

# **SINGLE PERSON HOUSEHOLDS**

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**Issues that JRF should be thinking about**

Guy Palmer

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## SUMMARY

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### REMIT AND COVERAGE

This paper discusses the phenomenon of the ever increasing number of one person households (ie people living alone) with the aim of identifying some of the issues which JRF's Housing and Neighbourhoods Committee should be considering in their future research programme.

As agreed at the outset of the project, the focus is more on the more 'factual' aspects (eg demography, housing, poverty, work and homelessness) rather than on the 'softer' aspects (eg relating to communities of interest, opportunities for collective living, social interaction etc). Also, as agreed, the focus is more on identifying some of the questions arising rather than on speculating as to their answers.

The work done has included:

- a brief literature review;
- selected analyses of selected datasets (eg poverty rates for those living alone);
- a roundtable discussion with selected interested parties.<sup>1</sup>

### TERMINOLOGY

'Living alone' is not the same as 'being single'. Important groups that are 'single' but not 'living alone' include:

- concealed households: adults living with their older parents or parents with their adult children;
- lone parents: single but living with their dependent children;
- sharing households: two plus unrelated, non-cohabiting adults sharing accommodation.

This distinction between 'living alone' and 'single' is important because only half of single people actually live alone.

In addition, a group who are 'living alone' but is arguably not 'single' (depending on the usage of the word 'single') are those who have a partner but are not living with that partner.

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## **TRENDS**

There are currently almost 7 million people living alone in England compared to 3 million in 1971 and the number is projected to increase to around 9 million by 2021. This increase has come about despite a relatively stable population so, for example, around 14% of the population in England currently live alone compared with 6.5% in 1971. Around half of those living alone are of working age whilst the other half are of pensionable age.

The phenomenon is fundamentally different for people of working age and for people of pensionable age.

For pensioners, the number living alone has been growing largely because the total number of pensioners has been growing rather than because a substantially greater proportion of pensioners are now living alone.

By contrast, the number of people of working age who live alone has trebled since 1971 – from 1 million to 3½ million – even though the number of multi-adult households of working age has remained broadly unchanged. In other words, a much greater proportion of working age adults now live alone than used to be the case.

## **CAUSES**

The growth in working age people living alone is the result of a range of factors, the interactions between which are complex and seemingly not fully understood and agreed. Two of the main factors appear to be a) an increasing proportion of the single people who are living alone rather than with their parents, friends etc and b) people becoming less likely than before to be living with a partner, or at least waiting until later in life before doing so.

There is no clear consensus from the academic literature of precisely what sociological changes underlie these two factors. It is also not clear the extent to which living alone at working age is a matter of choice or necessity (at pensionable age, it is clearly mostly by necessity and due to bereavement).

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Unless the phenomenon is fully understood, it is difficult see how either future trends can be predicted or a proper understanding of its implications developed. It follows that one potential area for JRF research is the development of a thorough, comprehensive and authoritative analysis of the reasons why more people are living alone.

## **A MATTER OF CONCERN?**

It should not be assumed that:

- living alone is necessarily a bad thing: it is probably a matter of choice rather than necessity for many people, particularly those of working age;
- living alone necessarily means that the person lacks support: they may have others on whom they can rely for both economic and emotional support;
- the fact of living alone is always the key issue: some of the issues are actually related to the wider subject of being single (eg the impact on household income of losing one's job) whilst others are more related to the issue of not having any dependent children (eg levels of out-of-work benefits);
- it is only those who are living alone with whom JRF should be concerned: for example, another group of potential concern is those who are currently living with their parents who are unable to leave for economic reasons.

That said, there are a number of reasons why the growth in the number of people living alone should be a matter of concern to JRF.

**First**, it has tangible implications for the overall consumption of housing and other resources, which tend to increase in proportion to the number of households rather than to the total population. This trend therefore has significant environmental repercussions.

**Second**, the state of living alone is precarious in that many people living alone will be wholly reliant on themselves for their income and may not have support available when adverse events occur. This may mean some groups are particularly vulnerable to poverty.

**Third**, at least for those of working age, poverty is much more prevalent among people living alone than for other household types (except lone parents).

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It is suggested that the particular groups of people living alone who JRF should be most concerned about are those where:

- ***there has been a major adverse event in the person's life***, either causing the living alone (eg bereavement, separation) or following the living alone (eg job loss)  
*and/or*
- ***the person has a low income***, and thus a low standard of living, whether the original decision to live alone was by necessity or choice.

Groups which meet one or both of these criteria include:

- those who are living alone because of bereavement;
- those who are having to live alone because of relationship breakdown;
- those of working age who lose their job (plus all those who are without work);
- those who were living with relatives who no longer wish to accommodate them;
- those who leave some form of institutional care without clear prospects.

## **ISSUES FOR DISADVANTAGED PEOPLE LIVING ALONE**

People living alone are a very heterogeneous group. For example, while those who are well paid will have a high standard of living, those who are not working or who are on low incomes will typically have a very low standard of living and may spend disproportionately higher sums of money on basic living costs, such as household bills.

Twenty per cent of pensioners living alone are in poverty, but this proportion has halved over the last decade and is no longer higher than the rate for pensioner couples. By contrast, 30% of working age people living alone are in poverty, the same as a decade ago, and a much higher rate than either working age singles living with others (20%) or couples with children (10%).

A working age person living alone is usually wholly reliant on themselves for their income and consequent standard of living. So, for example, if they lose their job then their household income immediately drops to a very low level. Furthermore, there are no obvious housing options for low income people living alone if their existing housing is no longer adequate: they cannot afford to buy and often experience difficulty in accessing social housing.

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In this context, the policy issues for JRF to explore regarding disadvantaged people living alone include:

- **housing options:** the availability of affordable housing for people who want to leave their parental home or who have become single as the result of separation plus safety nets for those who are home owners who lose their incomes;
- **homelessness policy:** all people without dependent children are entitled to accommodation in Scotland but not in England or Wales;
- **benefits policy:** government policy towards both out-of-work and in-work benefits for working age people without children: currently much worse, in terms of both amounts and trends, than for people with children.

### **ISSUES DUE TO THE OVERALL GROWTH IN LIVING ALONE**

As well as the problems of those who are disadvantaged, there are also issues arising from the *total* growth in people living alone. These mainly arise because, whereas some things (eg food) are consumed in proportion to the population, others (eg homes, cars, and energy use) are more proportional to the number of households.

In this context, the policy issues that JRF could explore regarding the overall growth of people living alone include:

- **housing supply:** the requirements in terms of overall amount, mix in terms of size and mix in terms of tenure are all affected by the growth in living alone;
- **resource consumption and energy use:** clearly part of the wider environmental debate but with living alone being an important driving factor;
- **the extent of, and possible reaction to, isolation, lack of support and other matters of social exclusion:** while it is well known that such issues are important for older people, the policy framework is still much less clear than for income poverty among older people; for people of working age, the issues are relatively unexplored.

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## SOME ISSUES OF TERMINOLOGY

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The discussion about 'single households' sometimes confuses two rather different things, namely 'people who are living alone' and 'people who are single'. It is also sometimes confused about the meaning of the term 'single' as opposed to 'couple'.

### THE MEANING OF THE TERM 'SINGLE' AS OPPOSED TO 'COUPLE'

The word 'single' is variously used to describe:

- a **living arrangement**, whereby the person is not living with someone with whom they are the partner;
- a **social arrangement**, whereby the person does not have a partner;
- a **marital arrangement**, whereby the person is not married.

Because of these various meanings, this report tries to avoid the use of the term 'single'. Where this is unavoidable, it uses the meaning that relates to the living arrangements, this being the focus of the paper. In other words:

- the term 'couple' is used to describe two people who are both partners and are living together, whether married or not;
- the term 'single' is used to describe any adult who does not have a partner with whom they are cohabiting, whether married or not.

So, for example, people who have a partner but are not living with that person count as 'single' in this paper.

### 'PEOPLE LIVING ALONE' VS 'PEOPLE WHO ARE SINGLE'

This distinction is important because some of the statistics quoted in some papers as being for people living alone are actually statistics for people who are single.

