

# **SINGLE PERSON HOUSEHOLDS AND SOCIAL POLICY: LOOKING FORWARDS**

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Jim Bennett and Mike Dixon

The **Joseph Rowntree Foundation** has supported this project as part of its programme of research and innovative development projects, which it hopes will be of value to policy makers, practitioners and service users. The facts presented and views expressed in this report are, however, those of the author[s] and not necessarily those of the Foundation.

Joseph Rowntree Foundation

The Homestead

40 Water End

York YO30 6WP

**Website:** [www.jrf.org.uk](http://www.jrf.org.uk)

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First published 2006 by the Joseph Rowntree Foundation

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# SUMMARY

## DEMOGRAPHY

- The rise in solo living has been one of the most important demographic shifts of recent decades.
- There have been four key trends which will continue over the next decades:
  - elderly people, particularly women are the most likely group to live alone;
  - the fastest growth in solo living is amongst people aged 25 and 44;
  - growth in solo living has been fastest among young men;
  - solo living is becoming more permanent, particularly for men.

People living alone can be usefully split into two types – *elective* single person households who have chosen solo living, and *forced* single person households who have been constrained to this lifestyle by circumstances.

## IMPLICATIONS FOR POVERTY, INEQUALITY AND LABOUR MARKET POLICY

- The rise in solo living will create pressures towards poverty and inequality through *composition* and *feedback* effects. Although it is impossible to quantify the impact of rising solo living precisely, ippr's econometric modelling shows that demographic change has been responsible for a fifth of the enormous rise in inequality between 1979 and 2003/4, and that if Britain had had the same household composition, fertility patterns and age structure in 2003/04 as it did in 1979, there would be 240,000 fewer households in poverty, 280,000 fewer pensioners in poverty and 70,000 fewer children in poverty (with other factors remaining equal).
- Transitions into solo living can precipitate poverty, especially for *forced* single person households.
- Living costs are often higher for single person households.
- People living alone can face greater labour market risks.

## IMPLICATIONS FOR HOUSING POLICY

- Planning policy reforms to improve the supply responsiveness of the housing market need to take into account the changing profile of household types as well as overall household growth.
- Aspiration to homeownership may be declining among single person households; this may lead to an overall decline in demand for homeownership.
- Single people in housing need are likely to continue to experience difficulty in accessing social housing, if demand continues to outstrip supply and single people are considered a low priority for housing unless they are vulnerable.

## IMPLICATIONS FOR NEIGHBOURHOODS, SOCIAL CAPITAL AND HEALTH

- City centres may become increasingly dominated by people living alone, but there is little evidence that the increased popularity of city centre living is creating benefits for deprived inner urban areas.
- Increasing solo living may lead to greater isolation and worse health and mental health for some groups, particularly men.
- There is some evidence that the growth in solo living could be 'harnessed' to improve levels of social capital if policy can respond appropriately.
- Single person households are more vulnerable to crime; as more people live alone, there may be greater demand for victim support services and police protection.
- A significant proportion of single person households will be estranged fathers. Their ability to engage in the upbringing of their children may be hindered by their low priority for housing and social welfare.

## KEY QUESTIONS FOR FUTURE RESEARCH

- What proportion of the growth in single person households will be *elective* and what proportion will be *forced*? What does this mean for poverty and inequality measures through the *composition effect*?
- Why do people choose to live alone? What attitudes do they have towards living alone? How do the attitudes of single person households differ from other household types?

- What care provision do older men living alone expect? How significant is the 'care time bomb' for men currently aged 40-60? How do their social ties differ from women living alone?
- What are the housing aspirations of single person households, and how do these change over the lifecycle?
- What policy responses will be necessary to ensure that the rise of single person households does not lead to an increase in social isolation and fall in social capital? What role can social landlords and the community and voluntary sector play? Is there a case for greater public resources to support community development activities, particularly in regeneration and growth areas?
- To what extent does the welfare system frustrate estranged fathers ability to be involved in the upbringing of their children?
- What policy levers are most effective in encouraging people living alone to participate more broadly in their communities, through formal volunteering or other activities?
- How important are assets for people living alone? Is the *asset effect* identified in research by ippr more pronounced for solo livers (Bynner and Paxton 2001)?

# INTRODUCTION

This paper considers the implications of the growth in single person households for social policy, in response to a research tender by the Joseph Rowntree Foundation's Housing and Neighbourhoods Committee.<sup>1</sup> Although our main focus is on housing and neighbourhoods concerns, with a particular emphasis on the needs of disadvantaged households, we also explore broader ways in which the growth in solo living may impact on poverty and inequality.

Section 1 outlines the most important demographic trends, Section 2 looks at how these may create pressures towards greater poverty and inequality, Section 3 draws out the implications for housing policy and Section 4 looks at implications for neighbourhoods and communities.

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<sup>1</sup> Thanks to Kate Stanley, Howard Reed and Dominic Maxwell at ippr and Fran Wasoff, Director of the Centre for Research on Families and Relationships and Reader in Social Policy in the School of Social and Political Studies, University of Edinburgh, for useful comments. However, responsibility for the analysis and recommendations we present remains with the authors.

