and England (11.3%).
- 7.5% of those with a long term health problem or disability that limited their daily activities a little lived in private rented housing or lived rent free in St Albans. This was lower than in both the East (10.0%) and England (11.4%).
- 13.7% of those whose daily activities were not limited by a long term health problem or disability lived in private rented housing or lived rent free in St Albans. This was lower than in both the East (16.6%) and England (19.4%).
- The percentage living in private rented housing or rent free was similar for those whose daily activities were limited a lot and those whose daily activities were limited a little in St Albans, the East and England.

- The percentage living in private rented housing or rent free was lower for those whose daily activities were limited a little than for those whose daily activities were not limited in St Albans, the East and England.

Tenure for older people with a Long Term Health Problem or Disability

5.50 The tables below show tenure for Older People over 65 with a long term health problem or disability that limits their daily activity.

Table 5.26: tenure for older people (65 plus) with Long Term Health Problem or Disability Activities Limited a Lot

| Daily Activities Limited A Lot | St Albans and District | | East | | England | |
|---|-------------------------------|----------|-------------|----------|----------------|----------|
| | No | % | No | % | No | % |
| Owned outright | 2,589 | 65.6 | 131,987 | 59.9 | 1,193,883 | 57.3 |
| Owned with a mortgage or loan or shared ownership | 336 | 8.5 | 19,743 | 9.0 | 189,173 | 9.1 |
| Social rented | 787 | 20.0 | 52,836 | 24.0 | 547,470 | 26.3 |
| Private rented or living rent free | 232 | 5.9 | 15,717 | 7.1 | 154,593 | 7.4 |
| All Categories | 3,944 | 100.0 | 220,283 | 100.0 | 2,085,119 | 100.0 |

(Source: DC3408EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Table 5.27: tenure for older people (65 plus) with Long Term Health Problem or Disability Activities Limited a Little

| Daily Activities Limited a Little | St Albans and District | | East | | England | |
|---|-------------------------------|----------|-------------|----------|----------------|----------|
| | No | % | No | % | No | % |
| Owned outright | 3,845 | 74.7 | 181,502 | 69.9 | 1,503,301 | 67.9 |
| Owned with a mortgage or loan or shared ownership | 432 | 8.4 | 21,820 | 8.4 | 189,838 | 8.6 |
| Social rented | 669 | 13.0 | 42,001 | 16.2 | 388,467 | 17.6 |
| Private rented or living rent free | 200 | 3.9 | 14,319 | 5.5 | 131,207 | 5.9 |
| All Categories | 5,146 | 100.0 | 259,642 | 100.0 | 2,212,813 | 100.0 |

(Source: DC3408EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Table 5.28: tenure for older people (65 plus) with Long Term Health Problem or Disability Activities Not Limited

| Daily Activities Not Limited | St Albans and District | | East | | England | |
|---|------------------------|-------|---------|-------|-----------|-------|
| | No | % | No | % | No | % |
| Owned outright | 9,514 | 80.3 | 389,299 | 76.4 | 3,036,427 | 75.1 |
| Owned with a mortgage or loan or shared ownership | 1,114 | 9.4 | 48,676 | 9.6 | 395,645 | 9.8 |
| Social rented | 881 | 7.4 | 47,940 | 9.4 | 411,662 | 10.2 |
| Private rented or living rent free | 342 | 2.9 | 23,479 | 4.6 | 201,342 | 5.0 |
| All Categories | 11,851 | 100.0 | 509,394 | 100.0 | 4,045,076 | 100.0 |

(Source: DC3408EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

Owner Occupation for Older People Long Term Health Problem or Disability

- Nearly three quarters (74.2%) of older people with a long term health problem or disability which limited their day-to-day activities a lot in St Albans lived in owner occupied housing. This was higher than more than two thirds in the East (68.9%) and two thirds in England (66.3%).
- More than eight tenths (83.1%) of older people with a long term health problem or disability which limited their day-to-day activities a little in St Albans lived in owner occupied housing. This was higher than more than three quarters in both the East (78.3%) and in England (76.5%).
- Nearly nine tenths (89.7%) of older people whose daily activities were not limited lived in owner occupied housing in St Albans. This was higher than in the East (86.0%) and in England (84.8%).
- The percentage living in Owner Occupied housing was lower for older people whose daily activities were limited a lot, than for those whose activities were limited a little in St Albans and the East and the same in England.
- The percentage living in Owner Occupied housing was lower for older people whose daily activities were limited a little, than for those whose daily activities were not limited at all in St Albans, the East and in England.

Social Renting for Older People Long Term Health Problem or Disability

- One fifth (20.0%) of older people with a long term health problem or disability which limited their day-to-day activities a lot in St Albans lived in social rented housing. This was a little lower than nearly one quarter in the East (24.0%) and more than one quarter in England (26.3%).
- Nearly one fifth (13.0%) of older people with a long term health problem or disability which limited their day-to-day activities a little in St Albans lived in social rented housing. This was a lower than 16.2% in the East and 17.6% in England.
- Just over one tenth (7.4%) of older people whose daily activities were not limited in St Albans lived in social rented housing. This was a little lower than in the East (9.4%) and in England (10.2%).
- The percentage living in social rented housing was higher for older people whose daily activities were limited a lot than for those whose daily activities were limited a little in St Albans, the East and in England.
- The percentage living in social rented housing was higher for older people whose daily activities were limited a little than for those whose daily activities were not limited in St Albans, the East and in England.

Private Renting Older Persons Long Term Health Problem or Disability

- 5.9% of older people with a long term health problem or disability that limited their daily activities a lot lived in private rented housing or lived rent free in St Albans. This was lower than in both the East (7.1%) and England (7.4%).
- 3.9% of older people with a long term health problem or disability that limited their daily activities a little lived in private rented housing or lived rent free in St Albans. This was lower than in both the East (5.5%) and England (5.9%).
- 2.9% of older people whose daily activities were not limited by a long term health problem or disability lived in private rented housing or lived rent free in St Albans. This was lower than in both the East (4.6%) and England (5.0%).
- The percentage living in private rented housing or rent free was higher for older people whose daily activities were limited a lot than for older

people whose daily activities were limited a little in St Albans, the East and England.

- The percentage living in private rented housing or rent free was higher for those whose daily activities were limited a little than for older people whose daily activities were not limited in St Albans, the East and England.
- The patterns above were different for 65 plus year olds than for all age groups together for those with long term health problems and disabilities in that for older persons there was a decrease in those living in private rented housing with a decrease in disability levels, but for all age groups there was an increase with the highest percentage being those without a long term health problem or disability limiting daily activities.

Families

Key findings

Demographic profile

- 5.51 This section provides a profile of families, their economic and housing situation in St Albans with some comparisons to regional and national data. For the purposes of the 2011 Census, a family is defined as a group of people who are either
- a married, same-sex civil partnership, or cohabiting couple, with or without child(ren)
 - a lone parent with child(ren)
 - a married, same-sex civil partnership, or cohabiting couple with grandchild(ren) but with no children present from the intervening generation
 - a single grandparent with grandchild(ren) but no children present from the intervening generation.
- 5.52 The Census data presented here includes all households with dependent children, that is, including other types of household that may not necessarily be a family.
- 5.53 More than one third of households in St Albans had dependent children in them, higher proportion than for the East and England (both 29%). 16% of small areas (14 ONS Lower Super Output areas) had more than two fifths of households with dependent children and more than

half (44 small areas) had between 31% and 40% of households having dependent children in them. 0.5% (198 families) of total families were concealed families with dependent children in St Albans.

- 5.54 Over 80% of the total “parents” of dependent children in St Albans were economically active, 2% were unemployed including full time students, and 15% of were economically inactive.
- 5.55 There were 3 small areas in the top quintile nationally for the Index of Deprivation Affecting Children Index (IDACI), 1 small area in the 21% to 30% most deprived, 4 small areas in the 31% to 40% most deprived and 3 small areas in the 41% to 50% most deprived nationally for the IDACI.

Housing profile

- 5.56 7% of households with dependent children in St Albans were overcrowded and 30% were under-occupied. Under-occupation was considerably higher in St Albans than in the East (18.5%) and in England (15.9%) and overcrowding was lower than in the East (8.0%) and in England (10.9%).
- 5.57 There was a higher percentage of families living in owner occupied housing (75%) than in the East (63%) and in England (60%). There was a lower percentage living in social rented housing (13%) than in the East (18%) and one fifth (20%) in England and a lower percentage living in private rented housing or living rent free (12%) than in the East (18%) and England (20%).
- 5.58 There was a higher percentage living in 4 plus bed homes in St Albans (45%), than in the East (32%) and in England (28%). There was a lower percentage living in homes with 3 or less beds (55%) than in the East (69%) or England (72%).

Housing needs

- 5.59 In general, more households with dependent children are likely to be in employment, to be owner occupiers and live in under-occupied larger homes and to experience overcrowding than regionally or nationally.
- 5.60 However, there are still some pockets of deprivation and evidence of overcrowding which indicate that family households may be polarised in terms of income and housing. In practical terms, this points to the need to ensure that there is an adequate supply of suitable affordable housing for the less advantaged minority including in the private rented sector.

Detailed Findings

5.61 The table below shows the numbers of households with dependent children by type for St Albans, the East and England.

Table 5.29: number of households with dependent children by type

| Household Composition | St Albans and District | | East | | England | |
|--|------------------------|-------------|----------------|-------------|------------------|-------------|
| | No | % | No | % | No | % |
| One family Only: | | | | | | |
| Married or same-sex civil partnership couple: Dependent children | 13,058 | 23.3 | 404,171 | 16.7 | 3,375,890 | 15.3 |
| Cohabiting couple: Dependent children | 1,842 | 3.3 | 103,744 | 4.3 | 890,780 | 4.0 |
| Lone parent: Dependent children | 2,751 | 4.9 | 150,707 | 6.2 | 1,573,255 | 7.1 |
| Other households: | | | | | | |
| Other households: With dependent children | 1,058 | 1.9 | 53,987 | 2.2 | 584,016 | 2.6 |
| All Families with Dependent Children | 18,709 | 33.3 | 712,609 | 29.4 | 6,423,941 | 29.1 |
| All Categories of Households | 56,140 | 100.0 | 2,423,035 | 100.0 | 22,063,368 | 100.0 |

(Source: KS105EW 2011 Census data, ONS website, <http://www.ons.gov.uk> & NOMIS website <http://www.nomisweb.co.uk>)

Key findings

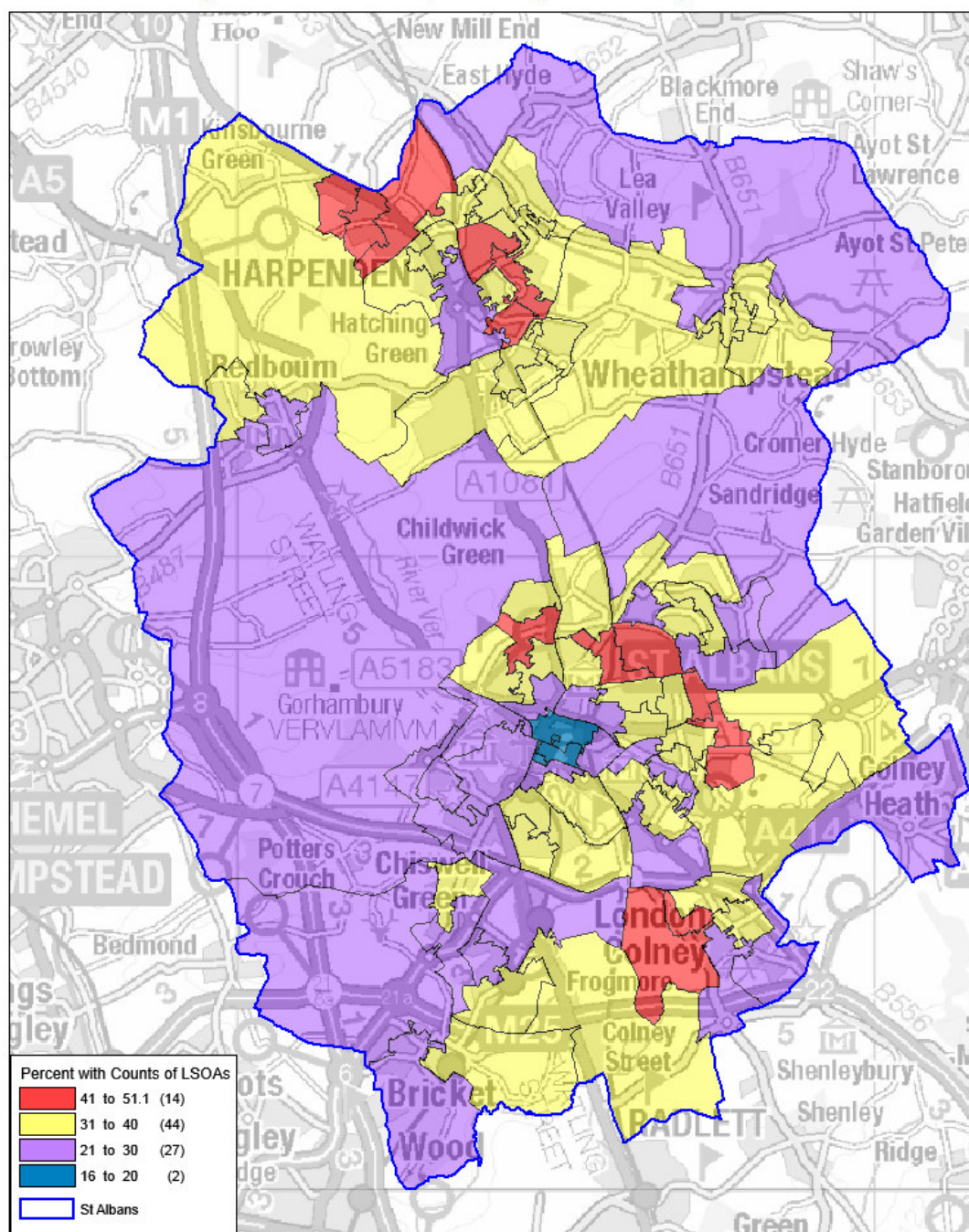
- More than one third (33.3%) of households in St Albans had dependent children in them. This was higher than both the regional figure of nearly three tenths (29.4%) and national figure of 29.1%.
- 23.3% of total households were married or same sex civil-partnership couples with dependent children. This was a higher percentage than the East (16.7%) and in England (15.3%).
- 3.3% were cohabiting couples with dependent children. This was a little lower than in the England (4.0%) and in the East (4.3%).
- 4.9% were lone parents with dependent children. This was lower than in the East (6.2%) and lower than in England (7.1%).
- 1.9% were Other household types with dependent children, a little lower than 2.2% in the East and 2.6% in England.

The location of households with dependent children

- 5.62 The following map below shows the percentage of households within small areas (ONS Lower Super Output Areas) with dependent children. It shows where there are higher or lower numbers of households with dependent children, as well as the numbers of small areas.

Map 5.3

Percent of Households with Dependent children within small areas (ONS Lower Super Output Areas) in St Albans



Source: Table KS105EW Household Composition, 2011 Census Data, Office for National Statistics, NOMIS website, <http://nomisweb.co.uk>. Contains public sector information licensed under the Open Government Licence v1.0 (<http://www.nationalarchives.gov.uk/doc/open-government-licence>). Contains National Statistics and Ordnance Survey Data (c) Crown Copyright and Database Right 2015.

Key findings

- The map shows that 16.1% of small areas (ONS Lower Super Output areas) in St Albans (14 small areas) had more than two fifths of households with dependent children. These are located mainly in and around the centre of St Albans.
- More than half (50.6% or 44 small areas) had between 31% and 40% of households having dependent children in them.
- Almost one third (31.0% or 27 small areas) had between 21% and 30% of households having dependent children in them.
- 2.3% (or 2 small areas) had between 16% and one fifth of households with dependent children in them. These were located in St Albans city centre.

Concealed families with dependent children

5.63 For the 2011 Census Concealed Families will include:

- Young adults living with a partner and/or child/children in the same household as their parents;
- Older couples living with an adult child and their family; and
- Unrelated families sharing a household.

5.64 A single person cannot be a concealed family; therefore one elderly parent living with their adult child and family or an adult child returning to the parental home is not a concealed family.

Table 5.30: concealed families with dependent children

| Concealed and Unconcealed Families | St Albans and District | | East | | England | |
|--|------------------------|-------|-----------|-------|------------|-------|
| | No | % | No | % | No | % |
| Concealed family: Total | 544 | 1.4 | 24,999 | 1.5 | 275,954 | 1.9 |
| Concealed family: Lone parent family: Dependent children | 131 | 0.3 | 6,681 | 0.4 | 78,834 | 0.5 |
| Concealed family: Couple family: Dependent children | 67 | 0.2 | 3,367 | 0.2 | 39,534 | 0.3 |
| Unconcealed family: Dependent children | 18,506 | 46.0 | 699,972 | 41.3 | 6,290,196 | 42.3 |
| Unconcealed family: Total | 39,705 | 98.6 | 1,670,724 | 98.5 | 14,609,191 | 98.1 |
| All categories: All families | 40,249 | 100.0 | 1,695,723 | 100.0 | 14,885,145 | 100.0 |

(Source: DC1110EWEW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Please note: the total a figure includes families without dependent children and excludes other households with dependent children.

Key findings

- 1.4% (544 families) of total families were concealed families in St Albans. This was comparable to 1.5% in the East and 1.9% in England.
- 0.5% (198 families) of total families were concealed families with dependent children in St Albans. This was comparable to 0.6% in the East and 0.8% in England.
- In view of the pressures in the housing market and problems with affordability, it is surprising that the proportions of concealed families were not higher.

Economic activity

- 5.65 The table below shows economic activity by number of parents for households where there are dependent children. "Parents" include parents, step-parents, or grandparents who on census night 27th March 2011, had a dependent child living with them. Grandparents are only included if the child's parent is not present in the household.

Table 5.31: economic activity of families with dependent children by number of parents

| Economic Activity | St Albans and District | | East | | England | |
|--|------------------------|-------|-----------|-------|------------|-------|
| | No | % | No | % | No | % |
| Economically active: In employment: Total | 28,162 | 82.3 | 986,236 | 79.2 | 8,424,182 | 76.8 |
| Economically active: Unemployed (including full-time students) | 818 | 2.4 | 49,777 | 4.0 | 515,877 | 4.7 |
| Economically active: Total | 28,980 | 84.6 | 1,036,013 | 83.1 | 8,940,059 | 81.5 |
| Economically inactive: Total | 5,258 | 15.4 | 210,017 | 16.9 | 2,034,355 | 18.5 |
| All categories: Economic Activity | 34,238 | 100.0 | 1,246,030 | 100.0 | 10,974,414 | 100.0 |

(Source: DC1601EWEW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Please note: this table includes all parents aged 16 and over in households with dependent children.

Key findings

- 82.3% of the total “parents” of dependent children in St Albans were economically active in employment (this included self employed) in St Albans compared to 79.2% in the East and 76.8% in England.
- 2.4% of the total “parents” of dependent children in St Albans were unemployed including full time students, compared to 4.0% in the East and 4.7% in England.
- 15.4% of the total “parents” of dependent children in St Albans were economically inactive compared to 16.9% in the East and 18.5% in England.

English Indices of Deprivation 2010: Income Deprivation Affecting Children Index

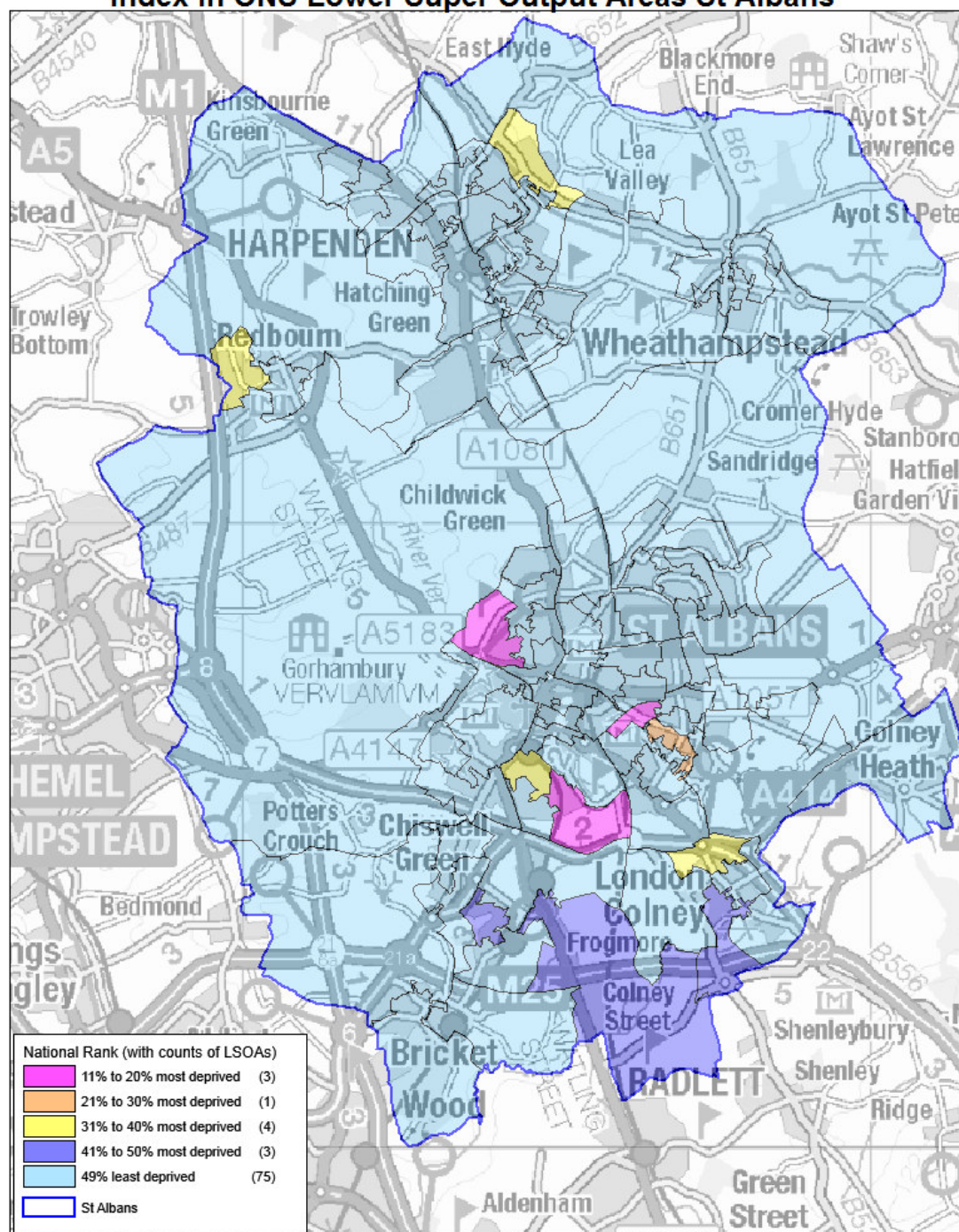
- 5.66 In 2010 a supplementary index, the Income Deprivation Affecting Children Index has been produced alongside the Income Deprivation Domain. This covers only children aged 0-15 living in income deprived households, defined as either families receiving Income Support or income-based Jobseeker’s Allowance or Pension Credit (Guarantee) or those not in receipt of these benefits but in receipt of Child Tax Credit with an equivalised income (excluding housing benefits) below 60% of

the national median before housing costs. The Income Deprivation Affecting Children Index is expressed as the proportion of all children aged 0-15 living in income deprived families. (Source: The English Indices of Deprivation 2010 Technical Report).