Important groups that are 'single' but not 'living alone' include:

- concealed households: adults living with their older parents or parents with their adult children;
- lone parents: single but living with their dependent children;
- sharing households: two-plus unrelated, non-cohabiting adults sharing accommodation.

In fact, as the table below shows, only just under half of single people live alone and this proportion falls to a third for those of working age.<sup>2</sup>

### Living arrangements of single people

Living arrangements	Millions				Proportion of total singles	Proportion of working age singles
	Single working age people without dependent children	Single pensioners	Lone parents	Total		
Living alone	3.8	3.5	0.0	7.3	45%	32%
Living with dependent children	0.0	0.0	1.5	1.5	9%	13%
Living with other single people (eg friends)	3.1	0.6	0.3	4.1	25%	29%
Living with couples (eg parents)	3.1	0.2	0.1	3.3	20%	27%
Total	10.0	4.3	1.9	16.3	100%	100%

In this paper, we use the phrase '**one person household**' or the phrase '**person living alone**' to describe people where there is no one else with whom they are sharing common housekeeping or a living room. Which phrase is used in a particular place depends on the contrast that is being drawn (eg considering one person households versus multi-person households or people living alone versus people living with others).

Note that one person households may still be living with their children on a part-time basis (eg if a couple has split up, the children live with the other partner but sometimes stay with the person).

The focus of this paper is mainly on one person households. It is, however, important to note that some of demographic factors that lead to an increase in the numbers of one person households also lead to an increase in the other groups of single people. For example, if a couple with dependent children separates, then the result is usually a one person household (typically the father) plus a lone parent household (typically the mother).

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## TRENDS AND POSSIBLE CAUSES

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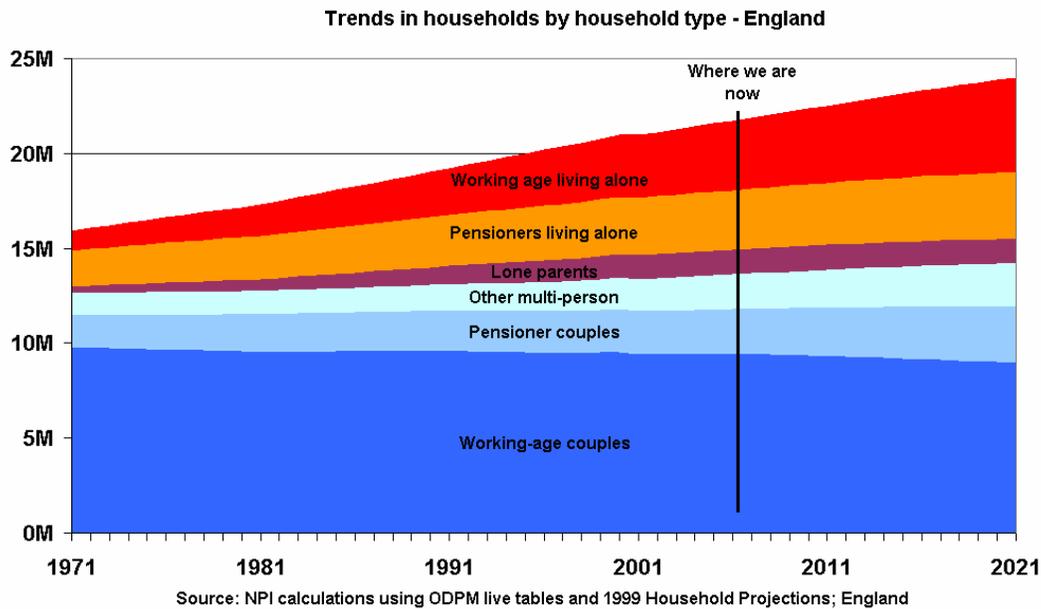
Government projections are done separately for England, Scotland, Wales and Northern Ireland. To ensure consistency between the various statistics, ***all the statistics in this section are for England only.***<sup>3</sup> Note that, unless otherwise stated, the household statistics come from ODPM estimates published in 1999. ODPM is currently in the process of updating these estimates but, at the time of publication, these estimates were not fully available. Their broad direction is, however, similar to the 1999 estimates.<sup>4</sup>

Finally, note that the demographic complexities are enormous and the material presented merely scratches the surface. Many of these complexities arise because of complexity of household formation now compared to the past. Cohabiting is much more common than it used to be, and statistics about the formation and separation of cohabiting couples are much more difficult to collect than statistics about marriages and divorces. Lone parents are largely a phenomenon of the last 40 years. And the living arrangements of single people are more varied than they used to be. This growing complexity is illustrated by the fact that married couple households now constitute less than half of all households compared to three-quarters in 1971.<sup>5</sup>

### TRENDS

#### ***Proportion of households who are one person households***

The chart below shows how the numbers of different types of household are changing over time. The number of one person households is the sum of the 'working age one person households' and 'pensioner one person households'. 'Working age couples' are those households which contain at least one couple (either married or cohabiting), and thus includes both those with and without children and also single adults living with their parents. 'Lone parents' are those households which contain at least one lone parent family but no couples. 'Other multi-person' households are those households which do not fit into any of the other categories and includes those living with siblings, those living with non-cohabiting friends, and single people living with only non-dependent children.



As the chart illustrates, by 2005 the number of one person households in England had more than doubled since 1971. ODPM estimates that the rise will continue over the next 15 years at least such that, by 2021, a third of all households will be one person households.

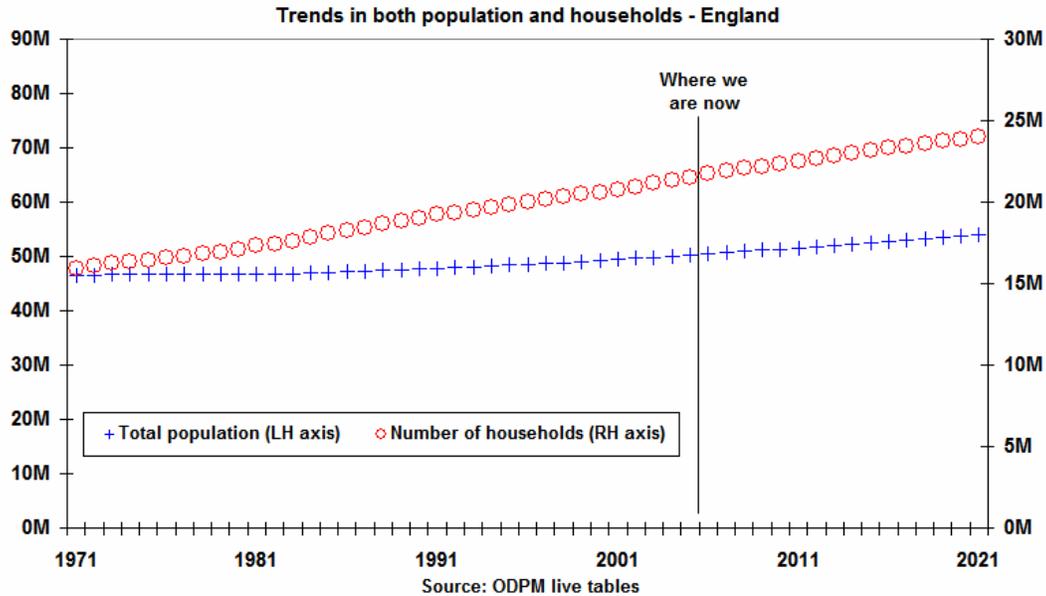
In terms of absolute numbers, there are currently almost 7 million one person households compared to 3 million in 1971 and the number is projected to increase to around 9 million by 2021.

The chart also suggests that the number of one person households has been growing at a broadly constant rate since at least 1971 and that it is those of working age where the growth rates have been highest.