# SECTION 1: DEMOGRAPHIC CONTEXT

## TRENDS AND PROJECTIONS

The growth in solo living has been one of the most striking demographic shifts of recent decades.<sup>2</sup> Nearly seven million people – or 13% of the population - lived alone in England in 2006, four times more than in 1960; and the numbers are predicted to keep on rising: By 2026, there will be 9.9 million single person households – 3.1 million more than in 2006 (ONS 2005a; ODPM 2006). This corresponds to a rise from 32% to 38% of the total number of households. Another way of looking at this increase is in terms of the proportion of people living alone. This is projected to be 18% of the population by 2026, up from 13% in 2001 and 6% in 1971 (GAD 2005; Summerfield and Gill 2005; ODPM 2006).

These headline figures tell a powerful story. But we need to be aware of a fundamental shift in who lives alone that has taken place over the last 20 years.<sup>4</sup> Although solo living used to be the preserve of older people, this has started to change, as table 1.1 below shows.

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<sup>2</sup> Solo living (in a one person household) should not be confused with single living (defined in terms of marital status), although these terms are often used interchangeably in the media.

<sup>4</sup> It is beyond the scope of this paper to consider these demographic trends in detail. For example, ethnicity, disability and migration all interact importantly with trends in solo living but are not discussed here.

<sup>6</sup> The latest projections do not include a breakdown of solo living by gender (ODPM 2006).

<b>Table 1.1: Proportion of people in Great Britain living alone, by age and sex (%)</b>				
	1986/87	1996/97	2003/04 <sup>1</sup>	2026 projection
<b>Men</b>				
16–24	4	5	6	
25–44	7	11	15	
45–64	8	10	14	
65–74	17	21	19	
75 and over	24	31	29	
<b>Women</b>				
16–24	3	3	3	
25–44	4	6	8	
45–64	13	12	15	
65–74	38	39	34	
75 and over	61	58	60	
<b>All</b>				
16–24	3	4	5	4
25–44	6	8	12	17
45–64	10	11	15	23
65–74	28	31	27	28
75 and over	50	47	49	39
Source: Historical figures from Summerfield and Gill (2005); projections from ODPM (2006) and GAD (2005). Note projections for 2026 are only for England and not by gender due to data limitations				

The table shows significant changes in household composition, over and above any changes that would be predicted by an ageing population alone. A close reading of the table reveals three of the most important trends which are predicted to continue over the next two decades.

Firstly, elderly people are the most likely group to live alone, largely because they have outlived a partner (Evandrou *et al* 2001). And elderly women are much more likely to live alone than men because they live longer on average. Although men's life expectancy is rising faster than women's, solo living in old age will continue to be gendered (Summerfield and Gill 2005).

Secondly, there has been a sharp rise in the number of younger people living alone, particularly between the ages of 25 and 44. Nearly three times the proportion of people in this age bracket will be living alone in 2026 compared to 1986/7.

Thirdly, the fastest growth in solo living has been among young men.<sup>6</sup>

A fourth trend, which is not captured by the table, is that solo living is becoming more permanent, particularly for men: 14.2% of men aged 25-34 living alone in 1971 were still living alone in 1981, but 28% of men in this age bracket who lived alone in 1981 were still living alone in 1991. Taking the population as a whole, less than half those who start living alone will ever live with other people again (Chandler *et al* 2004, Smith *et al* 2005a).

## **IMPORTANT DRIVERS**

Why are these trends happening? One difficulty here is that solo living is a very common experience and so people living alone form a very heterogeneous group. Twenty three percent of men and 24% of women aged 30-74 have lived alone (Smith *et al* 2005a). Of the 1,734 people in the BHPS who lived alone at any point in the decade 1991 to 2001, 23% of men and 36% of women lived alone for the entire decade, with 77% of men and 64% of women moving in or out of solo living over the period (*ibid*). This means that their situations, histories and motivations vary enormously.

Whether solo living is a choice or not is often related to people's age – younger people are more likely to choose to live alone, seeing it as a transitional stage in their lives, whereas older people are more likely to be living alone because of a relationship breakdown or bereavement (Jamieson *et al* 2003).

However, people living alone can be usefully split into two types – *elective* single person households who have chosen solo living, and *forced* single person households who have been constrained to this lifestyle by circumstances (Lewis 2005). Although 84% of people living alone say they have chosen to do so, when asked in detail about their reasons for living alone it is clear that a far smaller proportion than this have made a 'free choice', rather than adapted to adverse events (Lewis 2005). This is reflected in the way people often talk about solo living as a transitory phase

rather than a permanent one – in one small scale recent survey just 27% of people who lived alone said they wanted to do so indefinitely (Lewis 2005; Glanville *et al* 2005; MINTeL 2003).

It is the people who are forced into living alone who should be of most concern to policymakers. This group is almost certainly more likely to experience greater disadvantage as a result of solo living; many of them talk about solo living as being fraught with difficulties (MINTeL 2003).