- 5.67 The map below shows whether or not small areas in St Albans are deprived for the Income Deprivation Affecting Children Index. The small areas are not all directly comparable with those in the 2011 Census map above as some of the areas had changed between the 2001 and 2011 Census. The ID2010 uses an earlier set of boundaries than the 2011 Census; however, many of the areas have remained the same.

Map 5.4

National Rank Index of Deprivation Affecting Children
Index in ONS Lower Super Output Areas St Albans



Source: English Indices of Deprivation 2010, CLG website, <http://www.communities.gov.uk>. Contains public sector information licensed under the Open Government Licence v1.0 (<http://www.nationalarchives.gov.uk/doc/open-government-licence>).
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Key findings

- There were 3 small areas in the top quintile nationally for the Index of Deprivation Affecting Children Index (IDACI). These are located around the centre of St Albans.
- There was 1 small area in the 21% to 30% most deprived, 4 small areas in the 31% to 40% most deprived and 3 small areas in the 41% to 50% most deprived nationally for the IDACI.
- The majority (87.2% or 75 small areas) were in the 49% least deprived for IDACI.

Families: housing

The size of homes for households with dependent children

5.68 The following table shows the number of bedrooms for all households with dependent children.

Table 5.32: number of bedrooms for all households with dependent children

| No Bedrooms All Households with Dependent Children | St Albans and District | | East | | England | |
|--|------------------------|-------|---------|-------|-----------|-------|
| | No | % | No | % | No | % |
| 1 Bedroom | 343 | 1.8 | 15,208 | 2.1 | 174,407 | 2.7 |
| 2 Bedrooms | 2,991 | 16.0 | 138,205 | 19.4 | 1,408,214 | 21.9 |
| 3 Bedrooms | 7,034 | 37.6 | 334,434 | 46.9 | 3,055,439 | 47.6 |
| 4 Bedrooms | 5,734 | 30.6 | 167,108 | 23.5 | 1,319,332 | 20.5 |
| 5 + Bedrooms | 2,607 | 13.9 | 57,654 | 8.1 | 466,549 | 7.3 |
| Total Over 65s | 18,709 | 100.0 | 712,609 | 100.0 | 6,423,941 | 100.0 |

(Source: DC1402EWEW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- There were a higher percentage of households with dependent children living in large homes in St Albans than in the East and in England. 30.6% lived in 4 bed homes compared to 23.5% in the East and 20.5% in England. 13.9% lived in 5 plus bed homes compared to 8.1% in the East and 7.3% in England.
- Conversely, there were lower percentages of households with dependent children living in smaller homes in St Albans with 3 or less beds, than in the East and England. 37.6% lived in 3 bed homes in St Albans compared to 46.9% in the East and 47.6% in England. 16.0% lived in 2 bed homes in St Albans compared to almost one fifth (19.4%) in the East and just over one fifth (21.9%) in England. 1.8% lived in 1

bed homes in St Albans compared to 2.1% in the East and 2.7% in England.

Tenure for households with dependent children

5.69 The table below shows tenure for all households with dependent children in them.

Table 5.33: tenure for households with dependent children

| Tenure All Households with Dependent Children | St Albans and District | | East | | England | |
|--|-------------------------------|----------|-------------|----------|----------------|----------|
| | No | % | No | % | No | % |
| Owned: Owned outright | 2,496 | 13.3 | 67,154 | 9.4 | 601,886 | 9.4 |
| Owned: Owned with a mortgage or loan | 11,477 | 61.3 | 384,405 | 53.9 | 3,230,056 | 50.3 |
| Shared ownership (part owned and part rented) | 63 | 0.3 | 5,209 | 0.7 | 47,284 | 0.7 |
| Social rented: Rented from council (Local Authority) | 1,602 | 8.6 | 62,216 | 8.7 | 694,144 | 10.8 |
| Social rented: Other social rented | 808 | 4.3 | 66,961 | 9.4 | 589,263 | 9.2 |
| Private rented: Private landlord or letting agency | 2,041 | 10.9 | 110,022 | 15.4 | 1,103,488 | 17.2 |
| Private rented: Other private rented | 126 | 0.7 | 11,078 | 1.6 | 101,342 | 1.6 |
| Living rent free | 96 | 0.5 | 5,564 | 0.8 | 56,478 | 0.9 |
| All categories: Tenure | 18,709 | 100.0 | 712,609 | 100.0 | 6,423,941 | 100.0 |

(Source: DC4101EWEW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- Nearly three quarters (74.7%) of households with dependent children lived in owner occupied housing in St Albans. This was higher than in the East (63.4%) and England (59.7%).
- More than six tenths (61.3%) owned their homes with a mortgage or a loan compared to more than one fifth (53.9%) in the East and just over half (50.3%) in England.
- 13.3% were outright owners compared to 9.4% in both the East and England.
- 0.3% were in shared ownership accommodation compared to 0.7% in the East and 0.7% in England.

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- 8.6% were in local authority rented housing. This was similar to 8.7% in the East and a little lower than just over one tenth (10.8%) in England.
- A small percentage (4.3%) rented from other social landlords, less than 9.4% in the East and 9.2% in England.
- Just over one tenth were renting privately with a landlord or letting agency (10.9%). This was lower than 15.4% in the East and 17.2% in England.
- 0.7% were in other privately rented accommodation compared to 1.6% in the East and 1.6% in England.
- 0.5% lived rented free, only slightly less than 0.8% in the East and 0.9% in England.

Occupancy Rating for households with dependent children

5.70 The following table shows how many households with children are under occupied based on plus 2 or more bedrooms and overcrowded based on minus 1 or minus more bedrooms.

Table 5.34: Occupancy Rating (bedrooms) for households with dependent children

| Occupancy Rating (Bedrooms) | St Albans and District | | East | | England | |
|--------------------------------|------------------------|-------|---------|-------|-----------|-------|
| | No | % | No | % | No | % |
| Occupancy rating of +2 or more | 5,611 | 30.0 | 132,136 | 18.5 | 1,018,672 | 15.9 |
| Occupancy rating of +1 | 6,730 | 36.0 | 267,427 | 37.5 | 2,288,841 | 35.6 |
| Occupancy rating of 0 | 5,098 | 27.2 | 255,687 | 35.9 | 2,418,527 | 37.6 |
| Occupancy rating of -1 or less | 1,270 | 6.8 | 57,359 | 8.0 | 697,901 | 10.9 |
| Totals | 18,709 | 100.0 | 712,609 | 100.0 | 6,423,941 | 100.0 |

(Source: DC4105EWEW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- Three tenths (30.0%) of households with dependent children in St Albans were under-occupied (+2 or more) for Occupancy Rating bedrooms. This compared to less than one fifth (18.5%) in the East and 15.9% in England.
- 6.8% of households with dependent children in St Albans were overcrowded (-1 bedroom rating or less) compared to 8.0% in the East and 10.9% nationally.

Young People

- 5.71 This section provides a profile of young people aged between 16 and 24 years within St Albans.

Key findings

Demographic profile

- 5.72 Young people are defined here as those aged 16 to 24 years. 9% (12,544 people) Albans were aged 16 to 24 years in 2011 a lower percentage than in the East (11%) and England (12%). Almost 30% of small areas had a population of more than 10% of 16 to 24 year olds. Just under 2% (892 households) had a young person as a Household Reference Person, a lower percentage than in the East (2.8%) and England (3.6%).
- 5.73 57% of 16 to 24 year olds lived in households with dependent children a higher proportion than in the East (53%) and England (50%). 2.4% lived in single person households and 0.3% lived in households consisting of all full time students a lower proportion than in the East (3.5%) and England (7.1%).
- 5.74 Nearly half of all young people (6,177) were students including school children, 91% of whom lived with their parents in St Albans.
- 5.75 Over 80% of young people lived at the same address one year before the Census, a higher percentage than in the East (77%) and England (72%).
- 5.76 St Albans lost more young people through migration within the UK than it gained in the year prior to the Census (minus 836). 188 young people moved into the area from Outside the UK during the year prior to the Census, there is no data available for numbers moving Outside the UK from the Census.
- 5.77 Over half of young people in St Albans were employed (including self employed) and 8.4% were unemployed, a lower proportion than in the East (10.9%) and England (11.9%). 36% of young people were economically inactive but 32% of young people were students which accounts for the majority of economically inactive young people.

Housing profile

- 5.78 More than half of households with a young person as an HRP lived in privately rented accommodation or lived rent free. More than one third lived in social rented housing and 12% lived in owner occupied housing.

- 5.79 1.4% of young people in St Albans lived in communal establishments, most of which (62%) were in Other Establishments, Educational; 21% were living in a religious establishment; 8.9% in Medical and Care Establishments which were mainly care homes and NHS mental health hospital/units; 5.7% lived in hostels or temporary accommodation for the homeless and 0.6% lived in a hotel, guest house, B& B or youth hostel.

Housing needs

- 5.80 There is a lower proportion of young people in St Albans than in the region or nationally and which can be partly explained by significant loss through migration. Such a loss can be explained by a combination of movement for work; to access more affordable housing and to access further or higher education; it is noticeable that St Albans has a relatively small proportion of student households.
- 5.81 Most young people live at home which is unsurprising in view of local housing costs and there is only a small proportion of young person households. They are very dependent on private and social rented housing. The main issue for young people is likely to be access to suitable and good quality housing which emphasises the importance of maintaining high standards in the private rented sector in general and for Houses in Multiple Occupation (HMOs) in particular.

Detailed findings

Young people by age

- 5.82 The following table summarises the population of St Albans by age.

Table 5.35: population by age band, 2011

| Age Bands | St Albans and District | | East | | England | |
|----------------------|-------------------------------|------------|----------------|------------|------------------|------------|
| | No | % | No | % | No | % |
| Age 0 to 15 | 30,074 | 21.4 | 1,108,632 | 19.0 | 10,022,836 | 18.9 |
| Age 16 to 17 | 3,641 | 2.6 | 148,076 | 2.5 | 1,314,124 | 2.5 |
| Aged 18 to 24 | 8,903 | 6.3 | 490,197 | 8.4 | 4,970,636 | 9.4 |
| Aged 25 to 44 | 40,240 | 28.6 | 1,546,616 | 26.5 | 14,595,152 | 27.5 |
| Age 45 to 64 | 36,030 | 25.6 | 1,529,262 | 26.2 | 13,449,179 | 25.4 |
| Age 65 plus | 21,776 | 15.5 | 1,024,182 | 17.5 | 8,660,529 | 16.3 |
| All Categories | 140,664 | 100.0 | 5,846,965 | 100.0 | 53,012,456 | 100.0 |

(Source: KS102EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

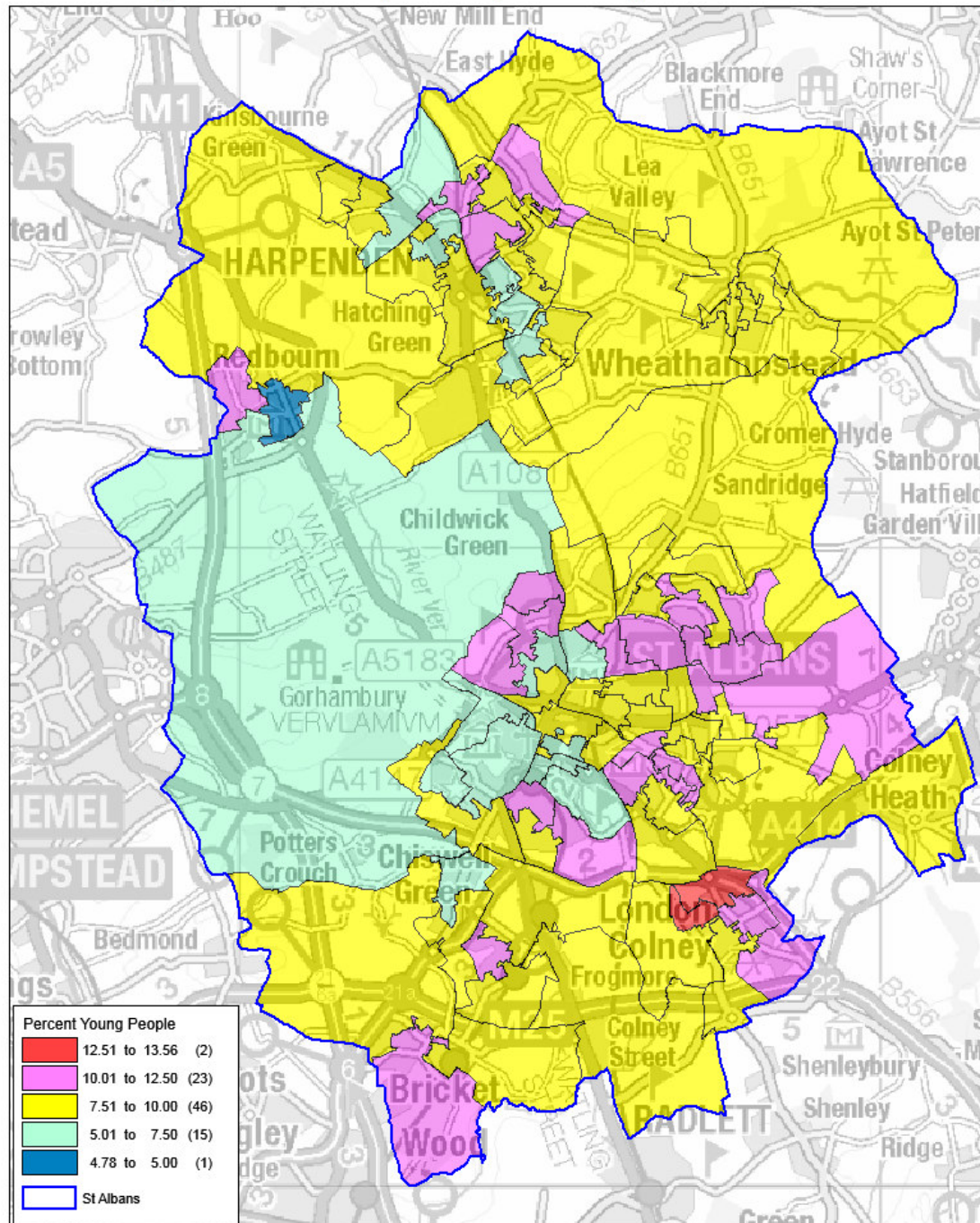
- There were 12,544 people aged 16 to 24 years living in St Albans at the time of the 2011 Census. This was 8.9% of St Albans population. This was a lower percentage than in the East (10.9%) and in England (11.9%).
- The percentage of 16 to 17 year olds was similar (2.6%) in St Albans to the East (2.5%) and England (2.5%).
- The percentage of 18 to 24 year olds was lower (6.3%) in St Albans than in the East (8.4%) and England (9.4%).

Young people by location

- 5.83 The following map identifies where there were higher or lower percentages of young people within small areas in St Albans in 2011.

Map 5.5

**Percent of 16 to 24 year olds within small areas
(ONS Lower Super Output Areas) in St Albans**



Source: Table KS102EW Age Structure, 2011 Census Data, Office for National Statistics, NOMIS website, <http://nomisweb.co.uk>. Contains public sector information licensed under the Open Government Licence v1.0 (<http://www.nationalarchives.gov.uk/doc/open-government-licence>). Contains National Statistics and Ordnance Survey Data (c) Crown Copyright and Database Right 2015.

Key findings

- More than 12.5% of the population were aged 16 to 24 years in 2.3% of small areas (2 small areas) in St Albans. These two areas were adjacent to each other in the South East corner of the District.
- Between 10% and 12.5% of the population were aged 16 to 24 years in more than one quarter (26.4%) of small areas in St Albans.
- Less than 5.0% of the population were aged 16 to 24 years in 1.1% of small areas (1 small area) in St Albans. This small area was in the North West of the District near Redbourn and below Harpenden.

Young people by household composition

5.84 The following table summarises the household composition of young people

Table 5.36: persons aged 16 to 24 by household composition

| Household Composition | St Albans and District | | East | | England | |
|---|------------------------|------|---------|------|-----------|------|
| | No | % | No | % | No | % |
| One person household: Other | 303 | 2.4 | 18,088 | 3.0 | 216,643 | 3.7 |
| One family only: Married or same-sex civil partnership couple: No children | 78 | 0.6 | 5,870 | 1.0 | 46,908 | 0.8 |
| One family only: Married or same-sex civil partnership couple: Dependent children | 4,377 | 35.4 | 165,333 | 27.4 | 1,429,823 | 24.2 |
| One family only: Married or same-sex civil partnership couple: All children non- dependent | 2,138 | 17.3 | 98,100 | 16.3 | 836,493 | 14.2 |
| One family only: Cohabiting couple: No children | 540 | 4.4 | 34,217 | 5.7 | 307,433 | 5.2 |
| One family only: Cohabiting couple: Dependent children | 547 | 4.4 | 41,694 | 6.9 | 368,297 | 6.2 |
| One family only: Cohabiting couple: All children non- dependent | 199 | 1.6 | 11,361 | 1.9 | 96,730 | 1.6 |
| One family only: Lone parent: Dependent children | 1,429 | 11.6 | 73,167 | 12.1 | 753,479 | 12.8 |
| One family only: Lone parent: All children non- dependent | 855 | 6.9 | 38,425 | 6.4 | 372,326 | 6.3 |

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| | | | | | | |
|---|---------|-------|-----------|-------|------------|-------|
| Other household types: With dependent children | 720 | 5.8 | 37,943 | 6.3 | 413,860 | 7.0 |
| Other household types: All full-time students | 36 | 0.3 | 20,959 | 3.5 | 418,100 | 7.1 |
| Other household types: Other | 1,148 | 9.3 | 57,748 | 9.6 | 641,715 | 10.9 |
| All Persons 16 to 24 years | 12,370 | 100.0 | 602,905 | 100.0 | 5,901,807 | 100.0 |
| All Persons All Ages | 139,058 | | 5,748,605 | | 52,059,931 | |

(Source: DC1109EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

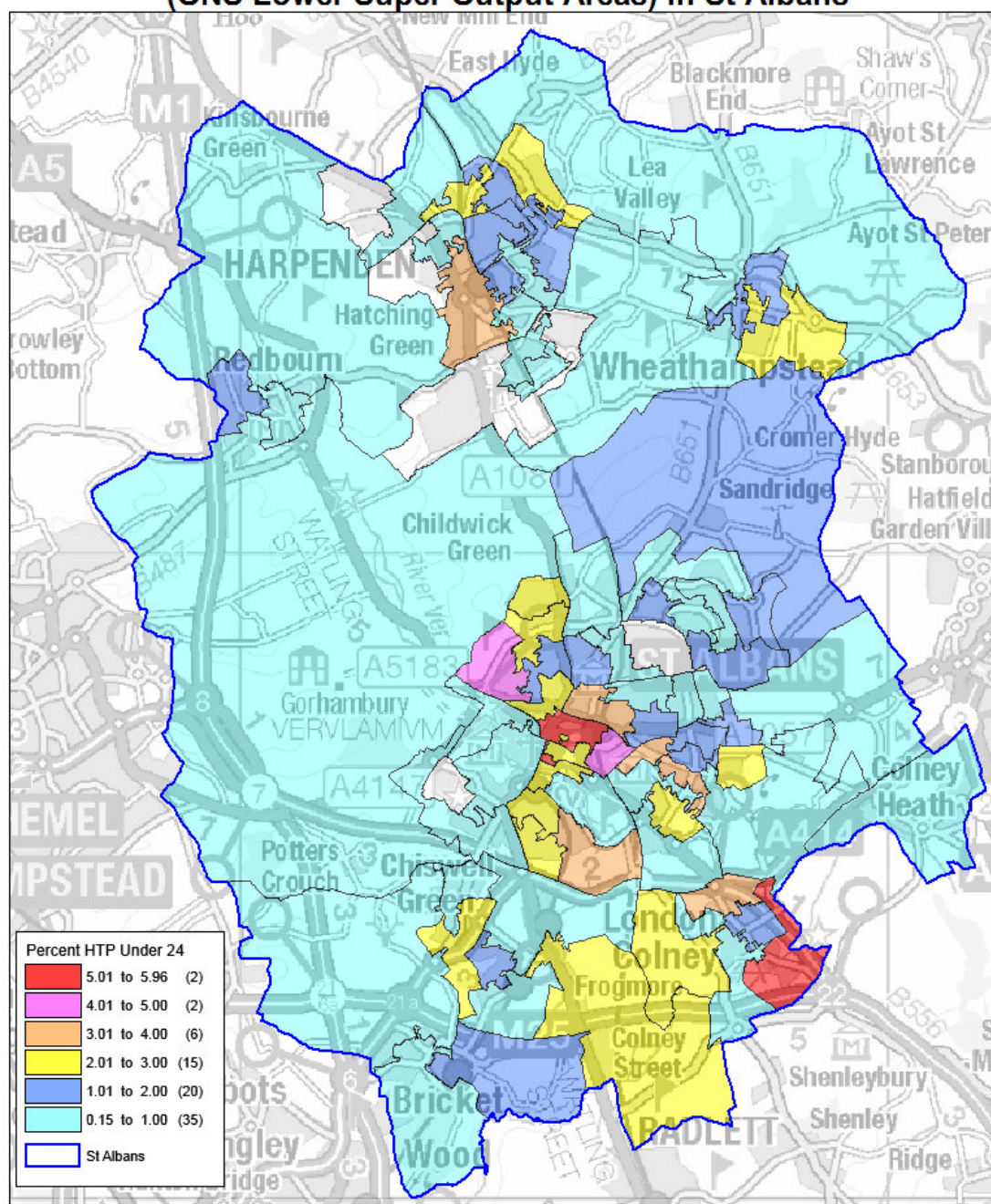
- 57.2% of young people lived in households with dependent children. This was higher than in the East (52.8%) and just over one half in England (50.2%).
- More than one third (35.4%) of young people who were residents in households in St Albans lived in married or same sex civil partnerships with dependent children. This was higher than more than one quarter in the East (27.4%) and almost one quarter in England (24.2%).
- A further 17.3% of young people who were residents in households in St Albans lived in married or same sex civil partnerships with non dependent children. Again this was higher than in the East (16.3%) and in England (14.2%).
- More than one tenth (11.6%) of young people who were residents in households in St Albans lived in lone parent households. This was lower than in the East (12.1%) and in England (12.8%).
- Nearly one tenth (9.3%) of young people who were residents in households in St Albans lived in Other, Other types of household. This was lower than in the East (9.6%) and in England (10.9%).
- The percentage of young people who were residents in households in St Albans in single person households was lower (2.4%) than in the East (3.0%) and in England (3.7%).
- The percentage of young people who were residents in households in St Albans who were **all** full time students was considerably lower (0.3%) than in the East (3.5%) and in England (7.1%).