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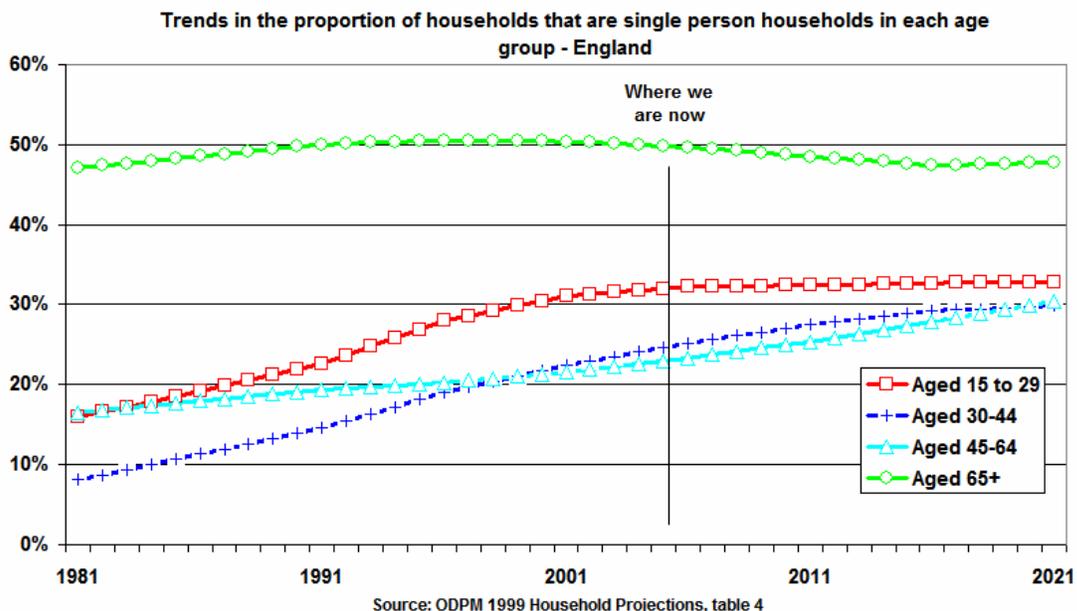
## Total number of households

Largely because of the growth in one person households, the total number of households has increased by around a third since 1971, even though the overall population has remained broadly unchanged.



## Proportion of people living alone by age group

The chart below shows how the proportion of households in each age group who are one person households has changed over time.



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As the chart illustrates, while the number of people living alone has been growing at all age groups, the phenomenon is fundamentally different for people of working age and for people of pensionable age.

- The number of **pensioners** living alone has been growing largely because the **total number** of pensioners has been growing rather than because a substantially greater proportion of pensioners are now living alone. So, for example, the number of single pensioners and pensioner couples have both grown by around half since 1971.
- In contrast, the number of people of **working age** who live alone has more than trebled since 1971 (from around 1 million to 3.5 million) even though the number of couple households of working age has remained broadly unchanged. In other words, a much greater **proportion** of working age adults now live alone than used to be the case: around 15% in 2005 compared to 5% in 1971, and projected to rise to over 20% by 2021. By 2021, it is projected that there will be around 5 million working age people living alone.

Putting this a different way:

- A high proportion of pensioners have always been single because of bereavement<sup>6</sup> and a high proportion of these have always lived alone. The issue of pensioners living alone is a major issue but it is not a new issue.
- Historically, very few people of working age lived alone. For reasons discussed later, more and more are now doing so. So the issue of working age people living alone is a relatively new issue.

Other points to note:

- In the last 25 years, the fastest growth in living alone has been among those aged 44 or less. ODPM, however estimates that the growth in living alone among those aged 29 or less has now ceased, with future growth coming from those aged 30 to 64.
- Between the ages of 25 to 45, more men live alone than women. This is largely because of relationship breakdown and the counterpart to some of the men living alone is women living with their children. For those of pensionable age, many more women live alone than men. This is largely because they have outlived their male partner.

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Research<sup>7</sup> also suggests that:

- For men, living alone is common throughout the social spectrum whereas for women it is associated with professional status. This is indicative of the greater financial independence of women today compared with earlier generations.
- Working age people living alone are found predominantly in urban areas whereas pensioners living alone have a more varied distribution.<sup>8</sup>
- Once a person lives alone they are more likely to continue to live in that arrangement than any other. The largest increase in living alone has been amongst men but once women live alone they are more likely to continue to live alone.

### **WHY ARE MORE WORKING AGE PEOPLE LIVING ALONE?**

At the start of this section, it was noted that the demographic complexities are enormous and that the material presented merely scratches the surface. This is particularly true of the material under this heading which identifies a few of the key factors but leaves many others undiscussed.<sup>9</sup>

#### ***Pathways to being single and living alone***

The main pathways to being single are:<sup>10</sup>

- have always been single;
- used to live with a partner but separated.

The main pathways for single people to be living alone are<sup>11</sup>:

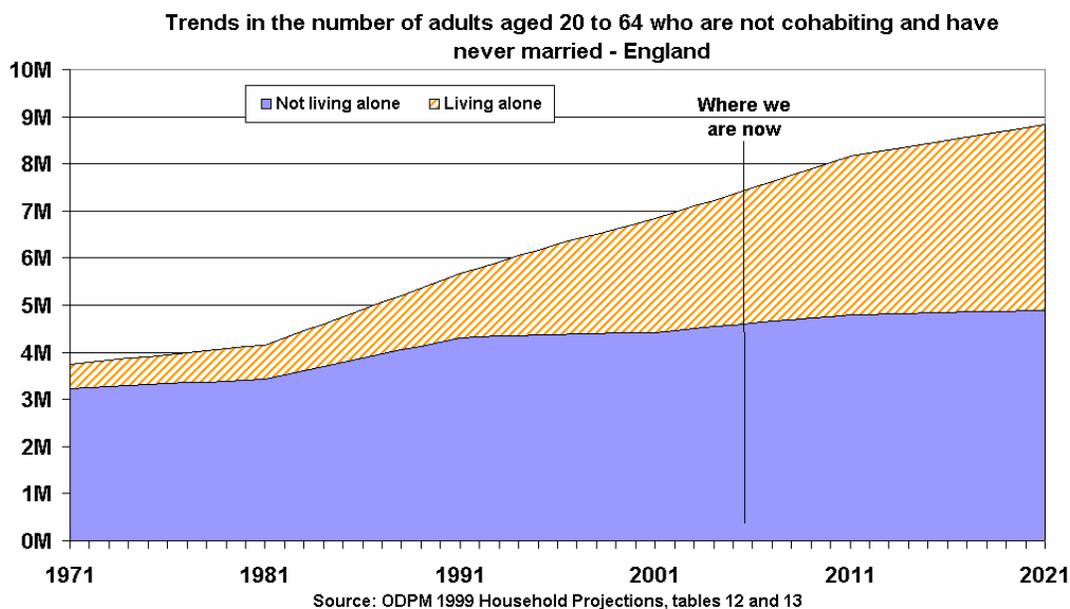
- left home;
- started living alone after separation;
- used to be a lone parent but the children are now grown up;
- used to share but now live alone.

#### ***Being single vs being both single and living alone***

The proportion of working age people who are living alone could be growing because of either or both of the following:<sup>12</sup>

- the proportion of working age people who are single is growing;
- the proportion of single working age people who live alone is growing.

The data in the graph below – which is for a particular group of single adults, not all single adults – suggests that both these factors have been in play. It suggests that the total number of working age people who are single has grown by around 80% since 1971 (the total height of the two areas combined). But, more startlingly, it suggests that the proportion of these single people who live alone has trebled since 1971, from 13% to 40% (the height of the ‘living alone’ area as a proportion of the total height). Putting this another way, in 1971 the vast majority of single working age people lived with others but by 2021 almost half of them will be living on their own.



Note that, other things being equal, the proportion of single people who live alone would increase if the proportion of women who had children fell (so the outcome of separation is two single person households rather than one single person household and one lone parent household). However, this appears not to have been the case: ONS have estimated that fertility rates have remained constant at around two children per woman since 1971.<sup>13</sup>

### ***Factors affecting the proportion of people who are single***

The proportion of working age people who are single could be growing because of either or both of the following:<sup>14</sup>

- singles being less likely to form a couple, or at least waiting till later life before forming a couple with someone;<sup>15</sup>

- 
- couples being more likely to separate, or at least separating earlier on in their relationship.

We have not found any authoritative analysis of how these two factors may have been changing over time.<sup>16</sup> What data does exist suggests that both factors have some relevance.