Table 1.2 below maps out some of the drivers behind solo living according to this distinction.<sup>7</sup>

<b>Table 1.2: Drivers behind solo living</b>		
<b>Household status / age</b>	<b>'Choice' factors</b>	<b>'Forcing' factors</b>
Living in parental home Younger	Leaving parental home More independent values Affluence	Leaving parental home
Cohabiting Younger	Affluence More independent values	Relationship breakdown
Cohabiting Older	Job mobility Housing availability	Relationship breakdown Children leaving home Lack of peers to share accommodation
Cohabiting Elderly	Strong support networks Good health	Bereavement Children leaving home

<sup>7</sup> This is not meant to be an exhaustive list, rather to provide a useful structure for analysis.

## THE GEOGRAPHY OF SOLO LIVING

Looking at the number of single person households is vital. Yet it is just as important to consider where and how people live. The most noticeable geographical trend in solo living is an urban rural divide.

Perhaps unsurprisingly, single person households tend to be concentrated in city centres and metropolitan areas. In 2001, more than 40% of households in Camden, Islington and Westminster in London consisted of just one person. Glasgow, Brighton City and Brighton and Hove showed similar patterns, whereas some areas of Hampshire and Northern Ireland had half this number, with just a fifth of people living alone (Summerfield and Babb 2004).<sup>8</sup>

Existing regional differences may also become more pronounced: the ODPM's 2006-based projections predict that it is expected to be much faster in some regions than others. As table 1.3 below shows, there is expected to be 21% growth in the South East compared to 16% growth in Yorkshire and the Humber and 14% in London between 2006 and 2021 (OPDM 2006).

	Proportion of one person households (%)		Growth in one person households, 2006-2021 (%)
	2006	2021	
North West	33	40	18
North East	33	40	18
Yorkshire and the Humber	31	37	16
West Midlands	30	37	19
London	36	42	14
East Midlands	30	36	17
South West	31	38	18
East of England	30	37	19
South East	30	38	21

<sup>8</sup> There is an important split here by age - it tends to be younger people who live alone in urban areas while older single person households are more evenly spread between rural and urban areas (Hall *et al* 1997).

The importance of this regional dimension should not be underestimated. Unfortunately, current projections do not show differences in growth of solo living by age in different regions (ODPM 2006) – which might allow for a more sophisticated understanding of differing pressures across the country.

There are also some differences by government region, although these are less pronounced. England and Wales have a slightly higher proportion of single person households than Northern Ireland but slightly less than Scotland (Summerfield and Babb 2004).

## SECTION 2: PRESSURES TOWARDS SOCIAL INJUSTICE AND DISADVANTAGE

It is well understood that demographic change will create policy challenges in many areas, not least in housing, neighbourhoods, pensions and healthcare provision. But an emerging body of research from the US and Australia – and new analysis by ippr – shows that in industrialised nations demographic change is also important because it can create pressure towards poverty and inequality.<sup>9</sup> This is relatively poorly understood at present and would benefit from further research.

ippr's econometric modelling shows that a fifth of the enormous rise in the Gini coefficient (the standard measure of income inequality) between 1979 and 2003/04 was due to changes in household composition – particularly the growth in single person households, and ageing and shifting fertility patterns; all trends that are projected to continue over the coming decades (Dixon and Margo 2006).

It also reveals that if Britain had had the same household composition, fertility patterns and age structure in 2003/04 as it did in 1979, there would be 240,000 fewer households in poverty, 280,000 fewer pensioners in poverty and 70,000 fewer children in poverty (with other factors remaining equal).

This analysis starts to show how important demography is for social justice. Unfortunately methodology is not yet advanced enough to single out the impact of solo living. And of course, many of the societal changes that have caused these demographic shifts are to be welcomed: we should not wish a return to the Britain of nearly three decades ago. There is a complex interplay between demography, labour markets and culture that refracts the effects of demography in ways not captured by our analysis. But the simple point remains: demography matters for poverty and inequality

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<sup>9</sup> In the US between 1969 to 1989, increases in non-traditional family structures (notably single parenthood) explain up to half of rising inequality in family income and poverty (Daly and Valletta 2004). The effects on poverty were especially large and followed a pattern similar to that for inequality. Similar research in Australia shows that about half of the growth in inequality in Australia between 1982 and 1997-8 was due to change in household and family composition, labour force status and demographic characteristics (Johnson and Wilkins 2003).

There are two ways this works. The first is through what ippr has called **composition effects**: as different groups become larger or smaller relative to the total population, their overall impact on the population changes (Dixon and Margo forthcoming). If a group with a high poverty rate becomes much larger, the population as a whole will have a higher poverty rate. And because different demographic groups have different characteristics in a whole range of areas – such as employment or poverty rates – demographic change can have a large effect on the characteristics of a population (Daly and Valletta 2004, Johnson and Wilkins 2003, Esping-Anderson 2005).

The second is in terms of what could be called the **feedback effects** of demographic change on the economy, resulting from the way different population groups participate in the economy. This process is much less well understood and in need of more research (Dixon and Margo 2006).