Young households by location

- 5.85 The map below identifies those small areas within St Albans where there are higher or lower percentages of Household Reference Persons Aged under 24 years; the white areas indicate none of these type of households.

Map 5.6

**Percent of Households with a Household Reference Person
Under 24 years within small areas
(ONS Lower Super Output Areas) in St Albans**



Source: Table LC4201 Age Household Reference Person, 2011 Census Data, Office for National Statistics, NOMIS website, <http://nomisweb.co.uk>. Contains public sector information licensed under the Open Government Licence v1.0 (<http://www.nationalarchives.gov.uk/doc/open-government-licence>).
Contains National Statistics and Ordnance Survey Data (c) Crown Copyright and Database Right 2015.

Key findings

- More than 5% of Household Reference Person's were aged between 16 and 24 years in 2.3% of small areas (2 small areas) in St Albans. One of these areas is in the centre of St Albans and the other is to the South East of St Albans and to the East of London Colney right on the edge of the district.

Young people and migration

5.86 The following table summarises UK Migration for 16 to 24 year olds.

Table 5.37: UK Migration for 16 to 24 year olds, 2011

| Migration status | St Albans and District | | East | | England | |
|--|------------------------|--------------|----------------|--------------|------------------|--------------|
| | No | % | No | % | No | % |
| Lived at same address one year ago | 10,296 | 82.1 | 488,762 | 76.6 | 4,529,388 | 72.1 |
| Lived elsewhere one year ago; within same area | 756 | 6.0 | 98,355 | 15.4 | 1,545,366 | 24.6 |
| Inflow: Sub-total | 1,492 | 11.9 | 51,156 | 8.0 | 210,006 | 3.3 |
| Inflow: Lived elsewhere one year ago outside the area but within 'associated area' | 453 | 3.6 | 33,632 | 5.3 | 33,928 | 0.5 |
| Inflow: Lived elsewhere one year ago outside the 'associated area' but within the UK | 851 | 6.8 | 2,136 | 0.3 | - | n/a |
| Inflow: Lived elsewhere one year ago outside the UK | 188 | 1.5 | 15,388 | 2.4 | 176,078 | 2.8 |
| Outflow: Sub-total | 2,140 | | 49,174 | | - | |
| Outflow: Moved out of the area but within 'associated area' | 511 | | 46,808 | | 33,019 | |
| Outflow: Moved out of the 'associated area' but within the UK | 1,629 | | 2,366 | | - | |
| Net migration within the UK | -836 | | -13,406 | | 909 | |
| Total Residents | 12,544 | 100.0 | 638,273 | 100.0 | 6,284,760 | 100.0 |

(Source: UKMIG001 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- More than four fifths (82.1%) of young people aged 16 to 24 years were living at the same address they lived at one year previously at the time of the Census in St Albans. This was higher than just over three quarters in the East (76.6%) and just over seven tenths (72.1%) in England.
- 6.0% of young people in St Albans were living at a different address one year ago but in the same area. This was considerably lower than in the East (15.4%) and nearly one quarter in England (24.6%).
- 3.6% of young people in St Albans lived at a different address one year ago but in an associated area. This was compared to 5.3% in the East and 0.5% in England.
- 6.8% of young people in St Albans lived at a different address one year ago but at an address within the UK. This was compared to 0.3% in the East.
- 1.5% of young people lived at a different address one year ago but outside the UK. This was compared to 2.4% in the East and 2.8% in England.
- There was a total inflow of 1,492 young people aged 16 to 24 years and a total outflow of 2,140. The inflow figure includes those from outside the UK whereas the outflow figure is for the UK only.
- Net migration within the UK was minus 836 which means that more young people within the UK moved out of St Albans than moved in which is likely to be for a combination of reasons including educational and employment opportunities and to access more affordable housing.

Young people and economic activity

5.87 The following table summarises Economic Activity for young people.

Table 5.38: economic activity for 16 to 24 year olds

| Economic Activity | St Albans and District | | East | | England | |
|---|------------------------|-------|---------|-------|-----------|-------|
| | No | % | No | % | No | % |
| Economically Active | | | | | | |
| In employment | 6,958 | 55.5 | 360,069 | 56.4 | 3,194,400 | 50.8 |
| Unemployed (including full-time students) | 1,048 | 8.4 | 69,583 | 10.9 | 750,044 | 11.9 |
| Total | 8,006 | 63.8 | 429,652 | 67.3 | 3,944,444 | 62.8 |
| Economically Inactive | | | | | | |
| Retired | 3 | 0.0 | 347 | 0.1 | 3,049 | 0.0 |
| Student (including full-time students) | 3,973 | 31.7 | 168,804 | 26.4 | 1,929,475 | 30.7 |
| Looking after home or family | 198 | 1.6 | 17,069 | 2.7 | 171,239 | 2.7 |
| Long-term sick or disabled | 103 | 0.8 | 6,872 | 1.1 | 70,309 | 1.1 |
| Other | 261 | 2.1 | 15,529 | 2.4 | 166,244 | 2.6 |
| Total | 4,538 | 36.2 | 208,621 | 32.7 | 2,340,316 | 37.2 |
| All categories: Economic Activity | 12,544 | 100.0 | 638,273 | 100.0 | 6,284,760 | 100.0 |

(Source: DC6107EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- More than half (55.5%) of young people aged 16 to 24 years in St Albans were employed (including self employment). This was slightly lower than in the East (56.4%) and higher than half in England (50.8%).
- 8.4% of 16 to 24 year olds were unemployed at the time of the 2011 Census. This was lower than in the East (10.9%) and in England (11.9%). This figure includes full time students who were unemployed.
- More than one third (36.2%) of young people aged 16 to 24 years were economically inactive in St Albans. This was higher than in the East (32.7%) and slightly lower than in England (37.2%).
- Almost one third of 16 to 24 year olds (31.7%) were economically inactive students. This was higher than in the East (26.4%) and in England (30.7%).

Young people and housing

Tenure

5.88 The following table summarises 'Tenure for Households where Persons Aged Under 24 years were the Household Reference Person'

Table 5.39: tenure for Household Reference Persons Aged Less than 24 years

| Tenure | St Albans and District | | East | | England | |
|--|-------------------------------|----------|-------------|----------|----------------|----------|
| | No | % | No | % | No | % |
| Owned: Owned outright | 34 | 3.8 | 1,982 | 2.9 | 26,116 | 3.3 |
| Owned: Owned with a mortgage or loan or shared ownership | 70 | 7.8 | 7,771 | 11.5 | 73,491 | 9.3 |
| Social rented: Rented from council (Local Authority) | 182 | 20.4 | 9,531 | 14.1 | 110,314 | 13.9 |
| Social rented: Other social rented | 143 | 16.0 | 11,219 | 16.5 | 102,539 | 13.0 |
| Private rented: Private landlord or letting agency | 385 | 43.2 | 32,723 | 48.2 | 427,663 | 54.1 |
| Private rented: Other private rented or Living Rent Free | 78 | 8.7 | 4,608 | 6.8 | 50,851 | 6.4 |
| All categories: Tenure | 892 | 100.0 | 67,834 | 100.0 | 790,974 | 100.0 |

(Source: DC4201 EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- There were 892 households in St Albans with a household reference person (HRP) aged Under 24 years old. This was 1.6% of St Albans 56,140 occupied homes at the time of the 2011 Census. This was lower than in the East (2.8%) and in England (3.6%) of occupied homes had young people as the household reference person.
- More than one tenth (11.7%) of homes with young people as the HRP were owner occupied in St Albans. This was lower than in England (12.6%) and in the East (14.4%).
- 3.8% of homes with young people as the HRP were owned outright in St Albans. This was a little higher than in England (3.3%) and the East (2.9%).

- One fifth (20.4%) of homes with young people as the HRP were social rented local authority housing in St Albans. This was higher than in the East (14.1%) and in England (13.9%).
- 16.0% of homes with young people as the HRP were other social rented housing in St Albans. This was slightly lower than in the East (16.5%) and higher than in England (13.0%).
- More than half (51.9%) of homes with young people as the HRP were privately rented or living rent free in St Albans. This was lower than in the East (55.0%) and in England (60.5%).

Residence type

5.89 The following table summarises the residence type of young people.

Table 5.40: residence type for young people aged 16 to 24 years

| Residence Type | St Albans and District | | East | | England | |
|-----------------------------------|------------------------|-------|---------|------|-----------|------|
| | No | % | No | % | No | % |
| Lives in a Household | 12,370 | 98.6 | 602,905 | 94.5 | 5,901,807 | 93.9 |
| Lives in a Communal Establishment | 174 | 1.4 | 35,368 | 5.5 | 382,953 | 6.1 |
| Total 16 to 24 years | 12,544 | 100.0 | 638,273 | 100 | 6,284,760 | 100 |

(Source: DC1104EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- 98.6% of 16 to 24 year olds in St Albans lived in households. This was higher than in the East (94.5%) and in England (93.9%).
- 1.4% of 16 to 24 year olds in St Albans lived in Communal Establishments. This was lower than in the East (5.5%) and in England (6.1%).

5.90 The following table summarises the management type for young people living in Communal Establishments.

Table 5.41: numbers of 16 to 24 year olds in Communal Establishments by type

| Types of Communal Establishment | St Albans and District | | East | | England | |
|--|------------------------|------------|--------------|------------|--------------|------------|
| | No | % | No | % | No | % |
| Medical and Care Establishments | | | | | | |
| General hospital | 0 | 0.0 | 4 | 0.0 | 234 | 0.1 |
| NHS: mental health hospital/unit (including secure units) | 2 | 1.3 | 76 | 0.2 | 716 | 0.2 |
| NHS: other hospital | 0 | 0.0 | 0 | 0.0 | 38 | 0.0 |
| Children's home (including secure units) | 0 | 0.0 | 23 | 0.1 | 393 | 0.1 |
| Local Authority: care home with nursing | 0 | 0.0 | 1 | 0.0 | 21 | 0.0 |
| Local Authority: care home without nursing | 2 | 1.3 | 8 | 0.0 | 140 | 0.0 |
| Local Authority: other home | 0 | 0.0 | 10 | 0.0 | 77 | 0.0 |
| Registered Social Landlord/Housing Association: home or hostel | 0 | 0.0 | 35 | 0.1 | 160 | 0.0 |
| Registered Social Landlord/Housing Association: sheltered housing only | 0 | 0.0 | 108 | 0.3 | 238 | 0.1 |
| Other: care home with nursing | 2 | 1.3 | 70 | 0.2 | 493 | 0.1 |
| Other: care home without nursing | 8 | 5.1 | 422 | 1.2 | 4,103 | 1.1 |
| Other: children's home (including secure units) | 0 | 0.0 | 85 | 0.2 | 1,057 | 0.3 |
| Other: mental health hospital/unit (including secure units) | 0 | 0.0 | 79 | 0.2 | 536 | 0.1 |
| Other: other hospital | 0 | 0.0 | 17 | 0.0 | 219 | 0.1 |
| Other: other establishment | 0 | 0.0 | 78 | 0.2 | 921 | 0.2 |
| Sub-total | 14 | 8.9 | 1,016 | 2.9 | 9,346 | 2.5 |
| Other establishments | | | | | | |
| Defence | 0 | 0.0 | 3,497 | 10.1 | 22,677 | 6.0 |
| Prison service | 0 | 0.0 | 1,473 | 4.2 | 12,607 | 3.4 |
| Approved premises (probation/bail hostel) | 0 | 0.0 | 10 | 0.0 | 203 | 0.1 |
| Detention centres and other detention | 0 | 0.0 | 178 | 0.5 | 2,725 | 0.7 |
| Education | 97 | 61.8 | 26,603 | 76.5 | 305,154 | 81.3 |

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| | | | | | | |
|---|------------|-------------|---------------|-------------|----------------|-------------|
| Hotel: guest house; B&B; youth hostel | 1 | 0.6 | 86 | 0.2 | 1,351 | 0.4 |
| Hostel or temporary shelter for the homeless | 9 | 5.7 | 1,097 | 3.2 | 8,495 | 2.3 |
| Holiday accommodation (for example holiday parks) | 0 | 0.0 | 1 | 0.0 | 150 | 0.0 |
| Other travel or temporary accommodation | 0 | 0.0 | 70 | 0.2 | 2,086 | 0.6 |
| Religious | 33 | 21.0 | 42 | 0.1 | 376 | 0.1 |
| Other | 0 | 0.0 | 338 | 1.0 | 5,949 | 1.6 |
| Sub-total | 140 | 89.2 | 33,395 | 96.1 | 361,773 | 96.4 |
| Establishment not stated | 3 | 1.9 | 346 | 1.0 | 4,338 | 1.2 |
| Totals in Communal Establishments | 157 | 100.0 | 34,757 | 100.0 | 375,457 | 100.0 |

(Source: DC4210EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- There were 157 people aged 16 to 24 that were residents of communal establishments in St Albans.
- 89.2% of young people who were residents in communal establishments in St Albans lived in Other Establishments and 8.9% lived in Medical and Care Establishments.
- There was a higher percentage of young people who were residents in communal establishments in St Albans living in Medical and Care Establishments (8.9%) than in the East (2.9%) and in England (2.5%).
- Conversely, there was a lower percentage of young people who were residents in communal establishments in St Albans in Other Establishments (89.2%) than in the East (96.1%) and in England (96.4%).
- Just over three fifths (61.8%) of young people who were residents in a communal establishment in St Albans lived in an Educational establishment. This was lower than in the East (76.5%) and in England (81.3%).
- Just over one fifth (21.0%) of young people who were residents in a communal establishment in a Religious establishment. This was much higher than in the East (0.1%) and in England (0.1%).

- 5.7% of young people who were residents in a communal establishment lived in a hostel or temporary shelter for the homeless. This was higher than in the East (3.2%) and in England (2.3%).
- 0.6% (1 person) of young people who were residents in communal establishments lived in a hotel, guest house, B & B or youth hostel, compared to 0.4% in England and 0.2% in the East.
- 5.1% of young people who were residents in a communal establishment in St Albans were in an Other: care homes without nursing. This was higher than in the East (1.2%) and in England (1.1%).
- 1.3% (2 people) of young people who were residents in a communal establishment in St Albans were in Other: care homes with nursing. This was higher than in the East (0.2%) and in England (0.1%).
- 1.3% (2 people) of young people who were residents in a communal establishment in St Albans were in local authority care homes without nursing. This was higher than in the East (0.02%) and in England (0.04%).
- 1.3% (2 people) of young people who were residents in a communal establishment in St Albans were in an NHS Mental Health unit. This was higher than in the East (0.2%) and in England (0.2%).

Student accommodation

5.91 The following table summarises student accommodation for St Albans.

Table 5.42: Student accommodation for school children and students aged 16 to 24 years

| Student Accommodation | St Albans and District | | East | | England | |
|---|------------------------|-------|-----------|-------|-----------|-------|
| | No | % | No | % | No | % |
| Living with parents | 5,646 | 91.4 | 1,189,507 | 85.9 | 1,917,007 | 64.7 |
| Living in a communal establishment: University (for example halls of residence) | 47 | 0.8 | 49,230 | 3.6 | 263,094 | 8.9 |
| Living in a communal establishment: Other | 65 | 1.1 | 12,334 | 0.9 | 55,902 | 1.9 |
| Living in all student household | 55 | 0.9 | 54,051 | 3.9 | 437,306 | 14.8 |
| Student living alone | 88 | 1.4 | 10,170 | 0.7 | 57,370 | 1.9 |
| Living in other household type | 276 | 4.5 | 69,209 | 5.0 | 232,747 | 7.9 |
| All categories: Student accommodation | 6,177 | 100.0 | 1,384,501 | 100.0 | 2,963,426 | 100.0 |

(Source: DC4411EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- There were 6,177 students including school children aged 16 to 24 years in St Albans.
- The majority (91.4%) of these students were living with parents in St Albans. This was higher than in the East (85.9%) and in England (64.7%).
- 4.5% of these students were living in other household types in St Albans. This was slightly lower than in the East (5.0%) and lower than in England (7.9%).
- 1.4% of these students lived alone in St Albans. This was higher than in the East (0.7%) and slightly lower than in England (1.9%).
- 1.1% of these students lived in a communal establishment: other in St Albans. This was slightly higher than in the East (0.9%) and slightly lower than in England (1.9%).
- 0.9% of these students lived in an all student household in St Albans. This was lower than in the East (3.9%) and in England (14.8%).

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- 0.8% of these students lived in a University communal establishment such as halls of residence in St Albans. This was lower than in the East (3.6%) and considerably lower than in England (8.9%).

6. The Housing Needs of Older People

- 6.1 This section provides demographic and housing profiles of the older population in St Albans and addresses their future need for housing; older people are defined as those aged 65 and above. The chapter consists of two sections, the first provides a summary of key findings and the second provides more detailed findings in the form of tables and charts with commentaries. This assessment supersedes, and is more detailed than that conducted for the 2013 HNA. The 2013 HNA assessment of specialised housing need reflected the Housing LIN approach which is explained below and must be seen in context; as an aspirational assessment tool. The 2013 HNA did not consider the older institutional population and the need for care homes. This assessment addresses both those requirements.
- 6.2 The Local Plan needs to show how the general and specialised housing needs of the projected older population should be met. Most people continue to live at home and in general needs housing; the primary aim here is to project the future need for specialised accommodation for older people. Detailed outputs are provided in relation to the Edge Analytics Migration-led 10 Years Scenario, the Council's preferred option of population and household change.

Key findings

Housing needs

- 6.3 Using Edge Analytics Migration-led 10 Years population projections, the 65+ population is projected to grow by over half between 2011 and 2031, with an increase exceeding 100% in those aged 85+.
- 6.4 The advent of mixed forms of accommodation for older people especially extra care housing, has blurred the conventional distinction between housing and institutional care. For the purposes of this housing needs assessment and associated planning policy, it is recommended that all extra care housing should be treated as residential Use Class C3.
- 6.5 At December 2014, the Elderly Accommodation Counsel's (EAC) database recorded:
- 887 units of older people's accommodation of which:
 - 731 were in 23 retirement homes or sheltered housing. This is the closest estimate available of the number of people living in sheltered housing.
 - 73 units were in 2 extra care housing schemes.
 - 83 units were in 4 age exclusive housing schemes.

- 25 care homes providing a total of 983 rooms, 749 in 20 care homes without nursing and 234 in care Homes with nursing. It should be noted that 2014 EAC survey-based figures for care home provision (2014) differ significantly from 2011 Census-based estimates. This difference is accounted for by a substantial growth in care home provision in the district between 2011 and 2014.
- 6.6 There is no recommended approach or methodology for calculating the need for specialised housing for older people, 4 approaches can be identified:
1. demographic: projecting the 'institutional population' aged 75+ living in 'communal establishments', principally care homes.
 2. supply-based using national data: which applies the current national supply rate of specialised housing to the current and future number of older people.
 3. supply-based using local data: which applies the current local supply rate of specialised housing to the current and future number of older people.
 4. demand-based using national data: which applies a national aspirational 'demand rate' for specialised housing to the current and future number of older people.
- 6.7 There can be most confidence in approaches based on the actual population or on the actual supply of specialised housing for older people, and where national supply-based estimates conform with local levels of supply.
- 6.8 Edge demographic and supply-based approaches estimate the following need for specialised housing between 2011 and 2031:
- In relation to care homes: based on a 2011 population of 637 people aged 75+ resident in care homes, a need for 488 further units creating a total of 1,125 units.
 - In relation to extra care housing: based on a current supply of 73 units, a need for 76 further units creating a total of 149 units for those aged 65+.
 - In relation to sheltered housing: based on a current supply of 731 units, a need for 367 further creating a total of 1,098 for those aged 65+.
 - In total, there is a need for 3,756 general needs and specialised dwellings for older people in the period 2011-2031 consisting of:
 - 60% general needs 1 bed dwellings;

- 12% sheltered and extra care units;
- 4% 2 bed, 23% 3 bed and 2% 4 bed general needs dwellings.

- 6.9 In an area with high property values, specialised options may be more affordable to older home owners. No data is available on the incomes of older people but based on current and projected levels of home ownership, an affordable housing requirement of 50% has been applied.

Demographic profile

- 6.10 At the 2011 Census, 15.5% of people in St Albans were aged 65, a lower percentage than in both the East (17.5%) and England (16.3%). Over one fifth of households in St Albans consisted of only 65 plus year olds; similar percentages to the East and England (22%).
- 6.11 At the 2011 Census, 11% of households in St Albans consisted of lone persons aged 65 plus and 9% of households consisted of one family all aged 65 and over both of which were lower than regional or national averages.
- 6.12 At the 2011 Census, just over 10% of small areas in St Albans had 65 plus year olds making up more than 30% of the population.
- 6.13 43% of households had 1 person with a long term health problem or disability that limited daily activities and just over one 10% had 2 or more people with a long term health problem or disability that limited their daily activities.
- 6.14 There are some pockets of high relative deprivation for older people in terms of income according to the Index of Deprivation for Older People 2010. There is one small area in the 10% most deprived nationally and 3 small areas in the 11% to 20% most deprived nationally.
- 6.15 8% of the 60 plus population were claiming Pension Credit at May 2014 indicating some income deprivation for older people in St Albans. 14% (12 small areas) of small areas in St Albans had between 50 and 85 pension credit claimants at May 2014. A lower percentage of people age 60 plus were claiming Pension credit (8.4%) at May 2014 in St Albans than in the East (13.0%) and in England (15.6%).

Housing profile

- 6.16 At the 2011 Census, over 80% of households of over 65 households lived in owner occupied housing, a higher proportion than in both the East (76%) and in England (73%); 13% in social rented housing and 2.5% in privately rented homes or rent free.
- 6.17 Almost 40% lived in small homes with 1 or 2 bedrooms - lower proportions than for the East and England, and the same proportion in

3 bedroom homes. More than one fifth lived in larger 4 plus bed homes - higher proportions than for the East and England.