- People being less likely to form a couple: for those aged 15 to 29, where it could be assumed that it is changes in the rate of couple formation rather than the rate of separation which dominate, the proportion who are single doubled between 1981 and 2001.<sup>17</sup>
- Couples being more likely to separate: at least for married couples, the likelihood of divorce rose somewhat between 1991 to 2003 but is now assumed to have stabilised.<sup>18</sup>

Our suspicion is that it is the first of these factors – people being less likely to form a couple or waiting till later in life to form a couple – which is the more important.

### ***Possible causes for the growth in living alone***

To summarise the analysis above, it appears that:

- single working age people are now much more likely to live alone;
- single people are now less likely than before to form a couple, or at least are waiting until later in life before doing so;
- possibly, couples are now more likely to separate than before.

More generally, it is clear that new patterns of relationships and living arrangements are emerging that reflect the more complex nature of society. So, for example, there appears to be more ‘living alone together’, whereby relationships are conducted over a distance with people living on their own for some of the time and together for some of the time.

There is a substantial body of academic literature discussing the possible reasons for these trends.<sup>19</sup> Our reading of that literature is that there is a general consensus that a process of ‘individualisation’ has been taking place but that there is no consensus about the reasons for this. So, for example, some (eg Roseneil et al) argue that people’s needs for ‘intimacy and care’ are increasingly being met outside of family structures through friendships and other networks whereas others (eg Furedi, Chandler et al) argue that both family structures and friendships

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are increasingly being replaced by a need for independence and privacy.<sup>20</sup>

This lack of consensus is important for at least two reasons.

- First, it makes it difficult to judge whether the phenomenon is a continuing trend or more of a once-off step change. This in turn makes future projections problematic.<sup>21</sup>
- Second, it does not help judge the extent to which living alone is a matter of choice ('elective' living alone) or necessity ('forced' living alone). This in turn is important because it affects the extent to which one views the growth in living alone as a matter of concern or not.

On this latter matter, our suspicion is that, whilst a large proportion of older people living alone will be by necessity (following bereavement), a substantial part of the phenomenon among working age people is probably a matter of choice. The fact that a growing proportion of single people live alone rather than with their friends or family would, prima facie, imply a growing economic ability for them to do so<sup>22</sup>. And if people are waiting until later in life before forming a couple, this would, prima facie, appear to be something of a lifestyle choice.

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## A MATTER OF CONCERN?

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It should not be assumed that:

- living alone is necessarily a bad thing: as previously discussed, it is probably a matter of choice rather than necessity for many people, particularly those of working age;
- living alone necessarily means that the person lacks support. For example, a person living alone may still have a close and steady relationship with a partner on whom they can rely for both economic and emotional support, they simply do not live with that partner;
- it is the fact of living alone that is always the key issue. Rather, some of the issues for people living alone are actually related to the wider subject of being single (eg the impact on household income of losing one's job is often more severe if single) whilst others are more related to the issue of not having any dependent children (eg both out-of-work benefits and tax credits are much lower for those without dependent children, whether they are singles or couples);
- all of the issues for JRF to be concerned about solely relate to those single people who are living alone. For example, another group of potential concern is those who are currently living with their parents, some of whom would presumably like to have their own home (ie be living alone) if they were in an economic position to do so.

That said, there are a number of reasons why the growth in the number of people living alone should be a matter of concern to JRF.

- First, it has tangible implications for the overall consumption of housing and other resources. As previously discussed, the growth in people living alone implies that the number of households will grow at a faster rate than the population. This has resource implications because, whereas some things (eg food) are consumed in proportion to the population, others (eg homes, essential household goods and cars) are more proportional to the number of households. Clearly this has corresponding environmental implications.
- Second, the state of living alone is precarious in that many people living alone will be wholly reliant on themselves.<sup>23</sup> So, for example, if they lose their job then their household income usually immediately drops to a very low level. By contrast, if one half of a couple loses their job, the impact on their standard of living is likely to be less if the other half is working. More generally, if any adverse events happen –

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from ill-health to being the victim of a crime – then there is no one else living in the home to offer solace and support. In other words, a person living alone will often be more vulnerable to adverse events.

- Third, at least for those of working age, poverty is much more prevalent among people living alone than for other household types (except lone parents). For example, as discussed later, working age people living alone are three times as likely to be in poverty than couples without children.

All of these reasons potentially affect all people living alone, not just those who are living alone by necessity. It follows that JRF's potential interest covers all those living alone and not just those who are living alone by necessity.

It is suggested that the particular groups of people living alone who JRF should be most concerned are those where:

- ***there has been a major adverse event in the person's life***, either causing the living alone (eg bereavement, separation) or following the living alone (eg job loss)  
*and/or*
- ***the person has a low income***, and thus a low standard of living, whether the original decision to live alone was by necessity or choice.

Groups which meet one of both of these criteria include:

- ***Those who are living alone because of bereavement***: in addition to the trauma of the bereavement itself, the loss of a partner can have tangible implications for household income, for both those of pensionable age (in terms of pensions) and working age (if the partner was the main earner). It can also cause difficulties for managing the routine of life; for example, for those of pensionable age, it is still often the case that the man (who is typically the one who dies first) is responsible for DIY etc and is the only one who drove a car. And, of course, it can also lead to a loss of social networks, particularly after a period of time when the initial rallying around of friends diminishes.
- ***Those who are having to live alone because of relationship breakdown***: this is effectively the working age equivalent to bereavement, with the loss of everyday contact with the children being a further complicating factor for some. In addition, it often means that the individual has to find alternative accommodation,

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something which will often be very difficult if they have a low income, and may be particularly stretching financially if they also have to accommodate children on a part time basis and/or provide ongoing financial support to those children.

- ***Those of working age who lose their job:*** the loss of the job will usually mean that the household income immediately falls to a very low level, with out-of-work benefits for people without dependent children having been frozen in real terms for at least the last decade.<sup>24</sup> If the person is an owner-occupier, then their housing situation may well become unsustainable and they may well have difficulties obtaining alternative accommodation. And, of course, the very fact of losing a job is traumatic and can lead to depression if it is hard to find another equivalent job.
- ***Those who were living with relatives who no longer wish to accommodate them:*** loss of accommodation from relatives (usually parents) or friends is the main reason for being accepted as homeless.<sup>25</sup> In addition to the difficulty in finding somewhere else to live, the individual may well not be prepared, either emotionally or tangibly, for independent living, leading to a variety of potential problems. A related group is people living with their parents who wish to leave home but are unable to do so for economic reasons.
- ***Those of working age who are without work:*** as with those who lose their job, their income will usually be at a very low level. It is also well known that people without work for a considerable period often tend to lose a sense of purpose, are more likely to have mental health problems, and on average participate less in civic society than those who are working.

The next two sections expand on some of these points.

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## ISSUES DUE TO THE OVERALL GROWTH IN LIVING ALONE

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The material in this section discusses the implications of the growth in living alone for:

- the consumption of housing and other resources;
- isolation, support and social exclusion.

### CONSUMPTION OF RESOURCES

#### *Housing*

The number of homes required is equal to the number of households, and has therefore been rising at around 1% a year even though the total population has been reasonably stable. Furthermore, the size of the home required does not diminish in proportion to the number of people in the household (eg every home needs a kitchen).

For the last 15 years at least, the overall number of dwellings in Great Britain has been increasing at a similar rate to the number of households, and faster than the overall size of the population.<sup>26</sup> Government plans are also that the number of homes should continue to increase in line with household growth. So, it could be argued that, at a macro level, the overall growth in one person households has already been adequately factored into policy.

But the growth in one person households has other potential implications for housing policy, in addition to the total volume of homes. For example:

- **Home size:** people living alone do not need homes as big as those needed by larger households and it appears that very few of the new homes built in recent years are one bedroom only.<sup>27</sup> But it is not immediately clear that this means that a greater proportion of new homes should be one bedroom only – most people living alone actually live in homes with more than one bedroom (for many, this will be a matter of choice but for some – such as those who have children to accommodate part time – it will be a necessity)<sup>28</sup>. Furthermore, some of the academic literature suggests that government policy is actually overly-focused on smaller dwellings.