## COMPOSITION EFFECTS

### *Higher inequality*

Single person households are both more likely to be poor and more likely to be rich than the average.<sup>10</sup> As the number of single person households rises, this may place pressure towards greater inequality for the population as a whole. Higher inequality is linked with a range of social problems, including greater poverty, lower mobility and worse health outcomes and should be a serious concern for government (Pearce and Paxton 2004).

This unequal distribution of income is partly due to the way single person household participate in the labour market.<sup>11</sup> People of working age living alone are much more likely to be in a workless or inactive household than people living with others: multi person households have more chance of at least one person being in employment and are therefore less vulnerable to redundancy or unemployment.<sup>12</sup>

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<sup>10</sup> 23% of people living alone are concentrated in the top 20% of income earners (DWP 2005).

<sup>11</sup> Research looking at the period 1977-1999 shows that the increasing numbers of people living alone has contributed to growing 'polarisation of work and worklessness' – employment becoming increasingly concentrated in some households compared to others (Gregg *et al* 2000).

<sup>12</sup> In 2004, 27% of single person households were workless, compared to 19% of all households and just 5% of couple households with dependent children. Similarly, 22% of single person households were inactive, compare to 13% of all households and just 10% of couple households with dependent children. This inactivity is also more likely to be due to long term sickness or disability than for other kinds of household (Walling 2004).

### Higher poverty

These labour market effects may contribute to higher levels of poverty. Partly because of their employment status, single person households are more likely to be poor than the general population (DWP 2005a).

- 23% of working age people living alone were in poverty (measured After Housing Costs (AHC)) in 2003/4, compared to 19% of the working age population and 21 percent of the population as a whole.
- This means that people living alone make up a larger share of those who are poor than would be predicted by their number alone. 17% of the population live in single person households but this group makes up 19% of those in poverty and 21% of those living on less than half of median income (AHC).
- This is true even for people of working age, ignoring the impact of pensioners. 29% of working age adults live alone but this group makes up 35% of working age adults in poverty and 37% of those living on less than half median income.
- In fact, these trends are less pronounced for pensioners. 34% of pensioners live alone and make up 35% of pensioners in poverty and 39% of pensioners living on less than half of median income.

Although these 'static' measures provide a useful 'snapshot' of poverty, they do not capture the dynamics of poverty. Many people experience some poverty in their lives but it is those who experience persistent poverty with little chance of escape that should be of most concern (Dixon and Paxton 2005).

One way of capturing this dynamic effect is by looking at the income mobility of people living alone. Table 2.2 below shows that people living alone are more likely to experience a fall than a rise in income and are less likely to experience an increase in their income than those in multiple person households. The table also shows that the transition to living alone can be particularly financially damaging, with 43% of people who did this becoming worse off.

<b>Table 2.2: Change in financial position by household type and transition, 1991-2001, %</b>				
	<b>Remains</b>	<b>Remains</b>	<b>Becomes</b>	<b>Becomes</b>

	<b>solo</b>	<b>multi</b>	<b>solo</b>	<b>multi</b>
Better off	18	25	25	43
Worse off	26	26	43	25
About the same	56	49	31	32
Source: Smith <i>et al</i> (2005a)				

Although income is important in terms of poverty, it is far from the only thing that matters. Rent, utilities and other fixed costs do not rise in direct proportion to the number of people living in a household. As table 2.3 below shows, one person households spend up to 10.3% more of their income on housing fuel and power and up to 1.4% more on communication than the average household. The table also shows that living alone has an additional cost within demographic groups – it is 7.6% more expensive for a retired person dependent on state benefits in the lowest income group to live on their own and 10.7% more expensive for a person of working age in the same income group.

<b>Household type</b>	<b>Proportion of income spent on housing, fuel and power (%)</b>	<b>Proportion of income spent on communication (%)</b>	<b>The additional cost of living alone (% income)</b>
All households	9.3	2.7	n/a
One retired person dependent on state pension	19.2	3.9	7
<i>In the lowest income quintile</i>	<i>19.6</i>	<i>4.1</i>	<i>7.6</i>
One retired person not dependent on state pension	15.4	2.9	7.8
<i>In the lowest income quintile</i>	<i>19.5</i>	<i>3.2</i>	<i>12.1</i>

<i>In the fourth income quintile</i>	8.6	2.1	n/a
One person of working age	12.9	3.1	5.5
<i>In the lowest income quintile</i>	17.4	3.8	10.7
<i>In the highest income quintile</i>	8.3	2.3	n/a
Source: ippr analysis of FES 2003/4			
Notes: Cost of living alone is calculated as proportion more income spent on housing, fuel, power and communication than the average couple in the same demographic group. For low income quintile measures, cost of living alone is calculated compared to an average income couple in the same demographic group.			

What is particularly striking is that it is the most vulnerable groups who face the highest increased costs of living alone. This again seems to reinforce the distinction between forced and chosen solo living. This is something that comes up in focus groups (MINTeL 2003).

*‘That’s why I’m considering getting a man, because my phone bill’s so high’*  
 Female living alone, 20-39

Looking at the household goods of single person households is one way to shed light on this problem. It is clear that people living alone are less likely to have a range of consumer durables than other households.