- 6.18 Nearly 60% of all Over 65 households were under-occupied, higher than in both the East (50%) and in England (44%), and nearly 50% of One Person 65 plus households compared with 44% in the East and 43% in England.
- 6.19 Of those living in care homes, 19% were provided with nursing which was lower than in the East (32%) and England (42%).
- 6.20 At January 2015, there were 54 options for accommodation for older people on the Elderly Accommodation Counsel database; 23 were retirement/sheltered housing schemes; 25 were care homes; 4 were age exclusive housing and 2 were extra care housing.
- 6.21 Specialist housing for older people is located in and around St Albans, in Harpenden and Redbourn and Wheathampstead in the North of the district, and in Chiswell Green and London Colney in the South of the district.
- 6.22 The 25 care homes provided a total of 983 rooms, 749 of which were in 20 care homes without nursing and 234 with nursing. This is not equivalent to the number of people who could live there as some rooms are double; however, the majority are single.
- 6.23 The 29 Schemes for Older People offered a total of 887 units of accommodation, 731 in retirement homes/sheltered housing; 73 units in extra care housing and 83 units in age exclusive housing. These units are not equivalent to the number of individuals that could live in them as some of them may house more than one person. Most were in flats but some bungalows and cottages were available. The tenure for the 29 schemes for older people varied with most being leasehold or rented from a social landlord and a small amount of shared ownership. Some schemes offered a mixture of more than one type of tenure.
- 6.24 The extra care housing was built very recently in 2014, the age exclusive schemes in 1989 and 2013 for the two which gave the information, and the sheltered/retirement housing varied from between 1968 and 2014.
- 6.25 The 5 care homes with nursing were registered in the 1990s, and the care homes without nursing varied from between the 1980s, 1990s and some being registered after the year 2000 with the latest one being in 2013.

Understanding the need for and provision of specialised housing for older people

Approach

- 6.26 This section analyses the growth in the older population; defines the housing needs of older people; outlines the planning issues associated with extra care housing and identifies the current supply of specialised housing for older people in St Albans.
- 6.27 The methodologies and data sources available to project the future need for specialised housing for older people are reviewed and recommendations made concerning the most reliable approaches. Detailed outputs are provided in relation to the Edge Analytics Migration-led 10 Years Scenario, the Council's preferred option of population and household change. However, the issues for older people are similar for all the HNA population Scenarios.

Growth in the older population

- 6.28 The basis for determining the growth in the older population is the Edge Analytics Migration-led 10 Years population projection Scenario. This identifies an increase of 18,093 people and 8,452 households in the period 2011-2031. On the basis of this Scenario, the assessment in Chapter 4 identified a net need for 8,882 additional homes in the St Albans and District area between 2011 and 2031, an annual average of 444 homes. The following table identifies the projected growth in the older population between 2011 and 2031.

Table 6.1: projected growth in the older population in St Albans, 2011 and 2031 000s, Migration-led 10 Years Scenario

| Age Band | 2011 | 2016 | 2021 | 2026 | 2031 | Population Change 2011 to 2031 |
|--------------|--------|--------|--------|--------|--------|--------------------------------|
| 65-74 | 11,108 | 12,810 | 13,222 | 13,435 | 15,121 | +4,013 |
| 75-84 | 7,584 | 7,929 | 8,830 | 10,386 | 10,816 | +3,232 |
| 85+ | 3,239 | 4,071 | 4,911 | 5,743 | 6,989 | +3,750 |
| All aged 65+ | 21,931 | 24,811 | 26,964 | 29,564 | 32,926 | +10,995 |

(Source: Edge Analytics)

Key findings

- The 65+ older population is projected to grow by over half between 2011 and 2031 with an increase exceeding 100% in those aged 85+.
- 6.29 All official (ONS/CLG) population and household projections include assumptions concerning the 'institutional population' living in

‘communal establishments’, including care homes, and who are not in ‘private households’. The ‘institutional population’ is deducted from the general population by CLG before future household numbers are calculated. The HNA Edge projections follow this approach.

- 6.30 The number of people living in ‘communal establishments’ figures are based on CLG's assumption that people aged 75 and above are more likely to live in care homes etc, and that the proportions of the 75+ population living in ‘communal establishments’ will remain broadly constant. The institutional population figures in the Edge scenarios are derived from data in CLG’s 2011-based household projections. Table 6.2 shows that the older population in communal establishments including care homes in the base year 2011 in Edge’s scenarios and CLG’s 2011-based household projections are the same.

Table 6.2: older ‘institutional population’ living in ‘communal establishments’ in 2011

| Age | Gender | Edge Scenarios | CLG 2011 |
|-------|---------|----------------|----------|
| 60-64 | Men | 19 | 19 |
| 65-69 | Men | 14 | 14 |
| 70-74 | Men | 30 | 30 |
| 75-79 | Men | 37 | 37 |
| 80-84 | Men | 45 | 45 |
| 85+ | Men | 122 | 122 |
| 60-64 | Women | 17 | 17 |
| 65-69 | Women | 21 | 21 |
| 70-74 | Women | 30 | 30 |
| 75-79 | Women | 55 | 55 |
| 80-84 | Women | 121 | 121 |
| 85+ | Women | 407 | 407 |
| 60-64 | Persons | 36 | 36 |
| 65-69 | Persons | 35 | 35 |
| 70-74 | Persons | 60 | 60 |
| 75-79 | Persons | 92 | 92 |
| 80-84 | Persons | 166 | 166 |
| 85+ | Persons | 529 | 529 |

(Source: Edge Analytics and DC4210EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

- 6.31 Edge’s scenarios and CLG’s projections assume that the numbers of people, younger than 75, in communal establishments remain constant at the 2011 level throughout the projection period.
- 6.32 For those aged 75 or older, CLG assume that the ratio of the population in communal establishments remains constant within age, gender and relationship groups (single, cohabiting/married, previously cohabiting/married) during the projection period. This means that the projected number of institutional residents age 75+ broadly reflects projected changes in the overall numbers of residents age 75+. This

assumption is designed to take account of the possible effect of growth in the older population on numbers in care homes.

- 6.33 Edge's projections use the ratios from CLG 2011-based household projections. However, the Edge forecasting model does not divide the population by relationship status. Consequently, it uses overall ratios by gender and age groups 75-79, 80-84 and 85+. Data from CLG's projections is used to calculate these aggregate ratios.
- 6.34 The aggregate ratios vary slightly during the period 2011-2021. The proportion of older residents who are married/cohabiting is projected to grow; these residents are less likely to live in care homes than those who are single or previously married/cohabiting. As the CLG projections stop at 2021, Edge assumes that rates remain constant at the 2021 level during the period 2021-2031.
- 6.35 Table 6.3 shows the rates for 2011, 2021 and 2031. **Please note:** that rates for the over 74s remain the same in 2021 and 2031; rates for those age 60-74 fall as the numbers in communal establishments stay constant but the overall population increases.
- 6.36 Numbers of people aged under 75 living in communal establishments remain constant across the projections but the different assumptions for those aged over 74 mean that the projected numbers of older residents in care homes vary across the demographic scenarios.

Table 6.3: older 'institutional population' living in 'communal establishments'

| Age | Gender | 2011 | 2021 | 2031 |
|-------|--------|--------|--------|--------|
| 60-64 | Men | 0.50% | 0.49% | 0.42% |
| 65-69 | Men | 0.47% | 0.44% | 0.35% |
| 70-74 | Men | 1.27% | 0.98% | 0.95% |
| 75-79 | Men | 1.89% | 2.12% | 2.12% |
| 80-84 | Men | 3.13% | 3.32% | 3.32% |
| 85+ | Men | 11.31% | 10.50% | 10.50% |
| 60-64 | Women | 0.42% | 0.42% | 0.36% |
| 65-69 | Women | 0.66% | 0.60% | 0.48% |
| 70-74 | Women | 1.17% | 0.85% | 0.83% |
| 75-79 | Women | 2.40% | 2.12% | 2.12% |
| 80-84 | Women | 6.37% | 6.19% | 6.19% |
| 85+ | Women | 18.83% | 17.14% | 17.14% |

(Source: Edge Analytics and DC4210EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

- 6.37 Local, regional and national figures for proportions of the over 65 population in care homes in 2011 are given in Table 6.4 and 6.5 below. In reality, the proportion in care might increase or decrease over time, determined by for example, the incidence of conditions that can be best addressed in a care home or similar and/or by policies for improving support at home. Views about this issue are important to understanding

some of the estimation methods discussed below, particularly the relevance of the LIN method/model.

Defining the housing needs of older people

- 6.38 Ageing is strongly associated with reduced mobility resulting in increased difficulties in 'daily living' and affecting such everyday activities as cleaning, shopping, getting up and down stairs and managing personal affairs. Such problems increase levels of dependence and the need for different levels of care and support which can be provided through suitable housing including specialised housing. Most older people continue to live in their home and receive care and support there, but the focus here is on specialised housing which meets the needs of older people experiencing decreased independence and mobility.
- 6.39 **Please note:** that all our projections assume a minimum bedsize requirement. In view of the household profile of people aged 65+, this is assumed to be a 1 bed property. However, we are not advocating the construction of 1 bed properties and a 2 bed property is likely to be more suitable in meeting needs and preferences, for example, to accommodate a visiting family member or a carer.

Defining the supply of specialised housing for older people

- 6.40 Specialised housing for older people can be considered according to 3 types:
- Designated/age exclusive housing: such as private sector retirement apartments and which include the following features:
 - fully adapted accommodation;
 - integrated alarm with staff response when required;
 - facilitation of mutual support; and
 - opportunities for social activities.
 - Sheltered housing: including the features of designated/age exclusive housing but providing personal support to residents as required; and
 - Extra care housing: providing integral care and crossing the boundary meeting high-level support and care needs, with a larger proportion in the latter category.
- 6.41 Emphasis here has been placed on the need for sheltered and extra care housing.

Older persons' housing and the planning system: the issue of extra care housing

- 6.42 The advent of mixed forms of accommodation for older people especially extra care housing has blurred the conventional distinction between housing and institutional care. Unfortunately, there is no statutory definition of extra care housing though it is clearly treated as 'housing' by the Department of Health and the Homes and Communities Agency (see: <http://www.housinglin.org.uk/Topics/browse/HousingExtraCare/>)
- 6.43 One contentious issue concerns whether an extra care scheme should be designated Planning Use Class C2 or C3 - or a combination of both - where the Use Classes Order makes a distinction between residential institutions (Class C2) and dwelling houses (Class C3). There is no government guidance advising which Use Class applies to extra care housing, and determination is typically made on a local authority and case by case basis.
- 6.44 The Use Class distinction is important for practical planning as the type of accommodation determines site planning and design matters such as plot building ratios, access, parking and other infrastructure provision. It has also often been argued that affordability is not a planning issue in respect of institutional accommodation, though that standpoint is controversial.
- 6.45 Confusion has arisen as self-contained accommodation - typical of sheltered and extra care housing - has been combined with some communal facilities and personal care. In making a decision:
1. if the accommodation is self-contained, this implies Use Class C3;
 2. if the accommodation is primarily residential, this implies Use Class C3; or
 3. if the accommodations is primarily care-related, this implies Use Class C2. This means that there is a need for care by residents - not just that it is provided - for example, a need for nursing care, and which is higher than that provided in, for example, sheltered housing.
- 6.46 A useful source of advisory information is the Housing Learning and Improvement Network (LIN), a leading 'knowledge hub' for housing, health and social care professionals involved in planning, commissioning, designing, funding, building and managing housing with care for older people. However, no hard and fast guidance is provided to help determine the planning designation of extra care housing. Further information can be found at: <http://www.housinglin.org.uk/>
- 6.47 For the purposes of this Housing Needs Assessment and associated planning policy, it is recommended that all extra care housing should be treated as residential and therefore Use Class C3 applies.

The current supply of care homes and specialised housing for older people

6.48 There are two sources available to determine current supply:

1. the 2011 Census records the number of older people resident in 'communal establishments', including care homes. This is a good proxy for overall supply at that time, albeit it will not show any vacancy allowance ; and
2. the Elderly Accommodation Counsel's (EAC) data base records the supply of all forms of specialised housing for older people including care homes. The EAC is a national charity that aims to help older people make informed choices about meeting their housing and care needs, further information can be found here:
<http://www.eac.org.uk/>

The number of older residents living in 'communal establishments' including care homes: 2011 Census data

6.49 Census table DC4210EW details the numbers and proportions of older people living in communal establishments in St Albans by type as follows.

Table 6.4: types of 'communal establishments' for residents aged 65+, numbers and percentages, 2011

| Type of communal establishment | 65-74 | 75-84 | 85+ | Total | % |
|---|--------|-------|-------|--------|------|
| NHS: Mental health hospital/unit (including secure units) | 10 | 14 | 4 | 28 | 3.8 |
| Care home with nursing | 17 | 43 | 72 | 132 | 17.8 |
| Care home without nursing | 46 | 142 | 380 | 568 | 76.8 |
| Hostel or temporary shelter for the homeless | 1 | 1 | 0 | 2 | 0.3 |
| RSL/housing association: home or hostel | 3 | 3 | 0 | 6 | 0.8 |
| Religious | 3 | 1 | 0 | 4 | 0.5 |
| Total population aged 65+ | 11,108 | 7,584 | 3,239 | 21,931 | - |
| Total in communal establishments | 80 | 204 | 456 | 740 | - |
| % in communal establishments | 0.72 | 2.69 | 14.08 | - | 3.37 |
| Total in care homes | 63 | 185 | 452 | 700 | - |
| % in care homes | 0.57 | 2.44 | 13.96 | - | 3.19 |

(Source: DC4210EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- 740 people aged 65+ were living in communal establishments which represents 3.37% of the 65+ population at 2011 (see Table 6.1).
 - 700 aged 65+ were living in care homes (94.6%), which represents 3.19% of the 65+ population at 2011.
 - Of the 700 people aged 65+ living in care homes, 132 were living in a care home with nursing (18.9%) and 568 in a care home without nursing (81.1%).
 - 63 people aged 65-74 were living in care homes which represents 0.57% of the 65-74 population.
 - 185 people aged 75-84 were living in care homes which represents 2.44% of the 75-84 population.
 - 452 people aged 85+ were living in care homes which represents 13.96% of the 85+ population.
 - the number and proportion of people living in a 'communal establishment' including a care home increases rapidly from the age of 75 which supports the validity of CLG using 75 as the threshold for projections of the number of people living in 'communal establishments'.
- 6.50 The following table uses Edge Analytics Migration-led 10 Years population data for St Albans and Census data for the East region and England to identify the number and proportion of older people by age band living in care homes by type, described as the 'residence rate'.

Table 6.5: types of care homes for residents aged 65+ by age band in St Albans, the East of England and England, 2011

| Location | Type of care home | Age 65 to 74 | Age 75 to 84 | Age 85 and over | All aged 65+ |
|-----------|--------------------------------|--------------|--------------|-----------------|--------------|
| St Albans | Care home with nursing | 17 | 43 | 72 | 132 |
| | Care home without nursing | 46 | 142 | 380 | 568 |
| | Total no. | 63 | 185 | 452 | 700 |
| | Total population | 11,108 | 7,584 | 3,239 | 21,931 |
| | % of population/residence rate | 0.57 | 2.44 | 13.96 | 3.19 |
| East | Care home with nursing | 998 | 3,087 | 5,320 | 9,405 |
| | Care home without nursing | 1,666 | 5,173 | 12,053 | 18,892 |
| | Total no. | 2,664 | 8,260 | 17,373 | 28,297 |
| | Total population | 531,393 | 350,137 | 142,652 | 1,024,182 |
| | % of population/residence rate | 0.50 | 2.36 | 12.18 | 2.76 |
| England | Care home with nursing | 12,899 | 37,175 | 64,243 | 114,317 |
| | Care home without nursing | 14,892 | 42,386 | 91,114 | 148,392 |
| | Total no. | 27,791 | 79,561 | 155,357 | 262,709 |
| | Total population | 4,552,283 | 2,929,118 | 1,180,128 | 8,660,529 |
| | % of population/residence rate | 0.61 | 2.72 | 13.16 | 3.03 |

(Source: Edge Analytics and DC4210EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- 3.19% of older people aged 65+ in St Albans lived in care homes in 2011, a higher proportion than both the East (2.76%) and England (3.03%).
- The proportion increased by age from 0.57% for those aged 65-74 to 2.44% for those aged 75-84 and to almost 14% for those aged 85 and over.

The supply of specialised housing for older people recorded in the Elderly Accommodation Counsel's data base

6.51 At December 2014, the EAC database recorded:

- 887 units of older people's accommodation of which:
 - 731 were in 23 retirement homes or sheltered housing. This is the closest estimate available of the number of people living in sheltered housing.
 - 73 units were in 2 extra care housing schemes.
 - 83 units were in 4 age exclusive housing schemes.

- 25 care homes providing a total of 983 rooms, 749 in 20 care homes without nursing and 234 in care homes with nursing. This figure differs from the occupancy-based (Census derived) estimate of supply given above. This is because the base date is different (2014); some capacity will have been added in that period and a place count includes vacancies.

Please note that the EAC units are not equivalent to individuals as some may house more than one person.

Projecting the need for specialised housing for older people

Introduction

6.52 There is no recommended approach or methodology for calculating the need for specialised housing for older people. 4 different approaches can be identified with examples of their application provided then reviewed in subsequent sections:

1. demographic projection: the example used here uses Edge demographic projections to identify the 'institutional population' aged 75+ living in 'communal establishments', principally care homes, over the period 2011-2031.
2. supply-based using national data: which applies the current national supply rate of specialised housing to the current and future number of older people. This approach has been applied by the Elderly Accommodation Counsel (EAC) in relation to extra care housing.
3. supply-based using local data: which applies the current local supply rate of specialised housing to the current and future number of older people. This approach has been applied by POPPI in relation to care homes and the Elderly Accommodation Counsel (EAC) in relation to sheltered housing.
4. demand-based using national data: which applies a national aspirational 'demand rate' for specialised housing to the current and future number of older people. This approach has been applied by the Housing Learning and Improvement Network's (LIN) Strategic Housing for Older People Analysis (SHOP) Toolkit for a wide range of specialised housing.

Projecting the need for care homes: the Edge demographic approach

6.53 As discussed at paragraphs 6.29 and 6.30 above, population and household projections include assumptions concerning the 'institutional population' living in 'communal establishments', including care homes. Applying this methodology enables the future quantity of care home provision to be estimated. It is important to emphasise that, because the population and household projection methods used in the HNA

exclude the institutional population, this projection of the future quantity of care home provision is separate from and additional to the main household-based dwelling needs estimates.

- 6.54 Using Edge Analytics data for each demographic projection Scenario, the following table projects the older population aged 75+ assumed to be living in 'communal establishments', including care homes, to 2031. Using 2011 Census data, Table 6.5 above recorded 660 older people aged 75+ resident in communal establishments, including 637 in care homes (96.5%), and growth projected from Edge Analytics data has been compared against this baseline.

Table 6.6: the older population aged 75+ living in ‘communal establishments’ including care homes, by Edge Analytics population and household Scenarios, 2011-2031

| Gender | Age | Nil Net Migration | 250 dwellings | 550 dwellings | Mig 5 years | Mig 10 years | SNPP 2010 | SNPP 2012 | Mig low | Mig high | Mig high x |
|---|-------|-------------------|---------------|---------------|-------------|--------------|-----------|-----------|---------|----------|------------|
| Male | 75-79 | +12 | +17 | +18 | +21 | +17 | +16 | +19 | +20 | +22 | +21 |
| Female | 75-79 | +5 | +9 | +11 | +12 | +10 | +6 | +10 | +11 | +13 | +12 |
| Male | 80-84 | +27 | +32 | +33 | +35 | +32 | +30 | +33 | +34 | +36 | +36 |
| Female | 80-84 | +47 | +53 | +56 | +59 | +57 | +47 | +58 | +57 | +61 | +60 |
| Male | 85+ | +152 | +174 | +181 | +190 | +177 | +109 | +145 | +183 | +195 | +192 |
| Female | 85+ | +299 | +254 | +274 | +277 | +302 | +206 | +241 | +268 | +284 | +281 |
| Total male | All | +191 | +223 | +227 | +247 | +197 | +232 | +154 | +237 | +253 | +249 |
| Total female | All | +351 | +316 | +369 | +348 | +309 | +341 | +259 | +336 | +358 | +353 |
| Total | All | 542 | 539 | 596 | 595 | 506 | 573 | 413 | 573 | 611 | 602 |
| % growth from 660 in 2011 | All | 82.1 | 81.7 | 90.3 | 90.3 | 76.7 | 86.8 | 62.6 | 86.8 | 92.6 | 91.2 |
| Growth in care home places (96.5% of the total) | All | 523 | 520 | 575 | 574 | 488 | 553 | 399 | 553 | 590 | 581 |

(Source: Edge Analytics)

Key findings

- Using the 2011 Census baseline of 660 people aged 75+ resident in communal establishments in 2011, all the Scenarios assume that there will be an increase of between 500 and 600 persons aged 75+ living in a communal establishments, growth ranging from 63% to 93%.
- In 2011, the Census recorded 96.5% of those aged 75+ living in a ‘communal establishment’ (637) lived in a care home. Applying this proportion to the Edge projections implies growth of between 399 and 590 care home places. The projected

increase for the Migration-led 10 years Scenario is 488 care home places to reach a total of 1,125 and for the Dwelling-led 250 Scenario is 520 care home places to reach a total of 1,157.

The projected need for care homes: a local supply-based approach

6.55 Projecting Older People Population Information (POPPI) has been developed by the Institute of Public Care (IPC) to help explore the possible impact that demography and certain conditions may have on populations aged 65 in England. POPPI's recommended approach to projecting the future need for care home places is to estimate the **local** proportion of older people living in such accommodation in 2011 and apply this proportion to the future population **aged 65+**. The following table applies data from Table 6.5 identifying the proportions of older people aged 65+ living in care homes in St Albans in 2011 (described as the 'residence rates'), and applies them to the Edge Analytics 10 Year Migration-led Scenario population projections set out in Table 6.1. **Please note:** this is a different methodology from that used by ONS to calculate the 'institutional population' **aged 75+** living in 'communal establishments', including care homes as recorded in Table 6.6 above.

Table 6.7: the projected number of people aged 65+ living in care homes in St Albans by age band and residence rates, 2011-2031

| Age band | Population | 2011 | Residence rates | 2016 | 2021 | 2026 | 2031 | Increase since 2011 |
|--------------|---------------|------------|-----------------|------------|------------|--------------|--------------|---------------------|
| 65-74 | 11,108 | 63 | 0.57 | 73 | 75 | 77 | 86 | 23 |
| 75-84 | 7,584 | 185 | 2.44 | 193 | 215 | 253 | 264 | 79 |
| 85+ | 3,239 | 452 | 13.96 | 568 | 686 | 802 | 976 | 524 |
| Total | 21,931 | 700 | - | 834 | 976 | 1,132 | 1,326 | 626 |

(Source: POPPI and Edge Analytics)

Key findings

- Applying local 'residence rates' to the future older population aged 65+ implies a need for an additional 626 places in Care Homes between 2012 and 2032, an increase of 89.4%.
- As this projection is based on those aged 65+, it is higher than the previous Edge demographic estimate based on the number of people aged 75+. The Edge projection identified a need for 488 care home places for those aged 75+ from the Migration-led 10 Years and 520 from the Dwelling-led 250 Scenarios.