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- **Home tenure:** people living alone are less likely to be owner-occupiers than are couples, more likely to be social renters, and (for working age at least) more likely to be private renters:
    - around 55% of working age people living alone are owner-occupiers, 25% are social renters and 20% are private renters;
    - around 60% of pensioners living alone are owner-occupiers, 30% are social renters and 10% are private renters;
    - around 80% of couples are owner-occupiers, 10% are social renters and 10% are private renters.<sup>29</sup>

There is, however, some evidence<sup>30</sup> that owner-occupation is by far the most common tenure of choice for all family types, including people living on their own as well. The implication is that the lower proportion of people living alone who are owner-occupiers is, at least in part, a matter of economic necessity (cf. affordability) rather than choice.

The two issues above are part of the more general issue of the affordability of home ownership, where any problems are likely to hit one-person households hardest. This is partly because house prices will on average represent a higher proportion of income for single people (one earner) than for couples (two potential earners) and partly because living alone is more common among those aged under 30 (who typically have lower incomes) than among those aged 30 to 65 (often higher incomes).

Within this, the problems are likely to be greatest in the South of England (particularly London), where house prices have risen faster than elsewhere within the country and it has recently been estimated that many younger working households in the South of England can no longer afford to enter the housing market.<sup>31</sup> Clearly, within this, there may be particular problems in particular local areas.

### ***Other matters of resource consumption***

It is not just housing where demand rises as the number of households rise. Rather, it also applies to many other goods and services. For example:

- **Essential household goods:** for many essential household goods, a household typically requires precisely one of them whatever the household size. Examples include fridges, kettles etc.<sup>32</sup>

- 
- **Cars:** although single working age people are less likely to own a car than working age couples, they are not half as likely. It follows that a growth in the proportion of the working age population who are single will lead to a growth in the number of cars.<sup>33</sup>
  - **Energy use:** if there are more homes, more essential household goods and more cars then it is likely that there will also be more energy use.

Clearly there are possible policy implications for the environment including the impact of increased energy use, increased emissions, increased amounts of obsolete goods to be disposed of etc. JRF's interest in these sorts of 'green' issues is illustrated by the report it recently published on green taxes.<sup>34</sup>

Some of these issues may interact with the increased number of homes required, for example in terms of a focus on energy efficiency when designing and building new homes.

There are also possible implications for transport policy of the growing number of people living alone fuelling the growth in the demand for cars. Another aspect of this issue is that, outside of London, cars are rapidly becoming a necessity for every household, if only to travel to work. Single people without work will often not be able to afford a car, thus creating a barrier to them obtaining and maintaining a job.

## **ISOLATION, SUPPORT AND SOCIAL EXCLUSION**

Unlike the tangible implications of resource consumption, the less tangible implications of support from social networks etc are much less easy to understand and formulate responses to. One danger here is of making unwarranted assumptions to fill in the 'data gaps' (eg "living alone is a bad thing which leads to a lot of isolation and loneliness"). A second danger is that of focusing on the things that policy can change rather than the things that actually matter most.<sup>35</sup>

It is well known that one of the major social exclusion issues for older people is people living alone with nothing to do, no one to talk to and no one to turn to for support. But we are not aware of any authoritative analysis of the scale of this issue. Our own experience is that it is a widespread problem but some others<sup>36</sup> argue that it is less of a problem than is commonly thought, with the major group of concern being those who have been recently bereaved rather than those who have been living alone for some time.

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In any event, the policy framework for addressing such issues is much less clear than that for addressing income poverty among older people.

An example of this is the falling numbers of older people in receipt of support from their local authority. There are no statutory services that focus on social exclusion among older people and therefore local authorities have a choice about how much resource and attention they devote to it. The number of older people receiving local authority help with their social needs, such as cleaning or shopping, has fallen sharply over the last decade.<sup>37</sup> But this does not appear to have been a conscious policy decision; rather it appears to have been a by-product of a need to devote ever-increasing resources to the personal care needs of the growing numbers of frail, older people, with fewer resources consequently available for help with social needs. Some view this as a matter of concern whilst others argue that help from the state has never been a major component of social interaction among older people.

A second example relates to the provision of 'clubs' for older people to interact with others. There is some evidence that the attraction of such facilities is lower for people now reaching old age than it was for their equivalents in the past, and is also lower for men than for women.<sup>38</sup>

The situation with respect to working age people living alone is even less well understood as the issues are relatively unexplored. So, for example, it was generally agreed at our roundtable discussions that the impact of ill-health when living alone was an important subject but one about which relatively little was known. It also seems reasonable to assume that at least some of those living alone are isolated and lack support, but again the extent and nature of such issues appears not yet to be fully understood.

One group of particular potential concern are those whose relationship has recently broken down, especially the partner who did not make the decision to separate. As well as the loss of a partner, and possible loss of contact with the children, such separation can sometimes also cause a loss of wider social networks. The issues may also differ somewhat between men and women.<sup>39</sup>

Interestingly, it has been suggested that the growth in living alone during working age could actually equip people better for living alone when they are older.<sup>40</sup>

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## **THE NATURE OF SOCIETY**

It seems reasonable to assume that an increasing proportion of the population living on their own will be accompanied by some changes in the nature of social interaction. For example, levels of interaction with friends and neighbours could potentially either increase or decrease. But it is also possible to exaggerate such changes or to view them too negatively. For example, recent research suggests that “the similarity of those who live alone to those who live with others is more striking than their differences. While those living alone tend to report less interaction with family, friends and neighbours, the differences are small.”<sup>41</sup>

As agreed at the outset of the project, this subject – although important – is not the major focus of this paper. Furthermore, as discussed at our roundtable event, it is one where there is not yet a clear consensus in the academic literature about the impact of living alone on social interaction, nor on which is cause and which is effect.

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## ISSUES FOR DISADVANTAGED PEOPLE LIVING ALONE

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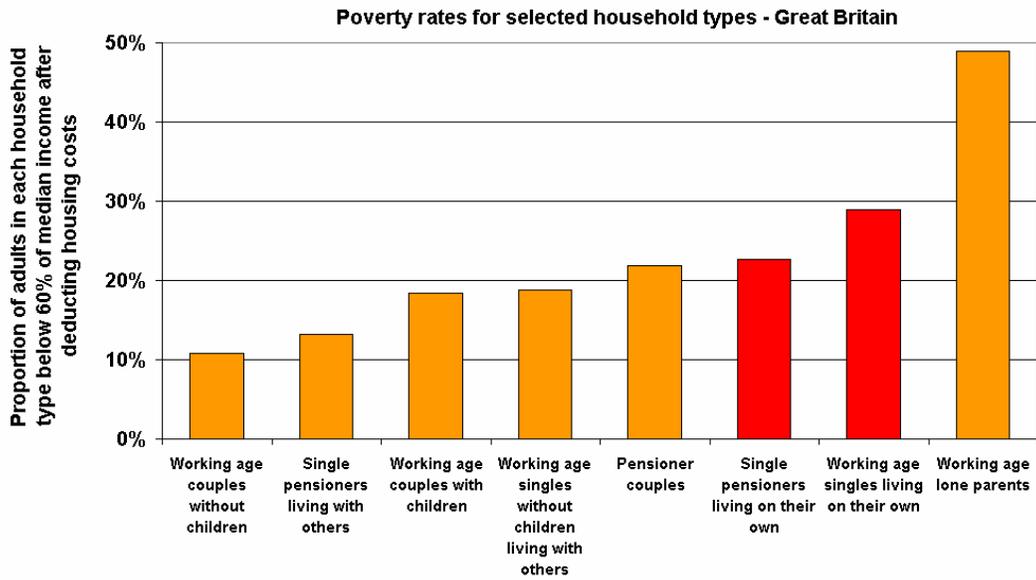
### PREVALENCE OF POVERTY

There are no published statistics about the levels of poverty among people living on their own.<sup>42</sup> It is, however, possible to calculate such statistics from the government's Households Below Average Income dataset.

People living alone are a very heterogeneous group. For example, almost 30% of working age people living alone are in the poorest fifth of the population and almost 30% are in the richest fifth of the population, with only 45% in the middle three-fifths.<sup>43</sup> In other words, quite a lot of working age people living alone are rich, quite a lot are poor, and relatively few have middling incomes. If someone living alone is well paid, then they can often have a very high standard of living as there is no family to support. In contrast, if they are not working then they will typically have a very low standard of living as, by definition, the household income will be very low. The implication of all this is that overall averages are not a good guide when thinking about working age people living alone as they tend to mask the high proportion who are not well off.