- 87% of single person households aged 15-59 and 80% of single person households over 60 have a washing machine, compared to 98% of couples.
- Older single person households are consistently the least likely to have consumer durables, and this trend is particularly marked for more recent items like personal computers and DVD players (Rickards *et al* 2004).

As table 2.4 below shows, this is reflected by the fact that people living alone are much less likely to be satisfied with their standard of living than those in multi person households.

**Table 2.4: Proportion of people satisfied with their standard of living, less proportion not satisfied, 2002 (% net satisfied)**

	<b>Men living alone</b>	<b>Women living alone</b>	<b>Multiple person households</b>
All	10	28	33
20-29	20	17	35
30-39	25	44	33
40-54	-7	29	31
ABC1	27		37
C2DE	3		28
Single under 40	22	30	n/a
Single over 40	-22	45	n/a
All widowed / divorced / separated	11	17	n/a
Source: TGI Annual Survey, BMRB			

This has important implications for policy as it spills over into other areas, for example, in terms of reducing energy use (Boardman *et al* 2005). The fewer people living in a household, the less energy efficient it is: many energy needs – such as lighting and heat – are only minimally increased by more people living in the house and one person households spend nearly 5% more of their income on average on housing, fuel and electricity than couple households (Gibbins 2004).<sup>13</sup>

A second example concerns effective use of some public services.<sup>14</sup> Single person households are less likely to have internet access which means they may be less able to gain information and make informed decisions in an increasingly choice-based delivery framework.

There is a similar picture for access to cars. As the proportion of single person households grows, this will have implications for both planning and for public transport provision.<sup>15</sup>

<sup>13</sup> Two person households use 31% less electricity and 35% less gas per person than single person households, and four person households use 55% less electricity and 61% less gas (Fawcett *et al* 2000).

<sup>14</sup> 39% of 15-59 single person households had access to the internet at home in 2002, compared to 60% of couple households and just 6% of single households aged 60 or over (Rickards *et al* 2004).

<sup>15</sup> 39% of people living alone under state pension age and 69% of those over state pension age did not have access to a car in 2001, compared to 27% of the population as a whole (Summerfield and Babb 2004).

*Increased care requirements, particularly for older men*

The growth in solo living has been dramatic for men aged between 45 and 64, largely caused by high levels of divorce and partnership breakdown. A worry here is that there is a 'care timebomb' for this generation who are more likely to be socially isolated from family and friends, and engage in more risky health behaviours, such as smoking and high alcohol consumption, than other groups of older men (Arber *et al* 2003; Davidson *et al* 2003).

## SECTION 3: IMPLICATIONS FOR HOUSING POLICY

Up until the 1990s housing supply policy was dominated by concerns about the impact of a growing population and it was not until the household projections to 2016 were published with the accompanying White Paper *Household growth: where will we live?* in the mid-1990s, that the impact of changing patterns of household formation on household growth was fully acknowledged. The demographic and housing market changes during the 1990s that underpinned the rise of single person households in the previous decade are still being researched. The key issues for housing policy that emerge from the analysis in Section 2 are that:

- Single person households can be split into two groups according to the circumstances that lead to them forming their own household (Lewis 2005). *Elective* single person households tend to be younger (although not exclusively), financially independent and from a professional socio-economic class, and more likely to be female than male. *Forced* single person households tend to include older people, are more likely to live in poverty and more likely to be male.
- While the rise of single person households was previously dominated by older people living alone, the greatest rise in the number of single person households more recently, and which is projected to continue, has been among men between the ages of 25-44.

The relationship between the social and economic drivers of household formation decisions and the housing market will continue to shape the future trends in household formation.

### HOUSEHOLD TYPES AND HOUSING SUPPLY

The Barker Review of Housing Supply has drawn attention to the weak supply responsiveness of the housing market in the UK (Barker 2004). However, the review only focused on the extent to which supply responded to demand in terms of the overall numbers of homes being built rather than considering whether the right proportion of different sized dwellings were being built.

Prior to the Barker review changes in planning policy have resulted in the proportion of new homes built as flats in both the private and social sectors

increasing significantly and new housing densities have also correspondingly increased (see table 3.1). The increased emphasis on density in planning policy<sup>16</sup> has enabled government to achieve two goals: firstly, to encourage the market to produce more housing suitable to the shifting landscape of household types; and secondly, to reduce the land take of new housing development.

<b>Table 3.1: New dwelling density and proportions of houses and flats (%)</b>		
<b>Density of new dwellings (dwellings/ha)</b>	<b>1997</b>	<b>2004</b>
	25	40
<b>Housebuilding completions by type and tenure</b>		
<b>Houses</b>		
Private	88	67
Social	68	54
All	84	66
<b>Flats</b>		
Private	13	33
Social	32	46
All	16	34
Source: Housing Statistics 2004 (ODPM) & Land Use Change in England: Residential Development to 2004 - Update – July 2005 (ODPM)		

The publication of the household projections to 2016 in the mid 1990s led to a significant backlash of concern about the environmental impact of the increased development necessary to meet the demand for housing from the projected numbers of new households. Part of the response to these concerns has been for government to seek to encourage the development of more efficient housing types, which better reflect the needs of single person households and also require less land.