The projected need for extra care housing: a national supply-based approach

6.56 Supply-based approaches can be used for projecting the need for other types of older persons' accommodation comparing local with national rates. The EAC's 'Statistics on 'Extra Care' Sheltered Housing in England' (April 2005) recorded a ratio of 3.9 units per 1,000 aged 65 in Hertfordshire in 2005, slightly in excess of a national ratio of 3.4 units: 1,000 65+. At August 2014, the EAC recorded approximately 49,000 units of extra care housing in the UK including 42,696 in England at a ratio of 4.5 units per 1,000 aged 65+ (see:

<http://www.housinglin.org.uk/Topics/browse/HousingExtraCare/ExtraCareProvision/Statistics/>

- 6.57 Applying a ratio of 4.5 units to 21,931 people aged 65+ in St Albans in 2011 would imply 99 units of accommodation needed compared with 73 recorded by EAC in 2014 (see paragraph 6.51). The following table sets out the effect of applying the national average of 4.5 units per 1,000 people aged 65+ to the Edge Analytics 10 Year Migration-led Scenario projections set out in Table 6.1.

Table 6.8: estimate of the projected need for extra care housing for residents aged 65+, 2011-2031

| Indicator | 2011 | 2016 | Growth | 2021 | Growth | 2026 | Growth | 2031 | Growth | 2011-2031 |
|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-----------|
| 65+ Population | 21,931 | 24,811 | 2,880 | 26,964 | 2,153 | 29,564 | 2,600 | 32,926 | 3,362 | 10,995 |
| Extra care housing | 73 * | 112 | 40 | 122 | 9 | 133 | 11 | 149 | 16 | 76 |

(Source: EAC database and Edge Analytics)

* 2014 actual survey-based used as proxy

Key findings

- Applying national residence rates to St Albans produces a current estimated need for 99 units, compared with a recorded supply of 73 units, a backlog of 26 units, with a need for 50 further units by 2031. This need is relatively low and represents extra care with the most extensive facilities and able to deal with higher levels of dependency. It should be borne in mind that in practice this category overlaps with much new 'retirement home/sheltered' provision where enhanced support systems and facilities will be similar to extra care). Overall the priority is to improve the flexibility of specialised older persons' housing stock to accommodate varieties of support. This can be achieved through the new development opportunities presented as a result of the overall growth in provision needed across both categories.

The projected need for sheltered housing: a local supply-based approach

- 6.58 Again taking the POPPI approach, a local supply-based approach can be applied to estimate the future need for sheltered housing. At 2014, the EAC database recorded 731 units of retirement/sheltered housing in St Albans City and District (see paragraph 6.44). Expressed as a proportion of the 65+ population in 2011 (21,931), this equates to a supply rate of 3.33% or approximately 33 units per 1,000 people aged 65+. The following table applies this local supply rate to the future growth in the 65 plus population based on the Edge Analytics 10 Years Migration-led Scenario.

Table 6.9: estimate of the projected need for retirement/sheltered housing for residents aged 65+, 2011-2031

| Indicator | 2011 | 2016 | Growth | 2021 | Growth | 2026 | Growth | 2031 | Growth | 2011-2031 |
|------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-----------|
| 65+ Population | 21,931 | 24,811 | 2,880 | 26,964 | 2,153 | 29,564 | 2,600 | 32,926 | 3,362 | 10,995 |
| Retirement/sheltered housing | 731 * | 827 | 96 | 899 | 72 | 986 | 87 | 1,098 | 112 | 367 |

(Source: EAC database and Edge Analytics)

* 2014 actual survey-based used as proxy

Key findings

- Based on current local supply rates, there will be a need for an additional 367 units of retirement/sheltered housing between 2011 and 2031, an increase of 50%.

Projecting the need for specialised housing for older people: a national 'demand-based' approach

6.59 As an alternative to the POPPI approach, the Housing Learning and Improvement Network (LIN) has developed a Strategic Housing for Older People Analysis (SHOP) Toolkit to help plan to meet the housing needs of older people. It is important to emphasise that Housing LIN modelling is based on the population aged 75+.

6.60 The SHOP Toolkit applies national 'Demand Rates' per 1,000 people aged 75+ which are the outcome of:

'a review of past attempts at estimating the appropriate ratio of provision for sheltered housing, and the experience of local authorities we have worked with who are attempting to shape a strategic direction from what they have inherited to something that will meet future needs and aspirations. It represents an attempt to quantify matters with explicit numerical ratios and targets. It is contentious, but deliberately so, in challenging those who must develop local strategies to draw all the strands together in a way that quantifies their intentions.'

(Housing LIN, 'More Choice, Greater Voice a toolkit for producing a strategy for accommodation with care for older people', February 2008, p.44)

6.61 Consequently, it is important to emphasise that these Demand Rates are aspirational, representing an ideal level of supply as envisaged by LIN. The assumptions behind the aspirational/ demand model are not entirely clear and the implications of this are discussed further below. The Demand Rates applied are

- Sheltered housing: 125 units per 1,000 aged 75+.
- Enhanced sheltered Housing: 20 units per 1,000 aged 75+.
- Extra care with 24/7 support: 25 units per 1,000 aged 75+.
- Residential care: 65 units per 1,000 aged 75+.
- Nursing care: 45 units per 1,000 aged 75+.

6.62 The following table applies these Demand Rates to the Edge Analytics Migration-led 10 Years population forecast for the period 2011-2031 set out in Table 6.1.

Table 6.10: estimated current and future demand for specialised housing for older people aged 75+, 2011-2031

| Type | Actual supply | Estimated supply | | | | | |
|------------------------------------|---------------|------------------|--------|--------|--------|--------|-----------|
| | | 2011 | 2016 | 2021 | 2026 | 2031 | 2011-2031 |
| Edge projected population aged 75+ | - | 10,823 | 12,000 | 13,741 | 16,129 | 17,805 | +6,982 |
| Sheltered housing | 731 | 1,353 | 1,500 | 1,718 | 2,016 | 2,226 | +873 |
| Enhanced sheltered | Not known | 216 | 240 | 275 | 323 | 356 | +140 |
| Extra care | 73 | 271 | 300 | 344 | 403 | 446 | +175 |
| Residential care | 749 | 703 | 780 | 893 | 1,048 | 1,157 | +454 |
| Nursing care | 234 | 487 | 540 | 618 | 726 | 801 | +314 |

(Source: Edge Analytics and Housing LIN SHOP Toolkit)

Key findings

- This summary table identifies a current demand for:
 - 1,569 sheltered housing units, which is more than double the EAC recorded total of 731 retirement/sheltered housing units in 2014.
 - 271 extra care units, which is more than three times the EAC recorded total of 73 units in 2014.
 - 703 residential care units, which compares closely with 749 care home units without nursing recorded by EAC in 2014. This is the only area of provision where estimated is close to actual current supply.
 - 487 nursing care units, which is more than double the EAC recorded total of 234 care home with nursing units in 2014.
- Compared with estimated demand at 2011, the table identifies an increase in demand for the following specialised housing for older people by 2031:
 - 873 sheltered housing units;
 - 140 enhanced sheltered housing units;
 - 175 extra care units;
 - 454 residential care units; and
 - 314 nursing care units.

- Compared with actual supply recorded by EAC in 2014, the table identifies an increase in demand for the following specialised housing for older people:
 - 1,851 sheltered and enhanced sheltered housing units;
 - 372 extra care units;
 - 408 residential care units; and
 - 567 nursing care units.

Recommendations concerning the future need for specialised housing for older people

- 6.63 A range of sources has been reviewed to estimate the future need for specialised housing for older people. They are problematic in a number of respects which makes comparison between them difficult as follows:
- they do not all consider the full range of specialised housing, for example, the Edge demographic national supply rate approach applies only to care homes;
 - they apply different typologies of specialised housing, for example, the EAC database combines retirement with sheltered housing and Housing LIN uses the term 'enhanced sheltered' housing which is not used elsewhere. This reflects the difficulties of precise categorisation of these housing types as explained above;
 - they apply different measures, for example, the Census uses the number of people living in care homes whilst the EAC database provides the number of units of supply;
 - they use different methodologies to estimate the future need for housing, for example, the POPPI approach uses local supply rates and Housing LIN applies a national 'demand rate'; and
 - several of the approaches do not recognise the existing level of supply, for example, Housing LIN; and only the Edge demographic approach recognises the number of older people resident in communal establishments in 2011.
- 6.64 The following table summarises the current and projected need for specialised housing derived from all the sources reviewed in the context of existing supply

Table 6.11: current supply; the current and projected need for specialised housing for older people in St Albans City and District, 2011-2031, review of outputs

| Methodology/ data source* | Tables | Age band | Supply methodology | Date | Care homes | Extra care housing | Retirement/ sheltered housing |
|------------------------------|-------------------|-------------|---|------|---------------|--------------------------|-------------------------------------|
| Census | 6.4 | 65+ | Existing supply | 2011 | 700 | - | - |
| Census | 6.4 | 75+ | Existing supply | 2011 | 637 | - | - |
| EAC | Paragraph 6.51 | 65+ | Existing supply | 2014 | 983 | 73 | 731** |
| Edge/ONS | 6.4 and 6.6 | 75+ | Projected 'institutional population': care homes | 2011 | 637 | - | - |
| | | | | 2031 | 1,125 | - | - |
| POPPI | 6.7 | 65+ | Local supply rate: care home | 2011 | 708 | | |
| | | | | 2031 | 1,326 | - | - |
| POPPI/EAC | 6.8 | 65+ | National supply rate: extra care housing | 2011 | - | 73 | - |
| | | | | 2031 | - | 149 | - |
| POPPI/EAC | 6.9 | 65+ | Local supply rate: sheltered housing | 2011 | - | - | 731* |
| | | | | 2031 | - | - | 1,098 |
| Housing LIN SHOP | 6.10 | 75+ | National 'demand rates': specialised housing | 2011 | 1,190 | 271 | 1,569 |
| | | | | 2031 | 1,958 | 446 | 2,582 |

(Sources: EAC, Edge Analytics, Housing LIN SHOP, ONS and POPPI)

Notes:

* As explained in the body of the report, the need and supply estimates included in this table are derived using a mix of population/occupancy data sources (Census, POPPI, LIN) and surveys of actual capacity at base dates (EAC). It is important to be aware that future need estimates based on the projected institutional and over age 65 population are not directly comparable to actual surveyed capacity. This is because they make no allowance for vacancies which are included in current accommodation figures.

** This EAC-derived total includes retirement and sheltered housing and is based on the number of units.

Key findings

- There is considerable variation between current and projected need derived from the range of sources, particularly in relation to care homes and sheltered housing.
- In relation to care homes:

- based on 637 people aged 75+ living in care homes in 2011, Edge Analytics projections of the older 'institutional population' living in 'communal establishments' identifies a need for 488 further units by 2031, creating a total of 1,125 units;
 - applying a local supply rate to the 65+ population, the POPPI methodology identifies a current need for 708 units (compared with 700 people aged 65+ living in care homes in 2011), and a future need for 633 units creating a total of 1,326 units; and
 - Housing LIN modelling estimates an existing demand for 1,190 units for people aged 75+, which is far in excess of 637 people living in care homes in 2011, with a further 768 to be added by 2031 creating a total of 1,158.
- In relation to extra care housing:
 - applying an EAC national supply rate for those aged 65+ provides an estimate of 99 extra care units (compared with an actual supply of 73 units) with a further 50 to be added by 2031; and
 - Housing LIN's estimate of a current demand for 271 units for those aged 75+ which is far in excess of existing provision, with a further 175 units to be provided by 2031 creating a total of 446.
 - In relation to sheltered housing:
 - based on a current estimated supply of 731 units, applying the local supply rate to the 65+ population identifies a need for 367 further units by 2031 creating a total of 1,098; and
 - Housing LIN modelling estimates a current demand for 1,569 units for those aged 75+, which is far in excess of existing provision, with a further 1,013 to be added by 2031, creating a total of 2,582.
- 6.65 Taking these considerations into account, there can be most confidence in approaches based on the actual population and supply of specialised housing for older people in St Albans, or where national supply-based estimates conform with local levels of supply. However, assuming that current supply provides a basis for determining the future level of provision takes no account of potential policy and funding changes; service improvements or new trends in supply. For example, the current approach to meeting elderly housing needs is based on providing help to people to stay at home. This priority may change as the effect is that most older people will under-occupy family housing which may be hard to manage and maintain, and has the unintended consequence of reducing the supply of family housing for which replacement supply will be required.
- 6.66 Demand-based approaches, such as those derived from Housing LIN modelling, identify ideal current and future levels of supply, but take no account of actual supply, and may imply that there is a backlog of provision.

- 6.67 In sum, all the methods provide useful insights into the future need for specialised housing for older people, with the Edge demographic and supply-based approaches helping to set realistic levels of need in the current policy climate.
- 6.68 Housing LIN provides a useful alternative approach to understanding the possible consequences of aspiring to improve the quality and level of supply of specialised residential housing for elderly people. The model gives a particular perspective on the general need to provide more opportunities for older people to move to specialised housing. It also suggests a need to offer a greater variety of provision types. If this level and variety of provision could actually be delivered it might have the benefits of encouraging downsizing, providing efficiencies in support/care and helping people to stay out of communal provision. However there are serious doubts about how well the model outputs align with current economic/housing market and policy conditions. On the face of it, LIN also appears to provide some inconsistent results in respect of its modelling of institutional care provision. This is because it suggests a growing need in this sector, whereas greater extra care should, theoretically, obviate this need. This may suggest that some important assumptions have been made about growing levels of ill-health in old age. This may be supported by the information available (and recorded in the previous chapter) about growing levels of disability in older age groups. These issues and the potential assumptions behind LIN are not well explained in the published information that supports the model. As a result, though it alludes to some important issues for future provision, it is difficult to justify using it as a basis for planning.
- 6.69 In conclusion, we would recommend applying the Edge demographic and supply-based approaches which estimate the following need for specialised housing:
- In relation to care homes: based on a 2011 estimated supply of 637 units for those aged 75+, adopting the Edge demographic projection a need for 488 further units by 2031, creating a total of 1,125 units (see Table 6.6).
 - In relation to extra care housing: based on a current supply of 73 units, adopting the EAC national supply projection of 76 further units to be added by 2031 creating a total of 149 units for those aged 65+ (see Table 6.8).
 - In relation to sheltered housing: based on a current supply of 731 units, adopting the EAC local supply projection of 367 further units by 2031 creating a total of 1,098 for those aged 65+ (see Table 6.9).

The affordability of housing for older people

- 6.70 In an area with high property values, older people have higher rates of home ownership and of outright ownership than the general population. Where older people have the option of 'downsizing' to a smaller property, their existing property may be a significant asset helping to make specialised options more affordable. It is possible to use judgement and available information on owner

occupation and outright home ownership to estimate the potential effect of this factor on affordability. This could be taken as a method of moderating the assessment of affordable housing need for older people.

- 6.71 Census Table DC4201 provides a breakdown of tenure by age band. At 2011, 82% of households aged 65+ were owner occupiers. However, over the 10 years to 2021, the 65-74 age group - which has a home ownership rate of 84% - will reach 75 and over. Over the 10 years from 2021 to 2031, the 50-64 age group, which has a home ownership rate of 82%, will reach 75 and over. These projections imply that for those aged 75+, there will be a minimum home ownership rate of 82% over the 20 years to 2031.
- 6.72 The same Census Table also records the extent to which older people own their homes outright. At 2011, 91% of households aged 65+ owned their homes outright. However, over the 10 years to 2021, the 65-74 age group - which has an outright home ownership rate of 88% - will reach 75 and over. Over the 10 years from 2021 to 2031, the 50-64 age group, which has an outright home ownership rate of 50%, will reach 75 and over. If these 2 age bands are combined, the average rate of outright home ownership over the 20 years to 2031 is 62%.
- 6.73 Applying the average of 62% outright home ownership to a minimum 82% home ownership rate implies that 51% of all older people in St Albans will be outright home owners over the period 2011-2031, and will be in a position to afford market options for housing, and 49% will require affordable options, rounded to 50% for calculation.
- 6.74 Clearly this does not take account of the likelihood that, as home owners with mortgages get older, mortgages are more likely to be paid off and outright ownership rates will increase. Therefore, this estimate could be regarded as a 'worst case' scenario in terms of the ability to afford alternative housing options in older age.

The future need for general and specialised housing for older people

- 6.75 With the exception of the need for care home units - which is separate from the housing needs arising from household projections - the need for specialised housing for older people is a sub-set of the need for housing for all age groups, including older people. Recorded in Table 4.6 above, the net need for housing for those aged 65+ is summarised in the following table. In conformity with the HNA throughout, this is provided for the Edge Analytics Migration-led 10 Years Scenario. All the projections for the future need for housing are based on a minimum requirement for 1 bed properties but we are not advocating the exclusive provision of 1 bed properties only for smaller households.

Table 6.12: projected net housing needs by bedsize for those aged 65+ in St Albans City and District, 2011-2031, Migration-led 10 years Scenario, March 2015

| Age | 1 | 2 bed | 3 | 4+ | Total No. | |
|-----|---|-------|---|----|-----------|--|
|-----|---|-------|---|----|-----------|--|

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| | bed | | bed | bed | | % of total |
|------------|-------|------|-------|------|-------|------------|
| 65-74 | 509 | 58 | 676 | 30 | 1,274 | 33.92 |
| 75-84 | 1,176 | 48 | 151 | 0 | 1,376 | 36.63 |
| 85+ | 998 | 26 | 43 | 39 | 1,106 | 29.45 |
| Totals | 2,683 | 132 | 870 | 69 | 3,756 | 100% |
| % of total | 71.43 | 3.51 | 23.16 | 1.84 | - | 100% |

(Source: Interactive Toolkits, St Albans City and District HMA and Housing Needs Toolkit)

Key findings:

Please note: that due to rounding, the sum of the constituent numbers may be slightly less than or in excess of the totals.

- 71% of the requirement for older people is for one bed housing and 23% for 3 bed housing; and
- the requirement for housing by age is almost equally distributed between the 3 age bands.

6.76 All the need for specialised housing for older people is based on a minimum requirement for one bed properties. The following table places the need for specialised housing for older people in the context of the requirement from all older people set out in the previous table; the need for specialised housing has been subtracted from the overall one bed requirement. As explained in paragraph 6.73, an affordable housing requirement of 50% has been applied throughout.

Table 6.13: the projected need for general and specialised housing for older people aged 65+ in St Albans City and District, 2011-2031 (Edge Analytics Migration led 10 year projections)

| Type | Affordable (50%) | Market (50%) | Total No. | Total % |
|----------------------|------------------|--------------|-----------|---------|
| 1 bed general needs | 1,121 | 1,121 | 2,242 | 59.69 |
| 1 bed sheltered | 184 | 184 | 367 | 9.77 |
| 1 bed extra care | 38 | 38 | 76 | 2.02 |
| 2 bed general needs | 66 | 66 | 132 | 3.51 |
| 3 bed general needs | 435 | 435 | 870 | 23.16 |
| 4+ bed general needs | 35 | 35 | 69 | 1.84 |
| Total | 1,878 | 1,878 | 3,756 | 100% |

(Sources: Edge Analytics and Interactive Toolkits, St Albans City and District HMA and Housing Needs Toolkit)

Key findings

- There is a need for 3,756 dwellings for older people in the period 2011-2031 consisting of:
 - 60% general needs 1 bed dwellings;
 - 12% sheltered and extra care units;

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- 4% 2 bed, 23% 3 bed and 2% 4 bed general needs dwellings.

Detailed Findings

Older People: population and households

6.77 This section uses 2011 Census data to provide a profile the older population which, using the same source, can be compared with the East region and England, and which is capable of being mapped.

Older people by age

6.78 The following table profiles the Census population by age band.

Table 6.14: population by age band

| Age Bands | St Albans and District | | East | | England | |
|----------------|------------------------|-------|-----------|-------|------------|-------|
| | No | % | No | % | No | % |
| Age 0 to 15 | 30,074 | 21.4 | 1,108,632 | 19.0 | 10,022,836 | 18.9 |
| Age 16 to 17 | 3,641 | 2.6 | 148,076 | 2.5 | 1,314,124 | 2.5 |
| Aged 18 to 24 | 8,903 | 6.3 | 490,197 | 8.4 | 4,970,636 | 9.4 |
| Aged 25 to 44 | 40,240 | 28.6 | 1,546,616 | 26.5 | 14,595,152 | 27.5 |
| Age 45 to 64 | 36,030 | 25.6 | 1,529,262 | 26.2 | 13,449,179 | 25.4 |
| Age 65 plus | 21,776 | 15.5 | 1,024,182 | 17.5 | 8,660,529 | 16.3 |
| All Categories | 140,664 | 100.0 | 5,846,965 | 100.0 | 53,012,456 | 100.0 |

(Source: KS102EW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- 15.5% of people in St Albans were aged 65 plus. This was lower than in both the East (17.5%) and England (16.3%).