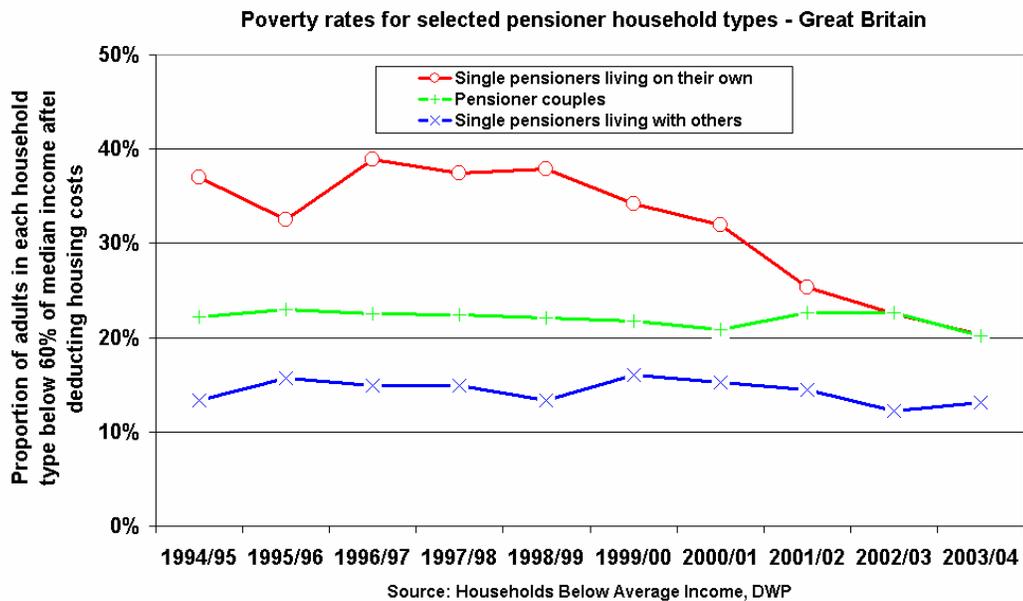
The graph below shows the poverty rates<sup>44</sup> for both working age and pensionable-age single people living on their own and compares this with selected other household types. It shows that:

- 30% of working age people living alone are in poverty<sup>45</sup>, as are around 20% of pensioners living alone;
- the only household type with a poverty rate greater than people living alone is lone parents.



The graph below shows trends in the poverty rate of pensioners living alone, comparing this with other groups of pensioners. It shows that:

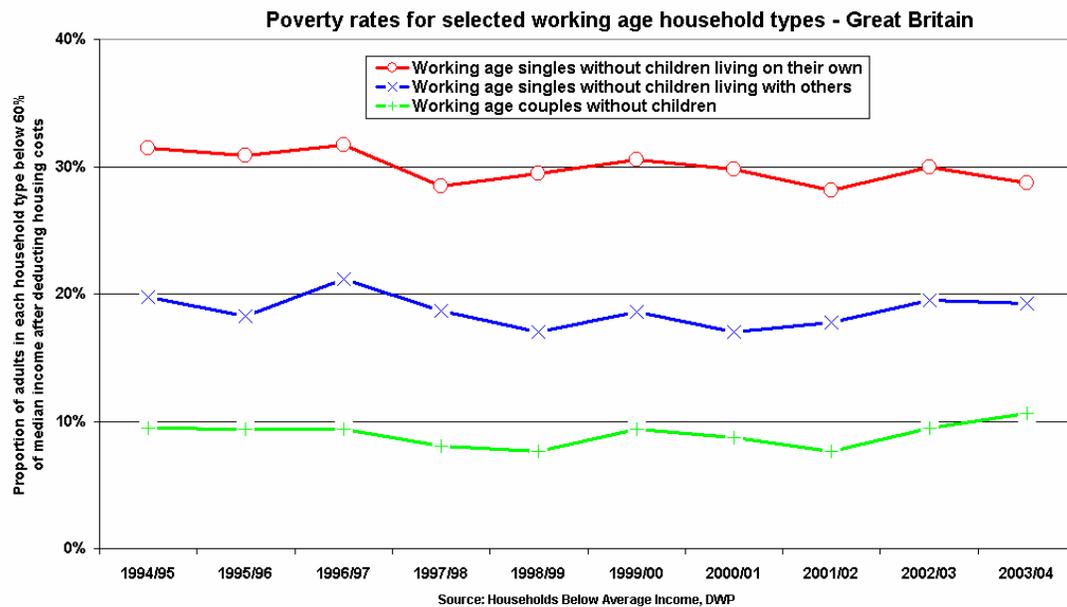
- the poverty rate among pensioners living on their own has almost halved over the last decade;
- pensioners living on their own are now no more likely to be in poverty than pensioner couples.



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The graph below shows trends in the poverty rate of working age people living alone, comparing this with other groups of working age people without children. It shows that:

- the poverty rate among working age people living alone has remained broadly unchanged over the last decade;
- working age people living alone are 1.5 times more likely to be in poverty than their equivalents living with others, and 3 times as likely as working age couples without children.



The main reason that working age people living alone are more likely to be in poverty than working age couples without children is because there are very few workless couples (ie if one of the couple is not working, the other usually is) whereas if someone living alone is without work then the whole household is, by definition, workless and thus at a high risk of poverty.

The main reason that single working age people living alone are more likely to be in poverty than their equivalents living with others is because, even if the person is without work, the people they are living with (usually their parents) often have work which means that the whole household has an income which is above the poverty line.

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## HOUSING

For low income one person households, there are major problems with any of the potential housing options.

- **Owner occupation:** The vast majority of single people on a low income cannot afford to buy a home, with virtually none of those in poverty being able to buy a home of any sort. Furthermore, those who are already owner-occupiers but who suffer a loss of income (eg because they lose their job) are likely to find it difficult to maintain their mortgage repayments.<sup>46</sup>
- **Social housing:** there are now around 600,000 fewer social homes for rent in the United Kingdom than in 1997<sup>47</sup> and priority for the limited stock available is often given to households with children. Social housing rents also typically represent a higher proportion of total income for single people than for larger households.<sup>48</sup>
- **Private rented accommodation:** the amount of affordable private rented accommodation has been shrinking<sup>49</sup> and much of it is less secure with the tenancy agreements often reflecting the needs of the landlord rather than the tenant.

Furthermore, it has been estimated that, on average, private sector tenants in receipt of Housing Benefit currently face a gap of around £20 per week between their benefit entitlement and their rent.<sup>50</sup> Research suggests that, as well as causing financial difficulties for those in receipt of Housing Benefit, it also causes shortages in the amount of housing available for them as landlords are reluctant to rent to them.<sup>51</sup> For single people under the age of 25, the potential problems are more severe. This is because the maximum amount of Housing Benefit they are entitled to is restricted to the average cost of renting a room in a shared flat (the 'Single Room Rent' Restriction). The new Local Housing Allowance has maintained this restriction.

Clearly, these issues mainly arise if the person's existing housing is no longer adequate. The policy implications are therefore sharpest for:

- children who have grown up and now wish to leave their parental home, or where their parents want them to leave the parental home;  
*and*
- couples who have separated.

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This is all part of the widely known problem of a shortage of affordable and available housing for low income households – whilst, as per the discussion in the previous section, there is no obvious overall housing shortage, it is generally agreed that there are significant shortages for low income households. From a policy perspective, some of the key issues here relate to:

- whether the Barker<sup>52</sup> estimates of the current shortages are realistic. Shelter, for example, is apparently about to argue that they are a substantial under-estimate;<sup>53</sup>
- whether the shortages can be addressed unless government policy moves away from its almost exclusive focus on home ownership.<sup>54</sup> For example, Steve Wilcox has argued that current government schemes for shared ownership might help those who are already almost able to afford to buy but do little to help the many who are a long way from being able to afford to buy and thus require rented accommodation.