Prior to these measures the tendency for the housebuilding industry was to supply homes that met the housing aspirations at the top of the market,

<sup>16</sup> Principally PPG3 – Planning Policy Guidance Note 3 (Housing), which has recently been supplemented by a density direction, a circular, requiring the Secretary of State to be notified of any low density developments in the South of England.

where the margins are greatest and the risks are least. Evidence shows that the majority of people, including first time buyers, prefer low density housing (Platt *et al* 2004; CABE 2005). The increasing numbers of households may be predominated by single person households, but increasing incomes and wealth will mean that some of those households will tend to significantly over-consume housing, particularly given the importance attached by the wealthy to housing as an investment asset as well as a home.

A number of recent reports by the industry have also suggested that policy is producing an oversupply of high density, smaller dwellings and that in spite of the demographic trend of reducing household size we need to be building more large dwellings to meet current demand<sup>17</sup> and future needs (King and Hayden 2005). However, these studies either fail to distinguish adequately between household's aspirations and what they are able to afford, or fail to take into account the changing nature of the profile of single person households and project forward trends in tenure choice and housing consumption that are likely to be significantly affected by the circumstances and lifestyle choices of new single person households.

The latest household projections clearly point towards a continuing growth in demand for housing from single person households (ODPM 2006), which is unlikely to consist entirely of households with high enough incomes and wealth to be able to afford large dwellings just because that is what the majority of people aspire to.

Even amongst elective single person households current trends would indicate that a significant proportion will opt for a flat in an urban location. Forced single person households, with less choice in the housing market, may need subsidised housing, either in the form of private rented accommodation with housing benefit, or intermediate or social housing.

One possible explanation for the apparent lack of current demand for smaller dwellings in the housing market may be a shift in tenure preferences away from owner-occupation. These issues are explored further below.

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17 Research by Propertyfinder.com 15/8/05

## **SINGLE PERSON HOUSEHOLDS AND TENURE CHOICE**

Historically single person households have been more likely to rent dwellings than other household types, although, in common with all households, the proportion of single person households in the owner occupied sector has increased (Hall and Ogden 2003). Emerging evidence indicates that both the aspiration to home ownership and the ability to access home ownership may be declining among single person households.

Evidence continues to show that home ownership is the tenure of choice for the majority of people. However, as table 3.2 shows, evidence from the British Social Attitudes Survey about people's tenure preference and expectations of their next home being owner occupied varies significantly with marital status, with unmarried, separated/divorced or widowed households less likely to aspire, or expect, to be homeowners. Although single marital status is only a weak proxy for solo living, looking at this data can still be informative.

There is usually a gap between the prevailing rate of home ownership (in 1997 this was 68%) and aspirations to home ownership. Mostly this gap reflects people's ability to afford to meet their aspiration. The gap between aspiration and the expectation that one's next tenure will be home ownership will similarly be affected by the ability to afford home ownership. As well as the rates for the aspiration and expectation of home ownership being lower amongst people whose marital status is not married, the gap between the aspiration and expectation is also greater.

Lower preference and expectation of home ownership currently among people who are not married means that a further rise in the number of single person households is likely to lead to an overall decline in the preference for and ability to access home ownership.

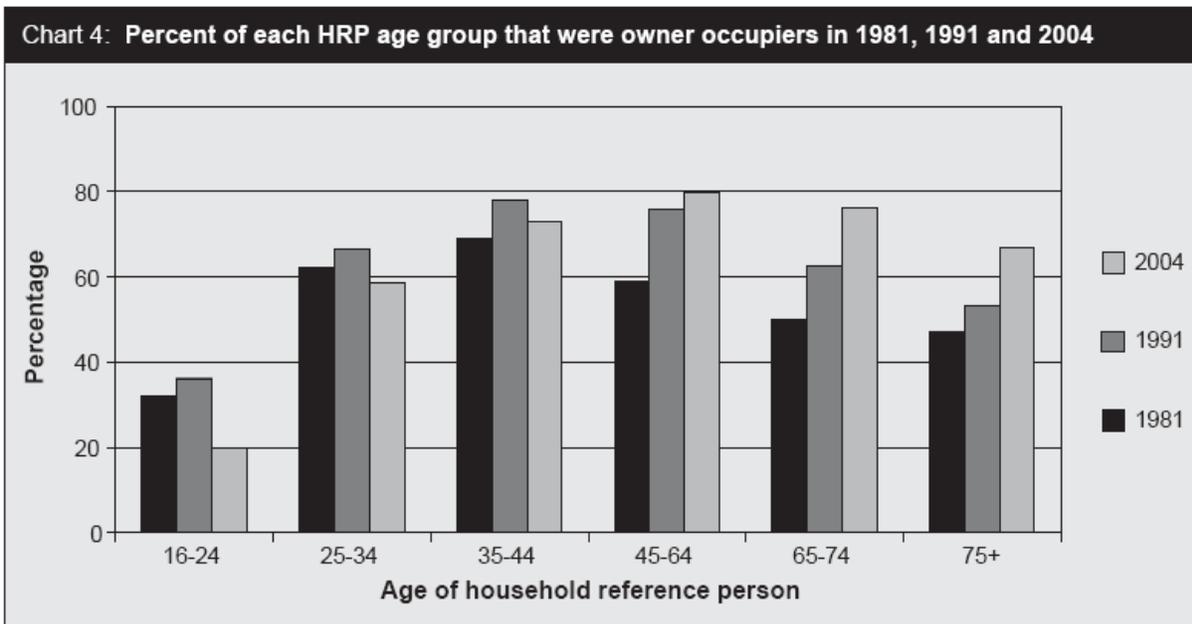
**Table 3.2: Proportions of households expressing a preference for, and expectation of their next home being owner occupied, by marital status (1997) (%)**