Older people by household composition

6.79 The following table profiles the older population at the 2011 Census by household composition.

Table 6.15: household composition over 65s

| Household Composition | St Albans and District | | East | | England | |
|--|------------------------|------|---------|------|-----------|------|
| | No | % | No | % | No | % |
| One Person Household: Aged 65 and over | 6,390 | 11.4 | 306,941 | 12.7 | 2,725,596 | 12.4 |
| One Family Only: All aged 65 and over | 4,832 | 8.6 | 226,812 | 9.4 | 1,789,465 | 8.1 |
| Other household types: All aged 65 and over | 98 | 0.2 | 6,901 | 0.3 | 61,715 | 0.3 |

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| | | | | | | |
|------------------------------|--------|-------|-----------|-------|------------|------|
| All Households with Over 65s | 11,320 | 20.2 | 540,654 | 22.3 | 4,576,776 | 20.8 |
| All Categories | 56,140 | 100.0 | 2,423,035 | 100.0 | 22,063,368 | 100 |

(Source: KS201EW 2011 Census data, ONS website, <http://www.ons.gov.uk> & NOMIS website <http://www.nomisweb.co.uk>)

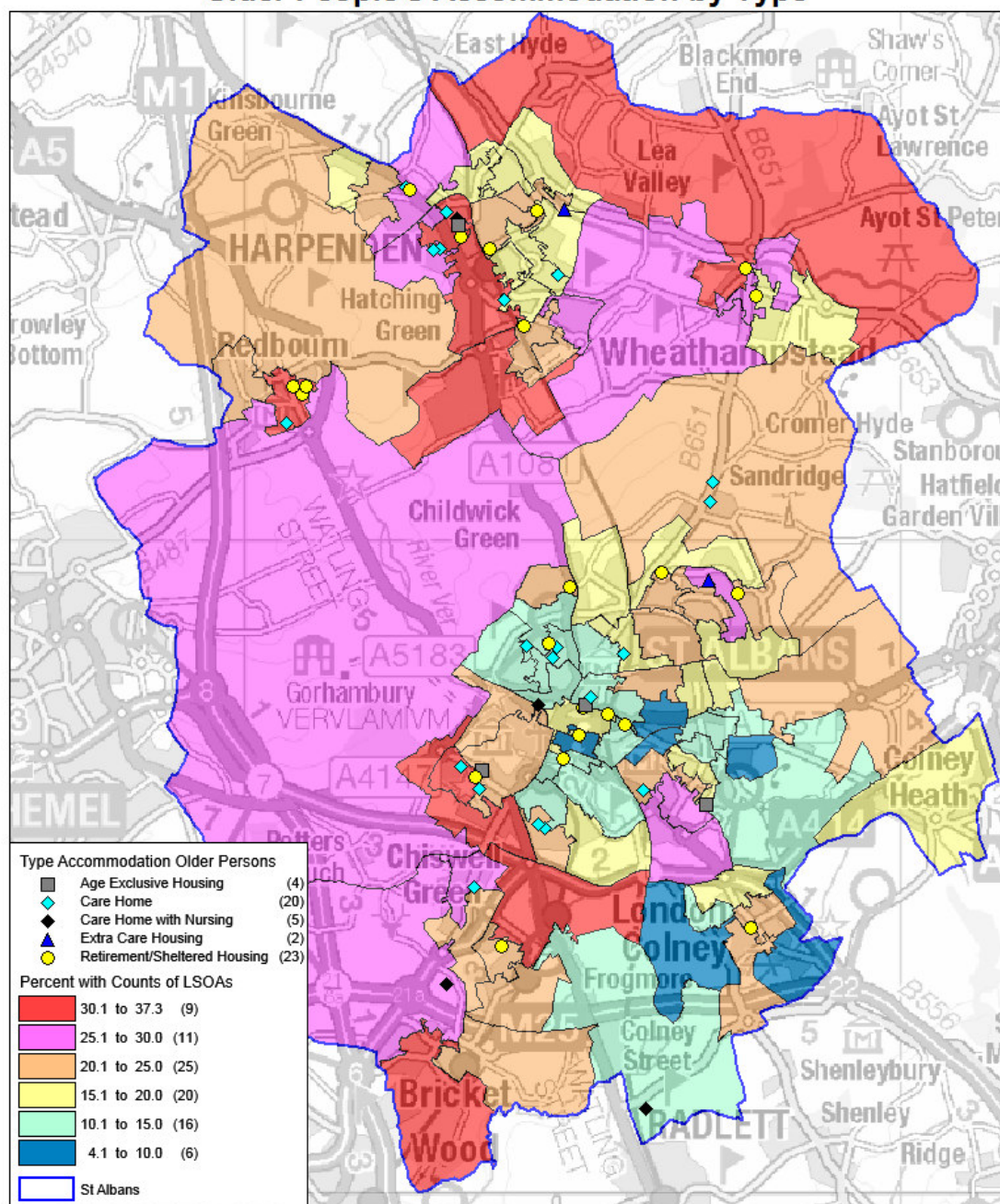
Key findings

- More than one fifth (20.2%) of households in St Albans consisted of only 65 plus year olds. This was just slightly lower than in England (20.8%) and lower than in the East (22.3%).
- 11.4% of households in St Albans were lone persons aged 65 plus. This was lower than in England (12.4%) and in the East (12.7%).
- 8.6% of households in St Albans were one family all aged 65 and over. This was a little higher than in England (8.1%) and lower than in the East (9.4%).
- 0.2% of households in St Albans were other household types all aged over 65. This was similar in both England (0.3%) and the East (0.3%).

6.80 The following map shows the percentage of households over 65 in small areas in St Albans overlaid with specialist accommodation for older people. These were derived from the Elderly Accommodation Counsel's database of housing options for older people in St Albans.

Map 6.1

Percent of Older Person Households (Over 65s) within small areas (ONS Lower Super Output Areas) in St Albans with Older People's Accommodation by Type



Source: Table KS105EW Household Composition, 2011 Census Data, Office for National Statistics, NOMIS website, <http://nomisweb.co.uk>. Elderly Accommodation Counsel Database, <http://www.housingcare.org>
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Contains National Statistics and Ordnance Survey Data (c) Crown Copyright and Database Right 2015.

Key findings

- The map shows that 10.3% of small areas (9 small areas have more than 3 tenths of their population made up of 65 plus only households), and there are a further 12.6% of small areas that have between one quarter and 3 tenths of households made up of 65 plus only households.
- The areas with the higher percentage of older people are in various parts of the St Albans District. Some are close to St Albans city centre on the South West side towards Chiswell Green, one is in the South of the district at Bricket Wood, the remainder are in the North; one being in the North West in Redbourn, another being in the central North in Harpenden and another being in the North East corner.

Older People: health and disability

6.81 The following table profiles Long Term Health Problem or Disability for households aged Over 65.

Table 6.16: number of Households with/without people with a Long Term Health Problem or Disability in households all aged Over 65

| Long Term Health Problem or Disability | St Albans and District | | East | | England | |
|---|------------------------|-------|---------|-------|-----------|-------|
| | No | % | No | % | No | % |
| No people in household with a long-term health problem or disability | 5,256 | 46.4 | 224,276 | 41.5 | 1,803,299 | 39.4 |
| 1 person in household with a long-term health problem or disability | 4,872 | 43.0 | 245,366 | 45.4 | 2,164,149 | 47.3 |
| 2 or more people in household with a long-term health problem or disability | 1,192 | 10.5 | 71,012 | 13.1 | 609,328 | 13.3 |
| All categories: Number of people in household with a long-term health problem or disability | 11,320 | 100.0 | 540,654 | 100.0 | 4,576,776 | 100.0 |

(Source: DC3408EWEW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- There were a higher percentage of Over 65s households in St Albans (46.4%) with no people in the household with a long term health problem or disability than in the East (41.5%) and in England (39.4%).
- More than two fifths of Over 65s only households had 1 person with a long term health problem or disability (43.0%), compared to 45.4% in the East and 47.3% in England.

- One tenth (10.5%) had 2 or more people in the household with a long term health problem or disability compared to 13.1% in the East and 13.3% in England.

6.82 The following table profiles Tenure and Long Term Health Problems or Disability for people aged over 65 in the context of the tenure of older people.

Table 6.17: tenure for all people aged Over 65

| Tenure | All Over 65s | | | | | |
|--|------------------------|-------|---------|-------|-----------|-------|
| | St Albans and District | | East | | England | |
| | No | % | No | % | No | % |
| Owned: Owned outright | 15,948 | 76.2 | 702,788 | 71.0 | 5,733,611 | 68.7 |
| Owned: Owned with a mortgage or loan or shared ownership | 1,882 | 9.0 | 90,239 | 9.1 | 774,656 | 9.3 |
| Rented: Social rented | 2,337 | 11.2 | 142,777 | 14.4 | 1,347,599 | 16.2 |
| Rented: Private rented or living rent free | 774 | 3.7 | 53,515 | 5.4 | 487,142 | 5.8 |
| All categories: Tenure | 20,941 | 100.0 | 989,319 | 100.0 | 8,343,008 | 100.0 |

(Source: DC3408EWEW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Table 6.18: tenure and Long Term Health or Disability for Over 65s, Day-to-day Activities Limited a Lot

| Tenure | Day-to-day activities limited a lot | | | | | |
|--|-------------------------------------|-------|---------|-------|-----------|-------|
| | St Albans and District | | East | | England | |
| | No | % | No | % | No | % |
| Owned: Owned outright | 2,589 | 65.6 | 131,987 | 59.9 | 1,193,883 | 57.3 |
| Owned: Owned with a mortgage or loan or shared ownership | 336 | 8.5 | 19,743 | 9.0 | 189,173 | 9.1 |
| Rented: Social rented | 787 | 20.0 | 52,836 | 24.0 | 547,470 | 26.3 |
| Rented: Private rented or living rent free | 232 | 5.9 | 15,717 | 7.1 | 154,593 | 7.4 |
| All categories: Tenure | 3,944 | 100.0 | 220,283 | 100.0 | 2,085,119 | 100.0 |

(Source: DC3408EWEW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- Nearly three quarters (74.2%) of 65 plus year olds whose day to day activities were limited a lot lived in owner occupied housing compared to more than two thirds (68.9%) in the East and England (66.3%).

Such high rates of home ownership and outright ownership in an area with high property values improve the affordability of 'downsizing' to a smaller or specialist property,

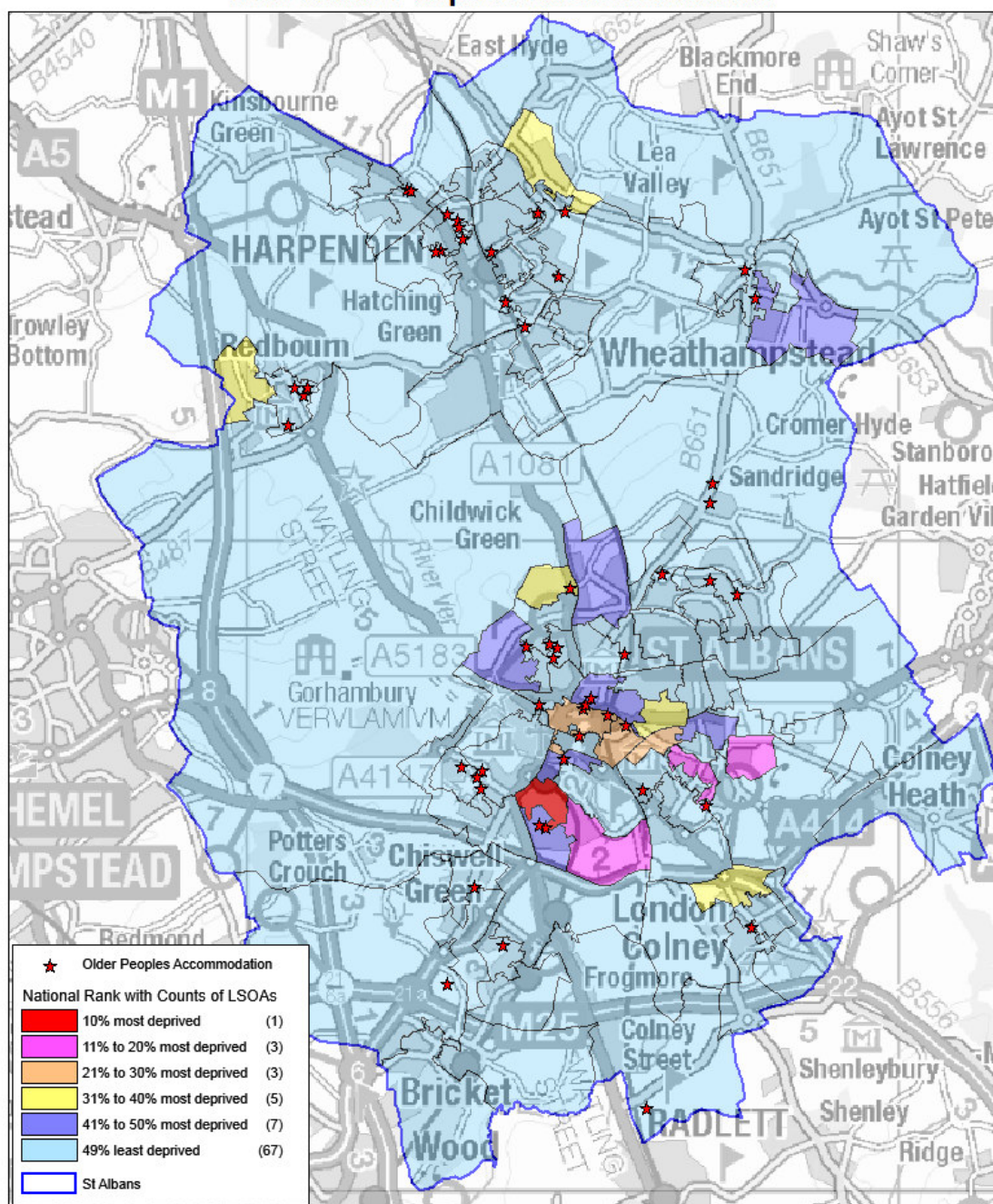
- One fifth (20.0%) of 65 plus year olds whose day to day activities were limited a lot lived in social rented housing in St Albans compared to nearly one quarter (24.0%) in the East and just over one quarter in England (26.3%).
- 5.9% of 65 plus year olds whose day to day activities were limited a lot lived in private rented housing compared to 7.1% in the East and 7.4% in England.
- The percentage of 65 plus year olds whose day to day activities were limited a lot living in owner occupied housing in St Albans was lower (74.2%) than the percentage for 65 plus year olds overall (85.1%).
- The percentage of 65 plus year olds whose daily activities were limited a lot living in social rented housing in St Albans was higher (20.0%) than the percentage for 65 plus year olds overall (11.2%).
- The percentage of 65 plus year olds whose daily activities were limited a lot living in private rented housing in St Albans was higher (5.9%) than the percentage for 65 plus year olds overall (3.7%).

Older People: income and deprivation

- 6.83 The English Indices of Deprivation (2010) provide an Index of Deprivation Affecting Older Persons which is expressed as the proportion of adults aged 60 or over living in Income Support or income based Jobseeker's Allowance or Pension Credit (Guarantee) families.
- 6.84 The following map shows areas of higher or lower deprivation for Older Persons within St Albans and, as in the previous map, identifies the location of specialised housing for older people.

Map 6.2

National Rank Index of Deprivation Affecting Older People
Index in ONS Lower Super Output Areas St Albans
with Older People's Accommodation



Source: English Indices of Deprivation 2010, CLG website, <http://www.communities.gov.uk>. Contains public sector information licensed under the Open Government Licence v1.0 (<http://www.nationalarchives.gov.uk/doc/open-government-licence>). Elderly Accommodation Counsel Database, <http://www.housingcare.org>. Contains National Statistics and Ordnance Survey Data (c) Crown Copyright and Database Right 2015.

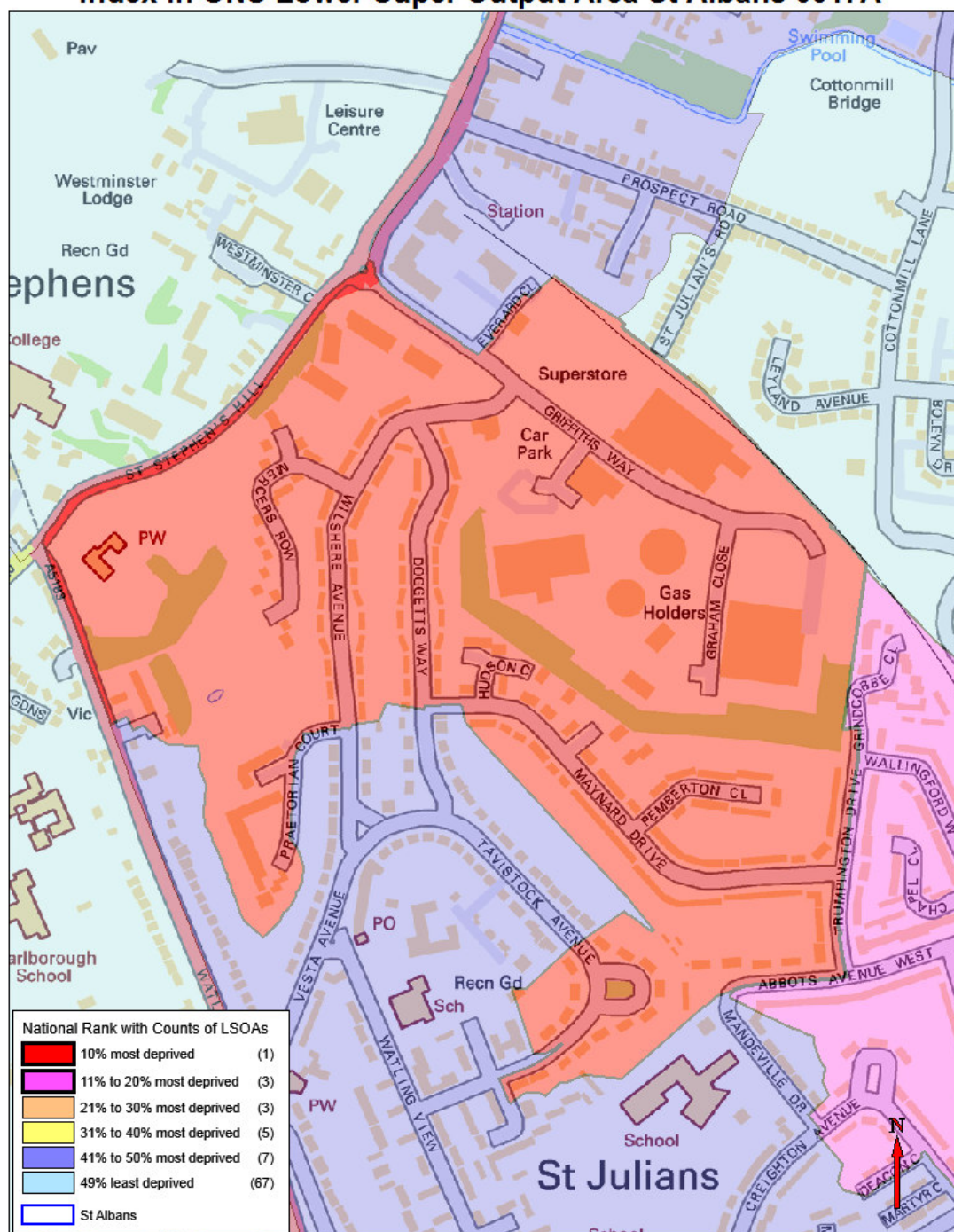
Key findings

- There are some pockets of high relative deprivation for older people in terms of their income. There is one small area in the 10% most deprived nationally and 3 small areas in the 11% to 20% most deprived nationally. The area with the highest deprivation is near the centre on the South side of St Albans and the other 3 small areas in the top quintile are located to the South of the city centre of St Albans.
- There appears to be some specialist accommodation in the adjacent small area to the small area with the highest deprivation for older persons.

6.85 The following maps identify in more detail the pockets of high deprivation for older people in St Albans in terms of their incomes.

Map 6.3

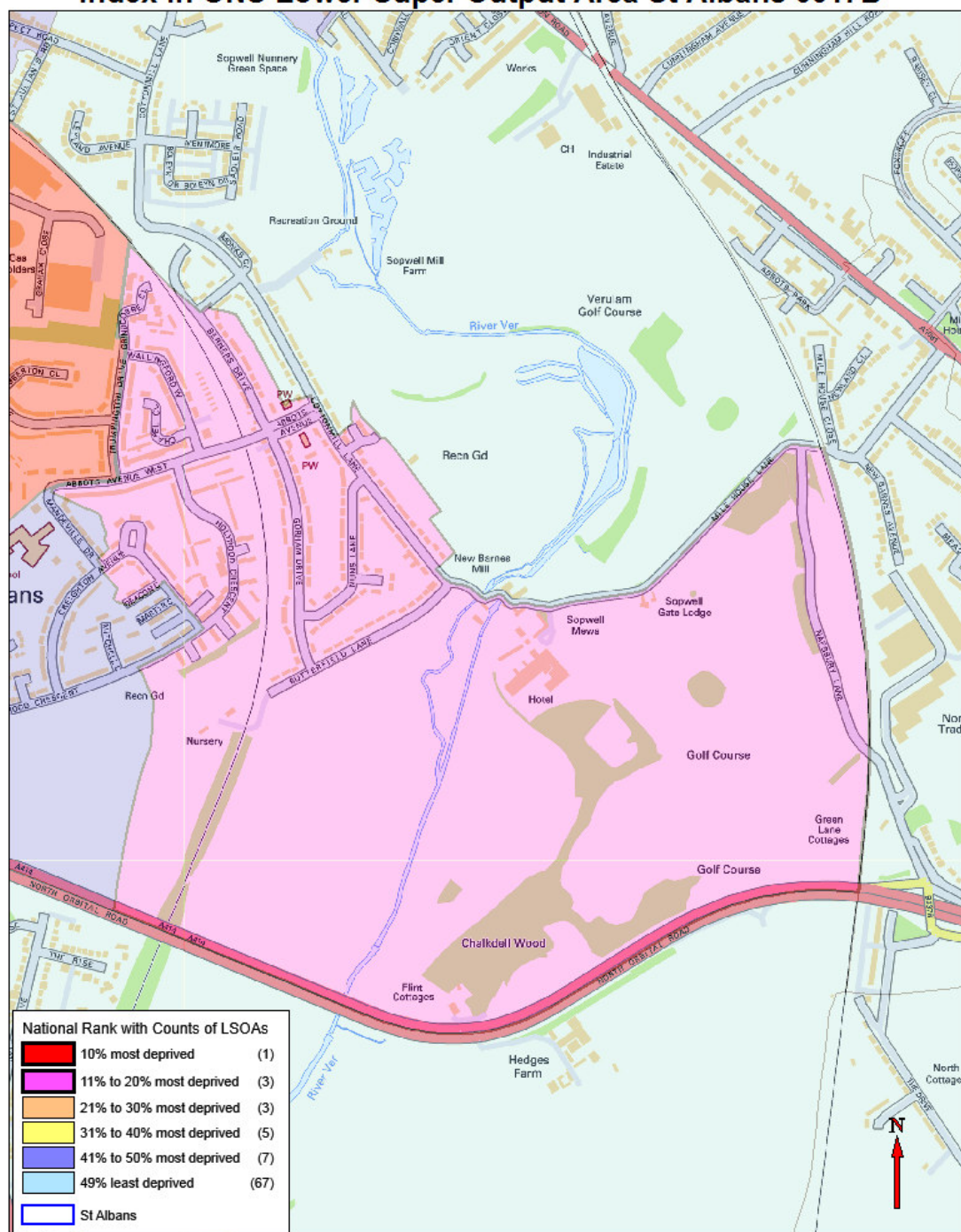
National Rank Index of Deprivation Affecting Older People
Index in ONS Lower Super Output Area St Albans 0017A



Source: English Indices of Deprivation 2010, CLG website, <http://www.communities.gov.uk>. Contains public sector information licensed under the Open Government Licence v1.0 (<http://www.nationalarchives.gov.uk/doc/open-government-licence>). Contains National Statistics and Ordnance Survey Data (c) Crown Copyright and Database Right 2013.