In this context, it is perhaps not surprising that two-thirds of people accepted by their local authority as homeless are working age singles without dependent children<sup>55</sup> and that loss of accommodation from relatives (usually parents) or friends is the main reason for becoming homeless. But this does not explain why, unlike homeless households with children, many single homeless people in England and Wales are not entitled to accommodation from their local authority and it is therefore unclear how they can cease to be homeless. This situation contrasts with that in Scotland, which is in the process of changing its policy so that all homeless people have the right to accommodation. As part of this change, Scotland is explicitly estimating the number of additional homes required, with the plan that the necessary financial resources will then be made available to build these homes.

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## **GOVERNMENT POLICY REGARDING HOUSEHOLDS WITHOUT DEPENDENT CHILDREN**

Homelessness is not the only area of policy where people without dependent children have not benefited from the government's anti-poverty initiatives. For example:

- **Out-of-work benefits:** levels of Income Support for working age people without dependent children have effectively been frozen for at least a decade, falling ever further behind average earnings;<sup>56</sup>
- **In-work benefits (tax credits):** whilst the recent introduction of the Working Tax Credit offers some support for adults without dependent children, the overwhelming majority (90%) of those in receipt of tax credits are still families with children.

In both cases, this situation is in sharp contrast to that for families with children, where levels of Income Support have increased by at least a third in real terms since 1998 and where the system of tax credits is much more generous than the Family Credit system that it replaced. It also contrasts with the situation for those of pensionable age, where the Pension Credit has substantially raised the incomes of those poor pensioners who claim it. In effect, the government has a clear policy for raising the incomes of low income families and pensioners but no equivalent policy for low income working age adults without dependent children.

Although never articulated as such, there is a sense in which the disadvantaged working age adults without children are the 'forgotten poor' – or even the 'undeserving poor' – of government anti-poverty strategy. This may or may not reflect wider public attitudes. And it may or may not be reflected in the relative lack of voluntary and other advocacy groups focused on those without children.

## **SPECIFIC GROUPS OF PARTICULAR POTENTIAL CONCERN**

At our roundtable discussion, each participant was asked to nominate some subjects that they thought JRF should be undertaking further research into. As well as the subjects discussed previously, one of the themes arising was the need to identify and target specific groups of people living alone who are at particularly high risk of some of the problems discussed in this paper. These include:

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- **Migrant workers, most of whom are single:** it is understood that the number of migrant workers has grown substantially in recent years and, in this sense, the issue of migrant workers is operating on a much shorter timescale than more general growth in living alone. One of the issues here is the lack of firm data about such workers and their circumstances. Similar issues may apply to many asylum seekers who are not allowed to work and have to survive on very low incomes.
  - **Care leavers:** one of the issues here is what happens to them when they leave care given that they usually lack a family or other obvious support network and that the high proportion who lack good educational qualifications will often find it difficult to find a decently paid job.
  - **The hidden homeless, most of whom are single:** Crisis and NPI have jointly estimated that there are around 400,000 people who are effectively homeless because their accommodation is either inadequate or insecure but who are not counted as homeless by their local authority.<sup>57</sup> The biggest group within this overall estimate are people living with relatives or friends where either the accommodation is overcrowded (ie they have to sleep on the sofa or equivalent) or the relatives/friends no longer want them to live there but they have nowhere else to go.
  - **People leaving prison:** although not mentioned in the roundtable discussions, it is well known that this is a group who are often single and have no obvious place to live or social networks to become part of. Similar issues may apply to some of those leaving the armed forces.

One of the suggestions for potential JRF research was to identify those aspects of a person's life history which put them at high risk of becoming isolated and unsupported and to consider what could be done to mitigate such risks.

A further issue that was raised was the possible ethnic dimension to the trends and implications of living alone. Issues of culture and/or language might mean that the issues vary from one ethnic group to another.

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## NOTES

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<sup>1</sup> Jim Bennett, IPPR; Jane Carr, NPI; Tony Chapman, University of Teesside; Brian Dodgeon, Institute of Education; Sam Friggins, NPI; Ray Hall, Queen Mary, University of London; Peter Kenway, NPI; Katharine Knox, JRF; Philip Ogden, Queen Mary, University of London; Guy Palmer, NPI; Duncan Shrubsole, Crisis; Evelyn Tehrani, Crisis; Lawrence Ware, University of Plymouth; Malcolm Williams, University of Plymouth.

<sup>2</sup> NPI calculations for the United Kingdom using data from the 2003/04 Family Resources Survey. The Family Resources Survey makes a distinction between a person's family type (eg whether they are single or not) and their household type (eg whether they live alone or not).

<sup>3</sup> There appears to be a general consensus that similar trends also apply to the rest of the United Kingdom and, indeed, to Europe as a whole.

<sup>4</sup> ODPM published updated 2003-based headline household projections in March 2005 but these do not yet provide the types of analysis by age group, etc. that this section aims to cover. The March 2005 headline figures do, however, suggest that the analysis in this paper remains valid and, indeed, that the future growth in one-person households might be even greater than previously envisaged.

<sup>5</sup> ODPM March 2005 Household Projections.

<sup>6</sup> From the 2001 Census, 70% of single pensioners were single because of bereavement, 16% were single because they had separated and a 14% were single because they had always been single.

Note that, because men typically die at a younger age than women, there is a gender aspect to this issue. For example, from the 2001 Census, 43% of women aged 65 and over were living alone compared to 22% of men. Three-quarters of those aged 65 and over who were living alone were women.

<sup>7</sup> Chandler J, Williams M, Maconachie M, Collett T & Dodgeon B. (2004) 'Living Alone: Its Place in Household Formation and Change', Sociological Research Online, Vol. 9, Issue 3, (<http://www.socresonline.org.uk/9/3/chandler.html>)

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<sup>8</sup> In our roundtable discussion, some people argued that it is actually more of a London issue rather than urban areas generally. Others argued that the growth was currently most rapid in the suburbs. Clearly this is an issue for potential further research.

<sup>9</sup> For example: people having children later in life; having children becoming more of a factor in whether couples separate or not; differing trends by age, gender, social class or ethnic group; social trends against shared living and/or living with one's relatives; less reliance (eg by women) on marriage as the trigger for leaving the family home etc.

<sup>10</sup> Bereavement is a minor issue for people of working age.

<sup>11</sup> This is not an exhaustive list. For example, single people leaving care or leaving the armed forces are other possible pathways.

<sup>12</sup> In addition, there is the possibility of changes in age structure, such that age groups more likely to be single are growing compared to age groups who are less likely to be single. But this is a complexity too far for this briefing note.

<sup>13</sup> See ONS Summer 2005 Population Trends.

A further possibility is that people are having children later in life and/or that having children is becoming more of a factor in whether couples separate.

<sup>14</sup> Again, ignoring issues of age structure.

<sup>15</sup> There is a lot of data about marriage rates but given that people are becoming more likely to cohabit rather than marry, such data can give a misleading picture.

<sup>16</sup> In part, this may be because the government actuary's department estimates of the number of singles and couples is in terms of absolute numbers (ie a 'stock' figure) rather than their rate for formation (which is a 'flow' figure). So, for example, their estimates do not cover the average age at which people get married, let alone start to cohabit.

<sup>17</sup> From around 10% to around 20%. See ODPM 1999 Household Projections, Table 4.

<sup>18</sup> The government actuary's department publishes estimates on the propensity of married couples to divorce. See [http://www.gad.gov.uk/marital\\_status\\_projections/2003/divorce\\_rate\\_charts.htm](http://www.gad.gov.uk/marital_status_projections/2003/divorce_rate_charts.htm).

For example, the divorce rate among those women aged 40-44 rose from 15 per 1,000 marriages in 1991 to 21 per 1,000 in 2003 and is assumed to continue at around 21 until at least 2013.

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Note that, even though the proportion of couples who are cohabiting rather than married has been growing, the majority of couples are still married. For example, ODPM 1999 Household Projections suggest that around 70% of couples aged 30 to 44 are married and the other 30% are cohabiting. It follows that the propensity for married couples to divorce does give some indication of the overall propensity of all couples to separate.