	Married	Separated/ Divorced	Widowed	Unmarried	All
Preferred tenure is owner occupied	90	77	62	79	85
Expectation that tenure of next home will be owner occupied	78	37	42	33	55

Source: British Social Attitudes ([www.britisocat.com](http://www.britisocat.com))

Evidence also shows that during and since the 1990s younger households have been less likely to enter into homeownership than previously (Holmans 1996, 2000). This has been attributed to the fall in younger people's relative incomes during the 1990s, which led to delays in household formation and a greater preference for renting. In turn, this has resulted in significant delays in people entering home ownership (Andrew and Meen 2003). More recent evidence shows that these trends in the falling numbers of younger people entering home ownership are also reflected in their aspirations to home ownership (Smith 2004). The average age for first time buyers has increased from 31 in 1985 to 34 in 2004, and projections indicate that the lower rates of home ownership amongst all age groups up to the mid-30s are likely to continue for the medium term (Smith *et al* 2005b).

Data from the Survey of English Housing for the proportion of owner occupiers broken down by the age of the household reference person shows that, while the overall proportion of owner occupation has increased, the increase has been among older households (over 45), while in all the younger age segments (those where the greatest rise in single person households has occurred) the rate of owner occupation has fallen. This is striking because the earlier evidence suggested that the decline in homeownership was restricted to the under 25s, but this evidence indicated it goes up to the under-45 age range.



Source: Survey of English Housing (HRP = Household reference person)

Taken together, this evidence indicates a weaker appetite for home ownership amongst segments of the population with high proportions of single person households. This is an area where more research is needed. Firstly, to identify whether the falling rates of home ownership among some groups of the population is a temporary effect, due to high house prices, or if it also represents a more fundamental shift in tenure preference. Secondly, research needs to look specifically at the housing aspirations of single person households. A trend of declining aspiration to home ownership for some household types and age groups would have very significant implications for housing and planning policy.

The government has recently stated its intention to increase further the number of households owning their own homes in the future (HMT/ODPM 2005a; HMT/ODPM 2005b)<sup>18</sup>. However, if the tenure preferences of single person households as the dominant group in terms of new household growth are less one dimensional than perhaps has been assumed in the past, a more tenure neutral approach to housing policy may be more appropriate.

The government's motivation for supporting home ownership may in part be a response to people's aspirations, but it is also its stated objective of

<sup>18</sup> The government's objective is to increase the number of homeowners by a further million by 2010

reducing wealth inequalities. Recent analysis has shown that significant inequalities in housing wealth have grown between those living in poor and rich areas, and renters and home owners, due to the growth of house prices (Thomas and Dorling 2005). These inequalities have the potential to create lasting gulfs in wealth which many households without housing wealth will not be able to bridge through increasing their income. They are likely to be passed down between generations and have a significant impact on social mobility. Addressing these inequalities should be a priority for government, but the approach may require a range of measures, as opposed to just increasing access to homeownership (Maxwell 2005).

## **SINGLE PERSON HOUSEHOLDS AND HOUSING NEED**

The housing prospects for forced single person households, who are less likely to be able to meet their needs in the market rented or owner occupied sectors, will suffer from the acute under supply of socially rented housing. The rationing of social housing which prioritises the needs of families, and only affords priority to single people who are in some way vulnerable (in homelessness law) or have particular medical or social welfare needs (in housing allocations law) means that many single people have limited prospects for accessing social housing. Recent concerns about the problems of severe overcrowding have created the impression that the pressures on the social housing stock are greatest on the larger family-sized accommodation. This is partly a function of rationing, but also as a result of losses to the stock of larger units of housing through Right to Buy sales (Jones and Murie 1998), and cost pressures that have encouraged housing associations to develop smaller homes in recent years. While this may be true in particularly high demand areas, single person households do account for a large proportion of households requiring social housing. The large number of single person households experiencing homelessness is well documented, with estimates in the range of 310,000 to 380,000 a year (Kenway and Palmer 2003).

Looking at data from local authority housing registers gives a picture of broader housing needs. While the numbers of households on local authority housing registers cannot be used as a reliable measure of absolute housing need, trends over time provide a useful indicator of the extent to which need is exceeding supply.