Map 6.4

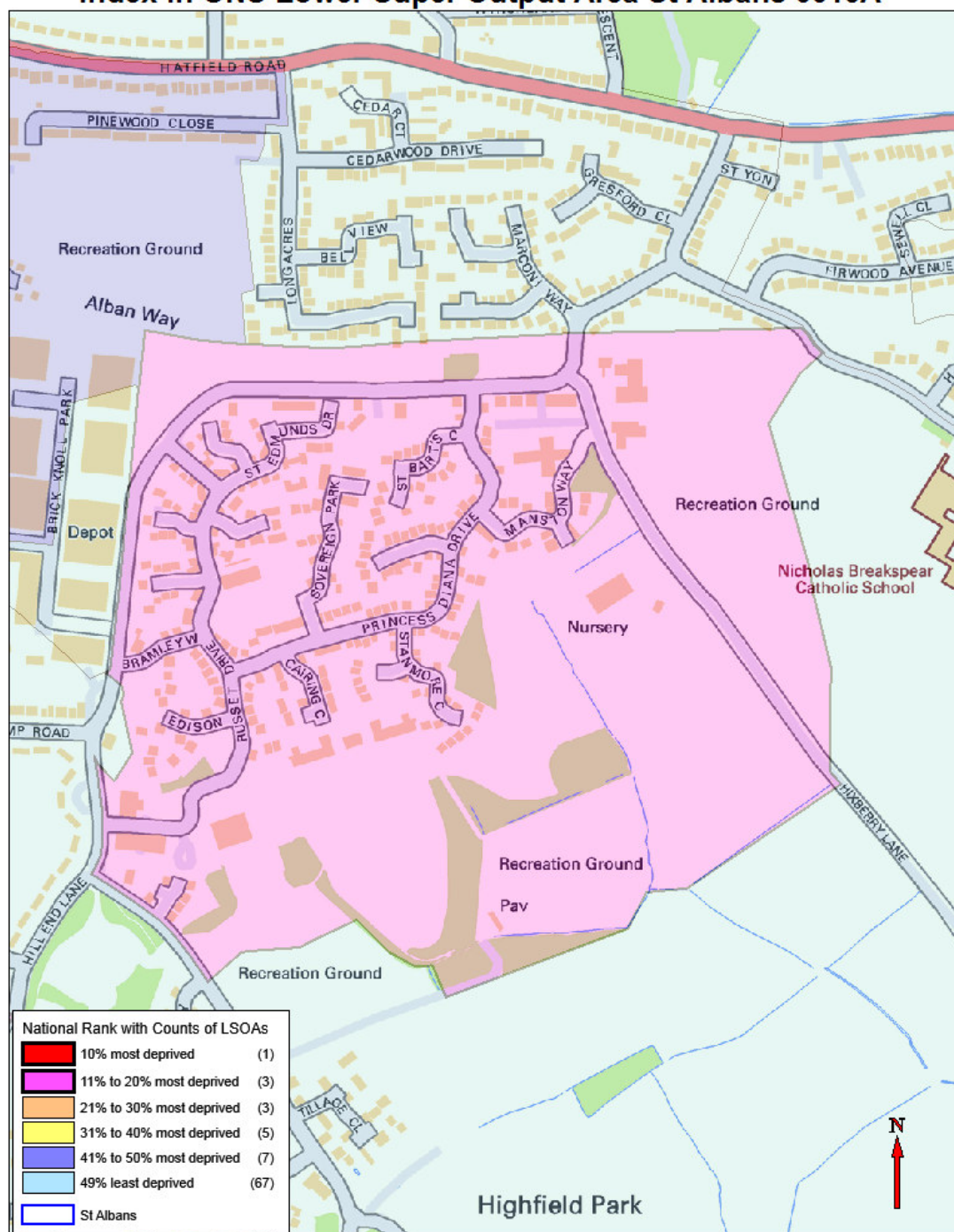
National Rank Index of Deprivation Affecting Older People Index in ONS Lower Super Output Area St Albans 0017B



Source: English Indices of Deprivation 2010, CLG website, <http://www.communities.gov.uk>. Contains public sector information licensed under the Open Government Licence v1.0 (<http://www.nationalarchives.gov.uk/doc/open-government-licence>). Contains National Statistics and Ordnance Survey Data (c) Crown Copyright and Database Right 2013.

Map 6.5

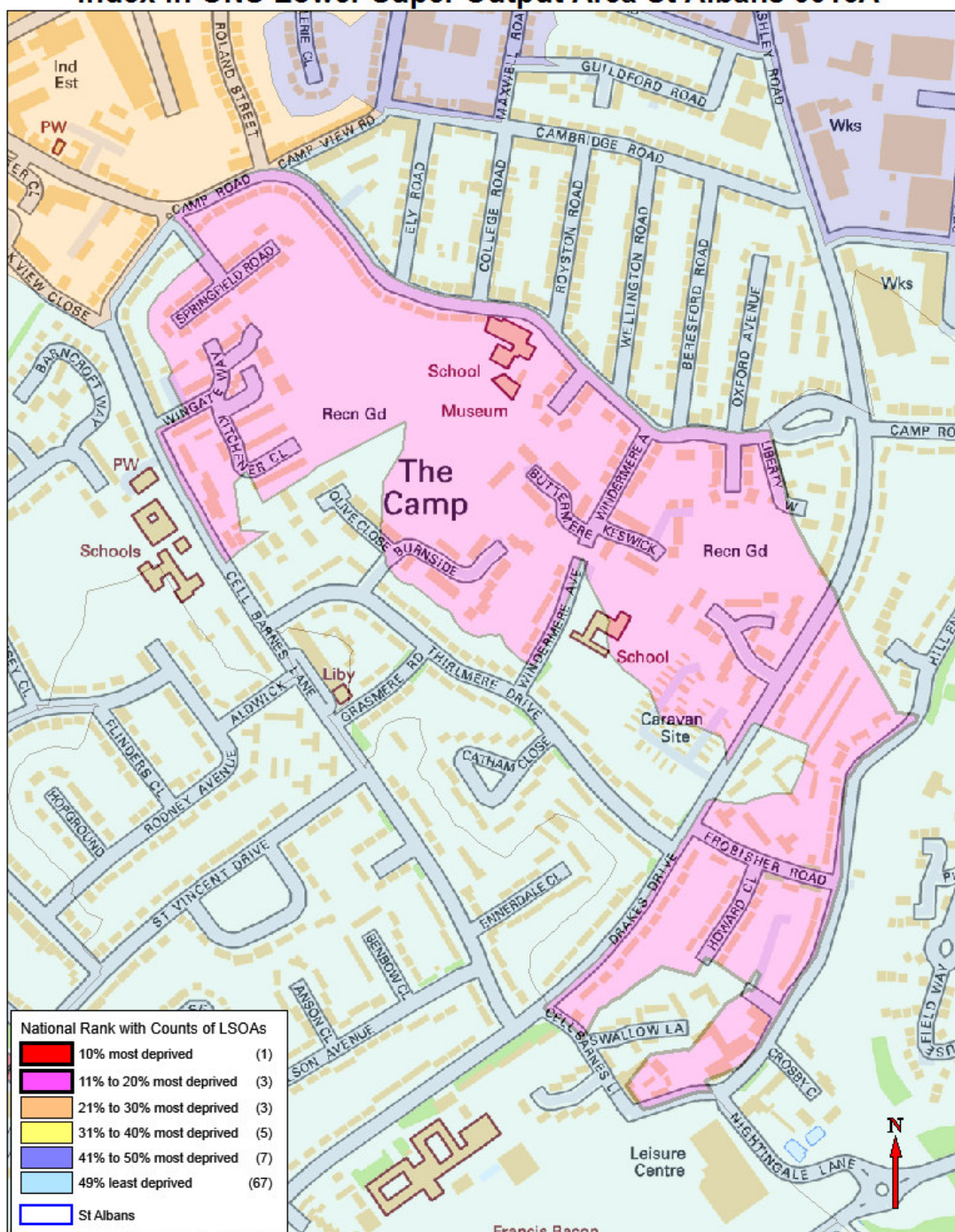
**National Rank Index of Deprivation Affecting Older People
Index in ONS Lower Super Output Area St Albans 0015A**



Source: English Indices of Deprivation 2010, CLG website, <http://www.communities.gov.uk>. Contains public sector information licensed under the Open Government Licence v1.0 (<http://www.nationalarchives.gov.uk/doc/open-government-licence>). Contains National Statistics and Ordnance Survey Data (c) Crown Copyright and Database Right 2013.

Map 6.6

**National Rank Index of Deprivation Affecting Older People
Index in ONS Lower Super Output Area St Albans 0016A**



Source: English Indices of Deprivation 2010, CLG website, <http://www.communities.gov.uk>. Contains public sector information licensed under the Open Government Licence v1.0 (<http://www.nationalarchives.gov.uk/doc/open-government-licence>). Contains National Statistics and Ordnance Survey Data (c) Crown Copyright and Database Right 2013.

State Pension and Pension Credit

6.86 The tables below show the percentage of State Pension and Pension Credit claimants over 60 years of age taken as a percentage of the 60 plus population from the ONS 2013 Mid-year estimate. The real percentage is likely to be slightly lower as the population of 60 plus is likely to have grown by May 2014.

Table 6.19: State Pension Claimants at May 2014

| Older people | St Albans and District | | East | | England | |
|---|------------------------|-------|-----------|-------|------------|-------|
| | No | % | No | % | No | % |
| State Pension Claimants | 24,960 | 81.5 | 1,203,880 | 83.0 | 10,053,880 | 82.1 |
| 60 Plus Population 2013 Mid-Year Estimate | 30,614 | 100.0 | 1,450,455 | 100.0 | 12,244,950 | 100.0 |

(Source: DWP data, NOMIS website <http://www.nomisweb.co.uk> and 2013 ONS Mid Year Population Estimates, ONS website, <http://www.ons.gov.uk>)

Key findings

- There was a slightly lower estimated percentage (81.5%) of state pension claimants at May 2014 in St Albans than in the East (83.0%) and England (82.1%). The remaining 60 plus population may either not qualify for a State pension yet or may be working or living off private pensions or savings.

Table 6.20: Pension Credit Claimants at May 2014

| Older people | St Albans and District | | East | | England | |
|---|------------------------|-------|-----------|-------|------------|-------|
| | No | % | No | % | No | % |
| Pension Credit Claimants | 2,560 | 8.4 | 187,960 | 13.0 | 1,911,080 | 15.6 |
| 60 Plus Population 2013 Mid Year Estimate | 30,614 | 100.0 | 1,450,455 | 100.0 | 12,244,950 | 100.0 |

(Source: DWP data, NOMIS website <http://www.nomisweb.co.uk> and 2013 ONS Mid Year Population Estimates, ONS website, <http://www.ons.gov.uk>)

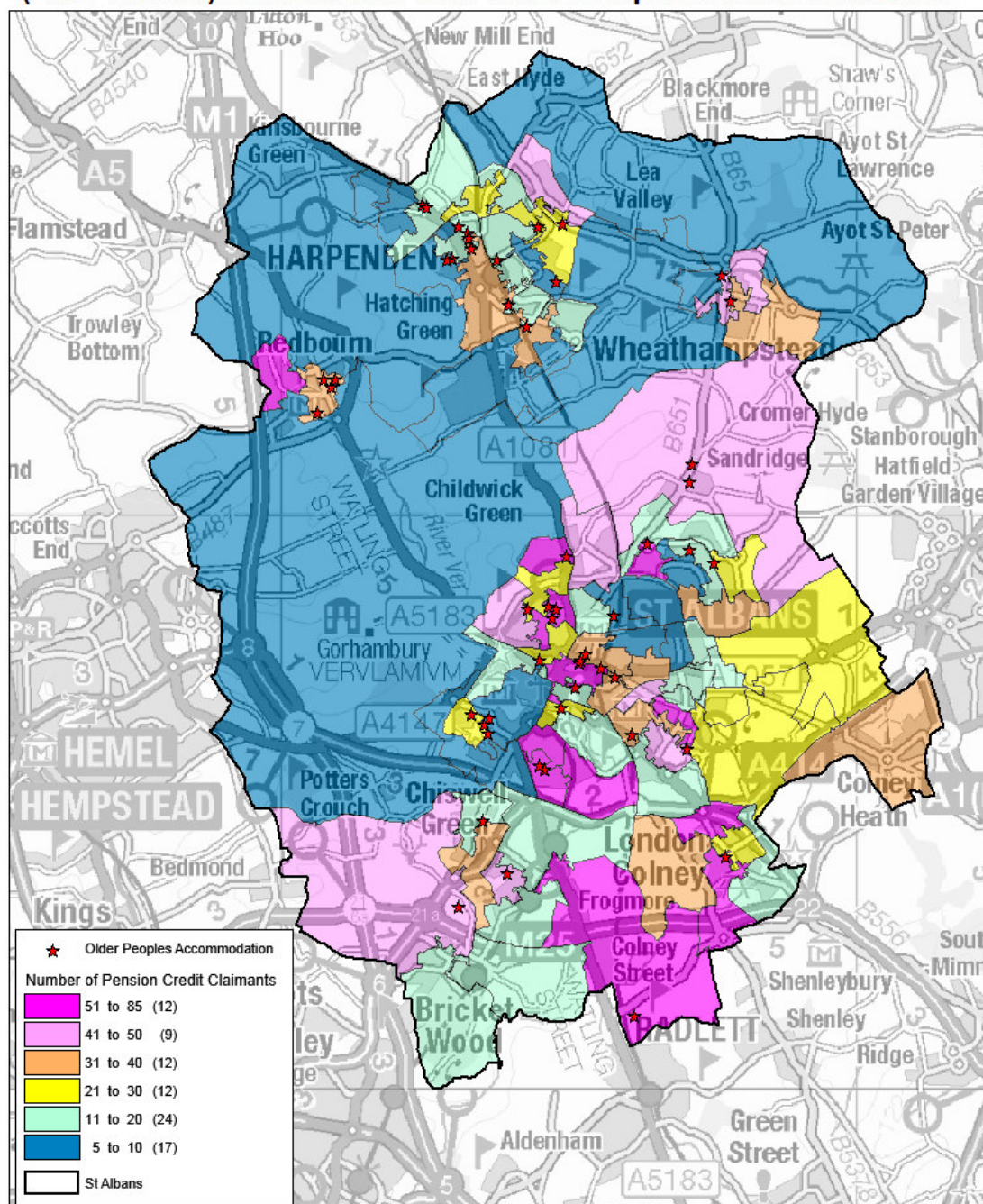
Key findings

- There was a lower estimated percentage (8.4%) of pension credit claimants in St Albans at May 2014 than in the East (13.0%) and in England (15.6%). This may be indicative of a lower percentage of pensioners on low incomes in St Albans than in the East and in England; however, it does show that there is some income deprivation for older people in St Albans. Not everyone who is entitled to pension credit claims it.

- 6.87 The following map shows the numbers of Pension Credit claimants in small areas in St Albans at 2014. It was not possible to take this as a percentage of the populations in the small areas (Lower Super Output Areas) because the 2013 Mid Year estimates are produced for a different set of Lower Super Output Area boundaries than the Pension Credit information. The Pension Credit information (like the Indices of Deprivation 2010) links to the 2001 ONS Lower Super Output Areas. The ONS Mid Year estimates link to the 2011 ONS Lower Super Output Areas. There are some small changes in these areas between these different sets of boundaries. There are similar numbers in the populations in ONS Lower Super Output Areas so showing numbers is still a good indication as to where the pockets of deprivation in terms of income for older people exist. As in previous maps, the map also shows the location of specialised housing for older people.

Map 6.7

**Number of Pension Credit Claimants within Small Areas
(2001 LSOAs) in St Albans with Older People's Accommodation**



Source: Pension Credit Claimants, DWP Data, Office for National Statistics,
NOMIS website, <http://nomisweb.co.uk>. Elderly Accommodation Counsel Database, <http://www.housingcare.org>
Contains public sector information licensed under the Open Government
Licence v1.0 (<http://www.nationalarchives.gov.uk/doc/open-government-licence>).
Contains National Statistics and Ordnance Survey Data (c) Crown Copyright and Database Right 2015.

Key findings

- The map shows that 14.0% (12 small areas) had between 50 and 85 pension credit claimants at May 2014. 8 of these small areas were in or around the centre of St Albans, and 3 were directly to the South and South West of the centre of St Albans at London Colney. 1 was in Redbourn in the North West part of the District.
- St Albans 0017A ranked highest in the Index of Deprivation for Older People Index and it had 75 claimants.
- St Albans 0012B had the highest number of Pension credit claimants (85) and it was in the 21% to 30% most nationally deprived for the Index of Deprivation for Older People.
- There does appear to be some specialist older person's accommodation either in or near the areas with the highest numbers of pension credit claimants.

Older People: housing

Tenure

6.88 The following table profiles older households aged over 65 by tenure.

Table 6.21: tenure for all over 65 households

| Tenure | St Albans and District | | East | | England | |
|--|------------------------|-------|---------|-------|-----------|-------|
| | No | % | No | % | No | % |
| Owned: Owned outright | 8,661 | 76.5 | 377,678 | 69.9 | 3,084,419 | 67.4 |
| Owned: Owned with a mortgage or loan | 635 | 5.6 | 30,774 | 5.7 | 258,230 | 5.6 |
| Shared ownership (part owned and part rented) | 28 | 0.2 | 2,104 | 0.4 | 23,544 | 0.5 |
| Social rented: Rented from council (Local Authority) | 1,222 | 10.8 | 49,474 | 9.2 | 477,527 | 10.4 |
| Social rented: Other social rented | 269 | 2.4 | 47,005 | 8.7 | 427,138 | 9.3 |
| Private rented: Private landlord or letting agency | 230 | 2.0 | 17,733 | 3.3 | 167,534 | 3.7 |
| Private rented: Other private rented | 52 | 0.5 | 3,807 | 0.7 | 32,456 | 0.7 |
| Living rent free | 223 | 2.0 | 12,079 | 2.2 | 105,928 | 2.3 |
| All categories: Tenure | 11,320 | 100.0 | 540,654 | 100.0 | 4,576,776 | 100.0 |

(Source: DC4101EWEW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- More than four fifths (82.1%) of households with only over 65s were owner occupied in St Albans. This was higher than just over three quarters in the East (75.5%) and almost three quarters in England (73.0%).
- 13.2% of only Over 65s households in St Albans were in social rented housing, the majority of these being in local authority social rented housing. This was lower than in the East (17.8%) and almost one fifth of over 65s households in England (19.8%).
- A lower percentage of Over 65s households in St Albans were in private rented housing (2.5%) than in the East (4.0%) and England (4.4%).

Number of bedrooms

6.89 The following table profiles the Number of Bedrooms Over 65s Households

Table 6.22: Number of Bedrooms for all Over 65 Households

| Number of bedrooms | St Albans and District | | East | | England | |
|--------------------|------------------------|-------|---------|-------|-----------|-------|
| | No | % | No | % | No | % |
| 1 Bedroom | 1,571 | 13.9 | 78,311 | 14.5 | 720,256 | 15.7 |
| 2 Bedrooms | 2,818 | 24.9 | 170,277 | 31.5 | 1,451,508 | 31.7 |
| 3 Bedrooms | 4,470 | 39.5 | 214,750 | 39.7 | 1,849,293 | 40.4 |
| 4 Bedrooms | 1,992 | 17.6 | 63,217 | 11.7 | 449,850 | 9.8 |
| 5 + Bedrooms | 469 | 4.1 | 14,099 | 2.6 | 105,869 | 2.3 |
| Total Over 65s | 11,320 | 100.0 | 540,654 | 100.0 | 4,576,776 | 100.0 |

(Source: DC1402EWEW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- 13.9% of Over 65s only households in St Albans lived in 1 bed homes compared to 14.5% in the East and 15.7% in England.
- Nearly one quarter (24.9%) of Over 65s only households in St Albans lived in 2 bed homes compared to almost one third (31.5%) in the East and in England (31.7%).
- Nearly two fifths (39.5%) of Over 65s only households lived in 3 bed homes, this being similar to 39.7% in the East and just over two fifths (40.4%) in England.

- 17.6% of Over 65s only households lived in 4 bed homes, this being higher than 11.7% in the East and 9.8% in England.
- 4.1% of Over 65s only households lived in 5 plus bed homes compared to 2.6% in the East and 2.3% in England.

Overcrowding and underoccupation

6.90 The following tables identify the extent of overcrowding or underoccupation for older households of different types using the Occupancy Rating (Bedrooms) indicator.

Table 6.23: Occupancy Rating (Bedrooms) Lone Person Households Over 65

| Occupancy Rating (Bedrooms) | St Albans and District | | East | | England | |
|--------------------------------|------------------------|-------|---------|-------|-----------|-------|
| | No | % | No | % | No | % |
| Occupancy rating of +2 or more | 3,111 | 48.7 | 133,850 | 43.6 | 1,165,735 | 42.8 |
| Occupancy rating of +1 | 1,887 | 29.5 | 105,683 | 34.4 | 935,962 | 34.3 |
| Occupancy rating of 0 | 1,392 | 21.8 | 67,408 | 22.0 | 623,899 | 22.9 |
| Occupancy rating of -1 or less | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Totals | 6,390 | 100.0 | 306,941 | 100.0 | 2,725,596 | 100.0 |

(Source: DC4105EWEW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Table 6.24: Occupancy Rating One Family: All Over 65

| Occupancy Rating (Bedrooms) | St Albans and District | | East | | England | |
|--------------------------------|------------------------|------|---------|------|-----------|------|
| | No | % | No | % | No | % |
| Occupancy rating of +2 or more | 3,748 | 58.7 | 153,466 | 50.0 | 1,197,909 | 44.0 |
| Occupancy rating of +1 | 906 | 14.2 | 62,578 | 20.4 | 496,856 | 18.2 |
| Occupancy rating of 0 | 177 | 2.8 | 10,716 | 3.5 | 94,219 | 3.5 |
| Occupancy rating of -1 or less | 1 | 0.0 | 52 | 0.0 | 481 | 0.0 |
| Totals | 4,832 | 75.6 | 226,812 | 73.9 | 1,789,465 | 65.7 |

(Source: DC4105EWEW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- Under occupation was higher (+2 or more bedrooms) in St Albans for both Lone Person Households over 65 and One Family All over 65s Households in St Albans than in the East and England.
- Nearly three fifths (58.7%) of One Family All Over 65s were under-occupied (+2 or more bedrooms) compared to half (50.0%) in the East and more than two fifths (44.0%) in England.

- Nearly half of Lone Person Households Over 65 (48.7%) in St Albans were under-occupied (+2 or more bedrooms) compared to more than two fifths (43.6%) in the East and England (42.8%).
- There was no information on Occupancy rating for Other households all over 65.