<sup>19</sup> For example:

- Timonen V. (2002) 'Family/Household', WRAMSOC background paper on change 1980 – 01, University of Kent, (<http://www.kent.ac.uk/wramsoc/workingpapers/index.htm>);
- Chandler J, Williams M, Maconachie M, Collett T & Dodgeon B. (2004) 'Living Alone: Its Place in Household Formation and Change', Sociological Research Online, Vol. 9, Issue 3, ) including bibliography (<http://www.socresonline.org.uk/9/3/chandler.htm>);
- Roseneil S & Budgeon S. (2004) 'Cultures of Intimacy and Care beyond 'the family': Personal Life and Social Change in the Early 21<sup>st</sup> Century', Current Sociology, Vol. 52, No.2, pp 135-159;
- Furedi F. (2002) 'Singleton Society' spiked-life, [www.spiked-online.com](http://www.spiked-online.com);
- Hall R, Ogden PE & Hill C. (1999) 'Living alone: evidence from England and Wales and France for the last two decades' in McRae, S. (ed) *Changing Britain: Families & Households in the 1990s*, Oxford University Press;
- Chapman T. (2004) *Gender and Domestic Life*, Chapter 9 'Single People', Palgrave MacMillan,; Scott J. (1997) 'Changing Households in Britain: Do Families Still Matter?' *The Sociological Review*, 45,4: 591-620;
- *Solo living across the adults lifecourse*, CRDF, 2005, [www.crfr.ac.uk/Reports/rb20.pdf](http://www.crfr.ac.uk/Reports/rb20.pdf).

<sup>20</sup> Other possible factors whose relative importance is unclear include changing career and working patterns and growing job insecurity.

<sup>21</sup> Our understanding is the ODPM 1999 Household Projections are essentially based on an extrapolation of past trends rather than on any views about how the various factors discussed in this paper might change in the future.

<sup>22</sup> Perhaps especially for women.

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<sup>23</sup> This argument also applies to lone parents.

<sup>24</sup> Income Support for a single person aged 25 or over is currently £56.20 per week.

<sup>25</sup> From Statutory Homelessness England, Statistical Releases for the first quarter of 2005, ODPM: 40% of those accepted as statutorily homeless and in priority need are because of loss of accommodation with relatives or friends. Note that relationship breakdown is the second biggest reason for homelessness, accounting for 20% of those accepted as statutorily homeless and in priority need. Finally, note that NPI have estimated that the largest group of people who are 'hidden homeless' (ie they meet the legal definition of homelessness but have not applied to their local authority to be classified as such) are people living with relatives or friends in unsatisfactory circumstances.

<sup>26</sup> Housing and Neighbourhood Monitor, JRF, forthcoming.

<sup>27</sup> From Figure 10.4, Social Trends 34, ONS: 6% of the new homes built in 2002/03 were one bedroom only. This compared with around 20% during the 1980s.

<sup>28</sup> From the 2003/04 Survey for English Housing, around 10% of homes have one bedroom only. But 30% of households are one person households.

<sup>29</sup> From Table 10.7, Social Trends 34, ONS.

<sup>30</sup> From the British Social Attitudes Survey.

<sup>31</sup> See the recent JRF report entitled *Affordability and the intermediate housing market*. For example, it estimates that two-fifths of working households aged 20 to 39 cannot afford a purchase a 2-3 bedroom dwelling at the 10<sup>th</sup> percentile compared to one-fifth of their counterparts elsewhere in the country.

<sup>32</sup> Televisions etc are in a slightly different category as a larger household may decide to have more than one television. Nevertheless, even in such cases, a growing proportion of people living alone is likely to imply a rising demand for such goods.

<sup>33</sup> For example, from the 2004 National Travel Survey, 63% of working age singles without children have a car compared to 86% of working age couples without children. Therefore the average number of cars per person is 0.63 for the singles compared to 0.43 for the couples.

<sup>34</sup> Ekins E and Dresner S. *Green taxes and charges*, JRF, 2004.

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<sup>35</sup> For example, in March 2005, the Social Exclusion Unit published its interim report on *Excluded older people*. Much of analysis in this report is about social isolation, loneliness, etc but - perhaps inevitably – its recommendations for action mainly focussed on ‘services’ for older people.

<sup>36</sup> For example, Christina Victor, Professor of Gerontology and Health Services Research at the University of Reading.

<sup>37</sup> For example, the number of older people receiving home care has halved over the last decade, *Monitoring Poverty and Social Exclusion*, 2005, JRF, forthcoming.

<sup>38</sup> See, for example, *Pensioner poverty in Southwark*, NPI, 2005.

<sup>39</sup> As well as the fact that the children usually stay with the female, it has also been argued that social lives are often organised by the female in the relationship and thus that the male may be more likely to lose their social networks as a result of separation.

<sup>40</sup> *Who lives alone and for how long?* Williams M, Chandler J, Maconachie M, Collett T and Dodgeon B, presentation to the New Policy Institute, 2005.

<sup>41</sup> *Solo living across the adult lifecourse*, CRDF, 2005.

<sup>42</sup> Except for a few limited statistics on pensioners who live alone.

<sup>43</sup> NPI calculations from the DWP Households Below Average Income 2003/04 dataset.

<sup>44</sup> Defined as the household having less than 60% of average (median) income after adjusting for household size and after deducting housing costs.

<sup>45</sup> Perhaps coincidentally, around 30% of working age disabled people are also in poverty and there may be a substantial overlap between these two groups. The whole issue of the relationship or otherwise between living alone and being disabled – including problems with mental as well as physical health - is a subject for potential research but is beyond the remit of this paper.

<sup>46</sup> From the recent JRF report entitled *Affordability and the intermediate housing market*, a person’s income needs to be at least a fifth of the house cost for them to buy the home. From DWP’s Households Below Average Income, the poverty line for a single person is around £6,500. So they would be able to buy a home up to a cost of around £32,500. From the Land Registry *Residential property price report*, only around 1% of homes are in this price bracket.

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<sup>47</sup> From table 17c of the UK Housing Review, forthcoming.

<sup>48</sup> From Households Below Average Income, 2003/04: social housing rents represent an average of around 30% of total income for single people compared to around 20% for larger households.

This situation largely arises because council housing rents do not vary much according to the size of the property. More specifically, council housing rents are set in proportion to something called the 'bedroom weight'. The bedroom weight for a four-bedroom property is currently only around 20% higher than that for a one-bedroom property. In other words, all council housing in a given local authority has roughly the same rent whatever its size.

Clearly, this issue only applies to households not in receipt of Housing Benefit, and thus only to households who have someone working but low paid.

<sup>49</sup> By at least 10,000 homes per year according to Shelter's 2003 response to the Barker Review.

<sup>50</sup> *Reforming housing benefit for private tenants and tax credit recipients*, Kemp and Wilcox, April 2002.

<sup>51</sup> *Private renting: a new settlement*, Shelter and Joseph Rowntree Foundation, 2002 states that: "housing benefit significantly undercuts rent levels, and as a result many landlords have withdrawn from the claimant market altogether. The result is to exclude households on housing benefit from reasonable accommodation in the sector, especially in areas of high demand for housing".

<sup>52</sup> Barker K. (2004) *Delivering stability: securing our future housing needs*, HM Treasury [http://www.hm-treasury.gov.uk/consultations\\_and\\_legislation/barker/consult\\_barker\\_index.cfm](http://www.hm-treasury.gov.uk/consultations_and_legislation/barker/consult_barker_index.cfm).

<sup>53</sup> Report by Sarah Monk for Shelter, forthcoming.

<sup>54</sup> For example, *Sustainable communities: building for the future*, Office of the Deputy Prime Minister, 2003 states that "a return to social housing is inappropriate, since home ownership is the tenure of choice".

<sup>55</sup> *Monitoring Poverty and Social Exclusion 2005*, JRF, forthcoming: of the 200,000 households accepted as homeless in 2004, 130,000 did not have dependent children, and the vast majority of these were singles rather than couples. Furthermore, all the growth in homelessness in recent years has been among those without dependent children: up from 100,000 a year in 1997 to 130,000 in 2004.

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<sup>56</sup> For example, the level of Income Support for a single person aged 25 or over was £56.20 per week in April 2005 compared to £47.90 in April 1996. This is an increase of 17%, the same percentage increase as the ONS index of prices excluding housing. In contrast, average earnings increased by 48% over the same period.

<sup>57</sup> *How many how much? Single homelessness and the question of numbers and cost*, New Policy Institute, 2003.