Communal establishments

6.91 The following table identified the population aged 65+ in communal establishments by type.

Table 6.25: population in communal establishments by type for residents aged 65+

| Type of Communal Establishment | St Albans and District | | East | | England | |
|--|------------------------|-------------|---------------|-------------|----------------|-------------|
| | No | % | No | % | No | % |
| <i>Medical and care establishments:</i> | | | | | | |
| General hospital | 0 | 0.0 | 0 | 0.0 | 134 | 0.0 |
| NHS: Mental health hospital/unit (including secure units) | 28 | 3.8 | 224 | 0.7 | 1,322 | 0.5 |
| NHS: Other hospital | 0 | 0.0 | 92 | 0.3 | 797 | 0.3 |
| Children's home (including secure units) | 0 | 0.0 | 0 | 0.0 | 2 | 0.0 |
| Local Authority: care home with nursing | 0 | 0.0 | 37 | 0.1 | 1,267 | 0.4 |
| Local Authority: care home without nursing | 0 | 0.0 | 1,024 | 3.2 | 10,064 | 3.5 |
| Local Authority: other home | 0 | 0.0 | 42 | 0.1 | 344 | 0.1 |
| Registered Social Landlord/Housing Association: home or hostel | 6 | 0.8 | 464 | 1.5 | 2,080 | 0.7 |
| Registered Social Landlord/Housing Association: sheltered housing only | 0 | 0.0 | 118 | 0.4 | 845 | 0.3 |
| Other: care home with nursing | 132 | 17.8 | 9,405 | 29.8 | 114,317 | 39.3 |
| Other: care home without nursing | 568 | 76.8 | 18,892 | 59.9 | 148,392 | 51.0 |
| Other: children's home (including secure units) | 0 | 0.0 | 0 | 0.0 | 13 | 0.0 |
| Other: mental health hospital/unit (including secure units) | 0 | 0.0 | 146 | 0.5 | 1,014 | 0.3 |
| Other: other hospital | 0 | 0.0 | 41 | 0.1 | 553 | 0.2 |
| Other: other establishment | 0 | 0.0 | 417 | 1.3 | 3,128 | 1.1 |
| <i>Medical and care establishments: sub-total</i> | <i>734</i> | <i>99.2</i> | <i>30,902</i> | <i>98.1</i> | <i>284,272</i> | <i>97.7</i> |
| <i>Other establishment: sub total</i> | <i>6</i> | <i>0.8</i> | <i>544</i> | <i>1.7</i> | <i>5,363</i> | <i>1.8</i> |
| <i>Establishment not stated</i> | <i>0</i> | <i>0.0</i> | <i>69</i> | <i>0.2</i> | <i>1,300</i> | <i>0.4</i> |
| Total in communal establishments | 740 | 100.0 | 31,515 | 100.0 | 290,935 | 100.0 |

(Source: DC4210EWEW 2011 Census data, ONS website, <http://www.ons.gov.uk> and NOMIS website <http://www.nomisweb.co.uk>)

Key findings

- There were 740 people aged 65+ living in communal establishments at 2011, of whom 700 were living in care homes
- Of those living in care homes, 19% were care homes with nursing which was lower than in the East (32%) and England (42%).
- Nearly one fifth were in care homes with nursing (132). This was lower than in the East (29.8%) and nearly two fifths in England (39.8%).
- 3.8% of 65 plus year old residents in Communal Establishments were in NHS mental health units including secure units in St Albans. This was higher than in the East (0.7%) and in England (0.5%).
- 0.8% Of 65 plus year old residents in Communal Establishments were in a housing association home or hostel compared to 1.5% in the East and 0.7% in England.

Specialised housing for older people

- 6.92 The following information was compiled in January 2015 from the Elderly Accommodation Counsel's (EAC) database of housing options for older people in St Albans; some housing was available for people aged 55 plus. The EAC is a national charity that aims to help older people make informed choices about meeting their housing and care needs (see: <http://www.eac.org.uk/>)

The type of specialised housing available

- 6.93 The following table profiles the type of specialised housing available for older people in St Albans by number and proportion of establishments.

Table 6.26: types of specialised housing for older people in St Albans, December 2014

| Type | Number of establishments | % of establishments |
|------------------------------|--------------------------|---------------------|
| Care home | 20 | 37.0 |
| Care home with nursing | 5 | 9.3 |
| Retirement/sheltered housing | 23 | 42.6 |
| Extra care housing | 2 | 3.7 |
| Age exclusive housing | 4 | 7.4 |
| Total | 54 | 100.0 |

(Source: Elderly Accommodation Counsel, housing options website, www.housingcare.org)

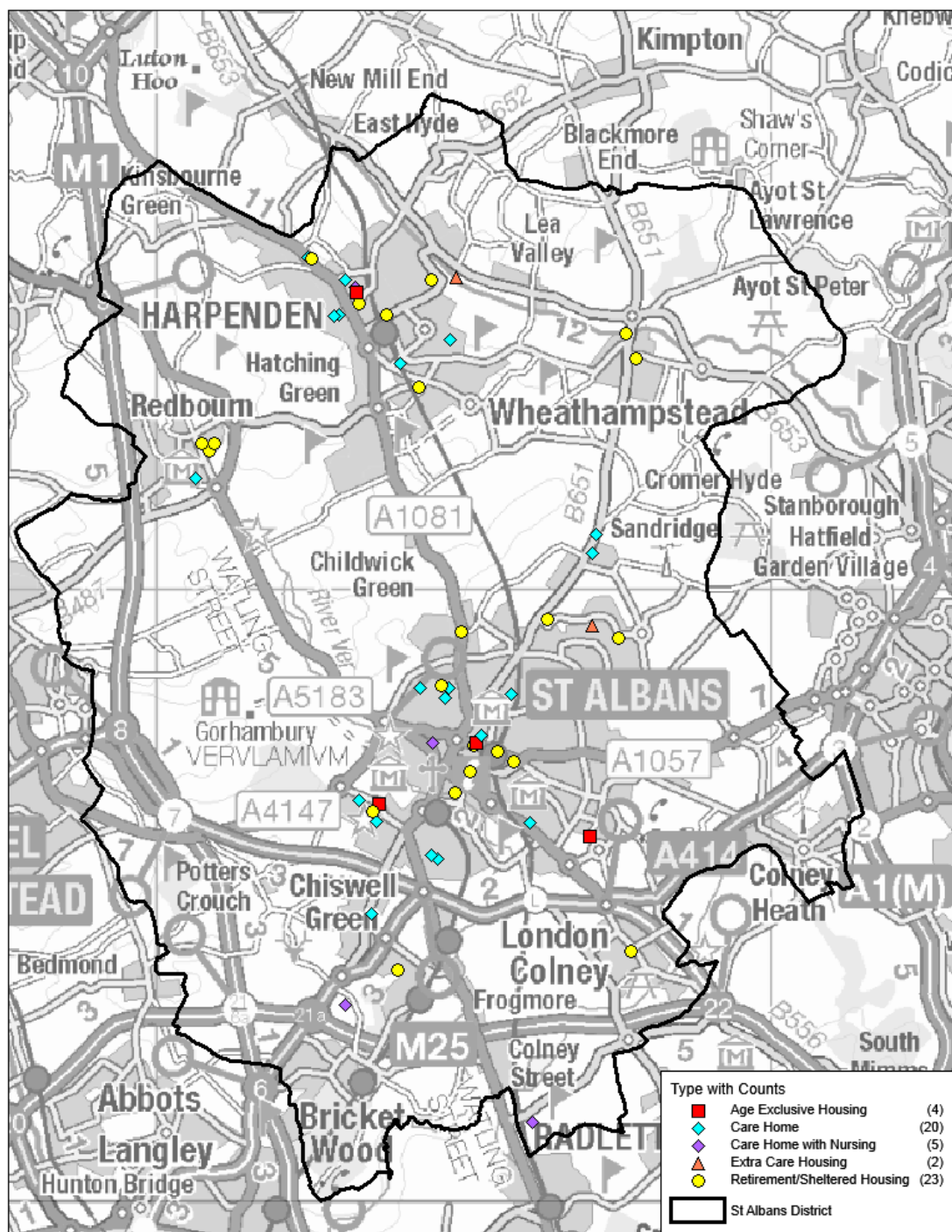
Key findings

- There were 54 options for older people's accommodation in St Albans at December 2014.
- Just over two fifths (42.6%) were retirement homes or sheltered housing. 37.0% of these were care homes without nursing and a further 9.3% were care homes with nursing.
- 7.4% was age exclusive housing and 3.7% was extra care housing.

6.94 The following map identifies the location of the accommodation for older people by type.

Map 6.8

Accommodation for Older Persons in St Albans



Source: Elderly Accommodation Counsel Database, <http://www.housingcare.org>
Contains Ordnance Survey Data. (c) Crown Copyright and Database Right 2014

6.95 The following table lists the type of specialised accommodation available.

Table 6.27: accommodation type available for older people, December 2014

| Accommodation type | No | % |
|------------------------------|----|-------|
| Rooms | 25 | 46.3 |
| Flats | 22 | 40.7 |
| Bungalows/Flats | 3 | 5.6 |
| Flats/Cottages | 2 | 3.7 |
| Bungalows/Flats and Cottages | 1 | 1.9 |
| Cottages | 1 | 1.9 |
| Total | 54 | 100.0 |

(Source: Elderly Accommodation Counsel, housing options website, www.housingcare.org)

Key findings

- 46.3% (25 establishments) offered rooms, 40.7% (22 establishments) offered flats, 5.6% (3 establishments) offered bungalows and flats, 3.7% (2 establishments) offered flats or cottages, 1.9% (1 establishment) offered bungalows, flats and cottage and 1.9% (1 establishment) offered cottages.

The tenure of units of specialised housing available

6.96 The following table profiles the tenure of specialised housing available for older people.

Table 6.28: tenure by type of specialised housing for older people, December 2014

| Tenure | Retirement/ sheltered housing | | Extra care Housing | | Age exclusive Housing | | Totals | |
|----------------------------------|-------------------------------------|-------|-----------------------|-------|-----------------------------|-------|--------|-------|
| | No | % | No | % | No | % | No | % |
| Leasehold | 11 | 47.8 | 0 | 0.0 | 2 | 50.0 | 13 | 44.8 |
| Leasehold and Freehold | 1 | 4.3 | 0 | 0.0 | 0 | 0.0 | 1 | 3.4 |
| Leasehold and Shared Ownership | 1 | 4.3 | 0 | 0.0 | 0 | 0.0 | 1 | 3.4 |
| Rent Social Landlord | 9 | 39.1 | 1 | 50.0 | 2 | 50.0 | 12 | 41.4 |
| Rent Social Landlord & Leasehold | 0 | 0.0 | 1 | 50.0 | 0 | 0.0 | 1 | 3.4 |
| Shared Ownership | 1 | 4.3 | 0 | 0.0 | 0 | 0.0 | 1 | 3.4 |
| Totals | 23 | 100.0 | 2 | 100.0 | 4 | 100.0 | 29 | 100.0 |

(Source: Elderly Accommodation Counsel, housing options website, www.housingcare.org)

Key findings

- Nearly half (47.8% - 11 establishments) of retirement/sheltered housing establishments offered leasehold housing, a further 4.3% (1 establishment)

offered both leasehold and freehold, a further 4.3% (1 establishment) offered leasehold and shared ownership and a further 4.3% (1 establishment) offered shared ownership.

- 39.1% (9 establishments) of retirement/sheltered housing establishments offered renting with a social landlord.
- 2 of the Age Exclusive Housing establishments offered renting with a social landlord and 2 of them offered leasehold.
- 1 of the extra care housing establishments offered renting with a social landlord, and 1 offered both renting with a social landlord and leasehold.

The number of units of specialised housing available

- 6.97 The following table profiles the number of schemes and units within each scheme of specialised housing for older people in St Albans.

Table 6.29: number of units of specialised housing for older people, December 2014

| Size - Units | Retirement/sheltered Housing | | | Extra care housing | | | Age exclusive housing | | | Overall totals | | |
|-----------------|---------------------------------|-----|----------------|--------------------|------|----------------|-----------------------|------|----------------|----------------|------|----------------|
| | Schemes | % | Total Units | Schemes | % | Total Units | Schemes | % | Total Units | Schemes | % | Total Units |
| 5 | 1 | 4.3 | 5 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 1 | 3.4 | 5 |
| 6 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 1 | 25.0 | 6 | 1 | 3.4 | 6 |
| 14 | 2 | 8.7 | 28 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 2 | 6.9 | 28 |
| 15 | 1 | 4.3 | 15 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 1 | 3.4 | 15 |
| 18 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 1 | 25.0 | 18 | 1 | 3.4 | 18 |
| 19 | 1 | 4.3 | 19 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 1 | 3.4 | 19 |
| 21 | 1 | 4.3 | 21 | 0 | 0.0 | 0 | 1 | 25.0 | 21 | 2 | 6.9 | 42 |
| 23 | 1 | 4.3 | 23 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 1 | 3.4 | 23 |
| 24 | 1 | 4.3 | 24 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 1 | 3.4 | 24 |
| 27 | 2 | 8.7 | 54 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 2 | 6.9 | 54 |
| 28 | 1 | 4.3 | 28 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 1 | 3.4 | 28 |
| 31 | 1 | 4.3 | 31 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 1 | 3.4 | 31 |
| 33 | 1 | 4.3 | 33 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 1 | 3.4 | 33 |
| 34 | 2 | 8.7 | 68 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 2 | 6.9 | 68 |
| 35 | 1 | 4.3 | 35 | 1 | 50.0 | 35 | 0 | 0.0 | 0 | 2 | 6.9 | 70 |
| 38 | 1 | 4.3 | 38 | 1 | 50.0 | 38 | 1 | 25.0 | 38 | 3 | 10.3 | 114 |
| 43 | 1 | 4.3 | 43 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 1 | 3.4 | 43 |
| 44 | 1 | 4.3 | 44 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 1 | 3.4 | 44 |
| 47 | 1 | 4.3 | 47 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 1 | 3.4 | 47 |
| 52 | 1 | 4.3 | 52 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 1 | 3.4 | 52 |
| 60 | 1 | 4.3 | 60 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 1 | 3.4 | 60 |
| 63 | 1 | 4.3 | 63 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 1 | 3.4 | 63 |

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| | | | | | | | | | | | | |
|--|----|-------|-----|---|-------|----|---|-------|----|----|-------|-----|
| | 23 | 100.0 | 731 | 2 | 100.0 | 73 | 4 | 100.0 | 83 | 29 | 100.0 | 887 |
|--|----|-------|-----|---|-------|----|---|-------|----|----|-------|-----|

(Source: Elderly Accommodation Counsel, housing options website, www.housingcare.org)

Key findings

- There were a total of 887 units of older people's accommodation, 731 of these units were in retirement homes or sheltered housing, 73 units were in extra care housing and 83 units were in age exclusive housing. The units are not equivalent to individual as some of them may house more than one person. Some of them have more than one bedroom.

The number of rooms available in care homes

6.98 The following table identifies the number of rooms available in care homes for older people in St Albans.

Table 6.30: number of rooms in care homes for older people at December 2014

| Number of Rooms | Care home | | | Care home with nursing | | | Overall totals | | |
|-----------------|-----------|-------|-------------|------------------------|-------|-------------|----------------|-------|-------------|
| | Schemes | % | Total Rooms | Schemes | % | Total Rooms | Schemes | % | Total Rooms |
| 6 | 2 | 10.0 | 12 | 0 | 0.0 | 0 | 2 | 8.0 | 12 |
| 14 | 2 | 10.0 | 28 | 0 | 0.0 | 0 | 2 | 8.0 | 28 |
| 19 | 1 | 5.0 | 19 | 0 | 0.0 | 0 | 1 | 4.0 | 19 |
| 22 | 1 | 5.0 | 22 | 0 | 0.0 | 0 | 1 | 4.0 | 22 |
| 24 | 1 | 5.0 | 24 | 0 | 0.0 | 0 | 1 | 4.0 | 24 |
| 26 | 1 | 5.0 | 26 | 0 | 0.0 | 0 | 1 | 4.0 | 26 |
| 30 | 2 | 10.0 | 60 | 0 | 0.0 | 0 | 2 | 8.0 | 60 |
| 37 | 1 | 5.0 | 37 | 1 | 20.0 | 37 | 2 | 8.0 | 74 |
| 38 | 1 | 5.0 | 38 | 0 | 0.0 | 0 | 1 | 4.0 | 38 |
| 41 | 0 | 0.0 | 0 | 2 | 40.0 | 82 | 2 | 8.0 | 82 |
| 46 | 1 | 5.0 | 46 | 0 | 0.0 | 0 | 1 | 4.0 | 46 |
| 50 | 0 | 0.0 | 0 | 1 | 20.0 | 50 | 1 | 4.0 | 50 |
| 54 | 1 | 5.0 | 54 | 0 | 0.0 | 0 | 1 | 4.0 | 54 |
| 56 | 1 | 5.0 | 56 | 0 | 0.0 | 0 | 1 | 4.0 | 56 |
| 61 | 3 | 15.0 | 183 | 0 | 0.0 | 0 | 3 | 12.0 | 183 |
| 64 | 1 | 5.0 | 64 | 0 | 0.0 | 0 | 1 | 4.0 | 64 |
| 65 | 0 | 0.0 | 0 | 1 | 20.0 | 65 | 1 | 4.0 | 65 |
| 80 | 1 | 5.0 | 80 | 0 | 0.0 | 0 | 1 | 4.0 | 80 |
| Totals | 20 | 100.0 | 749 | 5 | 100.0 | 234 | 25 | 100.0 | 983 |

(Source: Elderly Accommodation Counsel, housing options website, www.housingcare.org)

Key findings

- The 25 care homes provided a total of 983 rooms, 749 of these being in the 20 care homes without nursing and 234 being in the care homes with nursing. This is not exactly equivalent to the number of people that could live there as some of the rooms are double; however, the majority are single rooms. Many of the rooms offered are en-suite but not all of them. This is not always specified on the housing options databases.

The age of specialised housing available

6.99 The following table identifies the year in which specialised housing was built for older people.

Table 6.31: year of construction of specialised housing for older people, December 2014

| Year built | Retirement/sheltered housing | | Extra care housing | | Age exclusive housing | | Totals | |
|---------------|------------------------------|--------------|--------------------|--------------|-----------------------|--------------|-----------|--------------|
| | No | % | No | % | No | % | No | % |
| 1968 | 1 | 4.3 | 0 | 0.0 | 0 | 0.0 | 1 | 3.4 |
| 1969 | 1 | 4.3 | 0 | 0.0 | 0 | 0.0 | 1 | 3.4 |
| 1976 | 1 | 4.3 | 0 | 0.0 | 0 | 0.0 | 1 | 3.4 |
| 1980 | 1 | 4.3 | 0 | 0.0 | 0 | 0.0 | 1 | 3.4 |
| 1985 | 1 | 4.3 | 0 | 0.0 | 0 | 0.0 | 1 | 3.4 |
| 1986 | 3 | 13.0 | 0 | 0.0 | 0 | 0.0 | 3 | 10.3 |
| 1987 | 2 | 8.7 | 0 | 0.0 | 0 | 0.0 | 2 | 6.9 |
| 1988 | 1 | 4.3 | 0 | 0.0 | 0 | 0.0 | 1 | 3.4 |
| 1989 | 3 | 13.0 | 0 | 0.0 | 1 | 25.0 | 4 | 13.8 |
| 1992 | 2 | 8.7 | 0 | 0.0 | 0 | 0.0 | 2 | 6.9 |
| 1996 | 1 | 4.3 | 0 | 0.0 | 0 | 0.0 | 1 | 3.4 |
| 2006 | 2 | 8.7 | 0 | 0.0 | 0 | 0.0 | 2 | 6.9 |
| 2012 | 1 | 4.3 | 0 | 0.0 | 0 | 0.0 | 1 | 3.4 |
| 2013 | 2 | 8.7 | 0 | 0.0 | 1 | 25.0 | 3 | 10.3 |
| 2014 | 0 | 0.0 | 2 | 100.0 | 0 | 0.0 | 2 | 6.9 |
| Not specified | 1 | 4.3 | 0 | 0.0 | 2 | 50.0 | 3 | 10.3 |
| Total | 23 | 100.0 | 2 | 100.0 | 4 | 100.0 | 29 | 100.0 |

(Source: Elderly Accommodation Counsel, housing options website, www.housingcare.org)

Key findings

- The 2 extra care homes were built very recently in 2014.

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- 1 of the age exclusive housing schemes was built in 1989 and 1 in 2013. The other two did not specify the age they were built.
- The sheltered housing/retirement homes were built between 1968 and 2013. 21.7% of the sheltered/retirement homes (5 schemes) were built after 2,000. 13.0% (3 schemes) were built in the 1990s, almost half (47.8% - 11 schemes) were built in the 1980s and 13.0% (3 schemes) were built in the 1960s and 1970s.

6.100 The following table identifies the year in which care homes for older people were registered.

Table 6.32: year of registration by type of care home for older people, December 2014

| Year registered | Care home | | Care home with nursing | | Totals | |
|-----------------|-----------|-------|------------------------|-------|--------|-------|
| | No | % | No | % | No | % |
| 1983 | 1 | 5.0 | 0 | 0.0 | 1 | 4.0 |
| 1985 | 3 | 15.0 | 0 | 0.0 | 3 | 12.0 |
| 1992 | 3 | 15.0 | 0 | 0.0 | 3 | 12.0 |
| 1994 | 1 | 5.0 | 1 | 20.0 | 2 | 8.0 |
| 1996 | 0 | 0.0 | 3 | 60.0 | 3 | 12.0 |
| 1997 | 0 | 0.0 | 1 | 20.0 | 1 | 4.0 |
| 1998 | 2 | 10.0 | 0 | 0.0 | 2 | 8.0 |
| 2001 | 1 | 5.0 | 0 | 0.0 | 1 | 4.0 |
| 2003 | 1 | 5.0 | 0 | 0.0 | 1 | 4.0 |
| 2005 | 1 | 5.0 | 0 | 0.0 | 1 | 4.0 |
| 2006 | 1 | 5.0 | 0 | 0.0 | 1 | 4.0 |
| 2008 | 1 | 5.0 | 0 | 0.0 | 1 | 4.0 |
| 2013 | 1 | 5.0 | 0 | 0.0 | 1 | 4.0 |
| Not specified | 4 | 20.0 | 0 | 0.0 | 4 | 16.0 |
| Total | 20 | 100.0 | 5 | 100.0 | 25 | 100.0 |

(Source: Elderly Accommodation Counsel, housing options website, www.housingcare.org)

Key findings

- 6 care homes were registered after 2000, 6 care homes were registered in the 1990s and 4 were registered in the 1980s. 4 did not specify when they were registered.
- All 5 care homes with nursing were registered in the 1990s.