Between 2001 and 2004, the number of households on housing registers increased by 78%<sup>19</sup>. The vast majority of households (three quarters) registered for social housing require smaller dwellings (up to two bedrooms) which will include single people. At the same time the supply of social housing lettings<sup>20</sup> and has fallen by 23% across both large and small dwellings. This would indicate a growing pressure on the supply of social housing, with the increase in need amongst single person households and the fall in supply of single person dwellings, as strong as it is for other needs and dwelling types.

The government has acknowledged that there is a shortage of social housing, and has significantly increased investment in social housing, such that by 2007/8 it will have doubled since 1997/8. However, these increases are starting from a low base and the growing costs of housebuilding have meant that output of social housing has not increased in line with investment. It is projected that by 2007/8 social housing output will increase by 10,000 units above current levels, to 30,000 homes a year, although this is predicated on significant efficiency gains (HMT/ODPM 2005b). Public expenditure plans up to the end of the decade show that spending as a proportion of GDP will not increase above the 2007/8 ceiling of 42% (Robinson 2005). Given commitments already made to further spending increases on health, this means that the level of investment in 2007/8 is likely to represent a peak and beyond this point social housing investment is likely to fall.

An independent assessment of the additional affordable housing required has concluded that 67,000 homes a year are needed (Holmans *et al* 2004). This is more than twice the level being projected by government in 2007/8 which is likely to represent the peak of social housing output. The majority of these homes (52,000) would be needed in the South of England. These figures do not include any consideration for reducing the significant backlog of current unmet needs. Including an allowance for reducing the backlog brings the total social sector housing requirement up to 89,000 homes a year, nearly three times the level that social housing output is projected to reach by 2007/8.

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19 Source: HSSA Data, ODPM

20 Local authority lettings plus nominations to RSLs (Source: HSSA Data, ODPM)

Overall, the long term prospects for the supply of social sector housing are likely to mean that housing need will continue to outstrip supply by a significant margin. This will mean that single person households needing to access social housing will continue to face long waits, particularly in the South.

Where households in need have been unable to access social sector housing, many have relied on renting in the private sector and claiming housing benefit. Evidence suggests that the capacity of the private rented sector to accommodate people on low incomes has declined since the late 1990s<sup>21</sup> (Shelter 2001). Given single people's low priority for social housing, private renting is a housing option that will have been particularly important for single people. Young single people on housing benefit face particular difficulties gaining access to private rented housing because the regulations only entitle them to a level of benefit equivalent to the rent level of shared accommodation (Reynolds 2005). Government research confirms that these restrictions continue to prevent young claimants from obtaining accommodation in the private rented sector (Harvey and Houston 2005).

Government is currently piloting a new system of housing benefit entitlement called the local housing allowance. The new scheme is simpler and entitlement is based on household size and average rents for a suitable property in the location. Where tenants find a property to rent that is cheaper than their entitlement, they get to keep the difference. Where they rent a property at a rent above their entitlement level they must top up their entitlement from their other income and/or benefits. Evaluation of the pilot scheme shows that on the whole more tenants receive excess benefit than have to make up a shortfall. Single tenants, however, who are only entitled to rent one-room accommodation, are the only entitlement group who are more likely to face a shortfall than be paid excess benefit (DWP 2005b).

The pilot scheme will be rolled out to the whole of the private rented sector by March 2008. The Housing Benefit Reform Bill will also pave the way for the extension of the Local Housing Allowance scheme to the social sector. The implementation of the local housing allowance scheme in its current

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21 Falls in the number of housing benefit claimants living in the private sector exceed the number that can be explained solely by the increasing numbers of tenants in employment.

form is likely to mean that single people who need housing benefit to pay their rent will continue to be disadvantaged compared to other households.

## **SECTION 4: IMPLICATIONS FOR NEIGHBOURHOODS AND COMMUNITIES**

Beyond the public interest in questions of housing supply and the impact that the rise of single person households has on household growth, there has been little attention devoted to the other social consequences of greater individualisation for our neighbourhoods and communities. The rise of single person households needs to be considered alongside other trends in family dynamics and household formation such as the increase in cohabitation and higher rates of divorce and remarriage. Patterns of family formation and re-formation are likely to play a role in increasing the proportion of the lifecycle spent in a single household state.

### **CITY CENTRE LIVING**

One of the key recent trends in housing development has been the rise of city centres as a particularly desirable housing location. This has had direct benefits for the centres of some of our cities, but there is limited evidence for wider benefits for adjacent urban areas.

During the 1990s there had already been a significant re-population of some inner city urban areas accompanied by a significant degree of gentrification, where they had previously been in decline both economically and in terms of population (Hall and Ogden 2003). Most of the re-population and gentrification occurred within existing residential areas. However the urban renaissance has now led to the development of new housing. Research into the nature of city centre dwellers has revealed that they are dominated by single person households. These include two broad groups, one of young people with a short term commitment to city centre living and another more mixed group of city centre dwellers committed to living in the city centre for a longer period (Allen and Blandy 2004). Evidence from a study of city centre living in Manchester, Liverpool and Dundee shows that it is the younger, temporary group that form the vast majority of residents in these cities (Nathan and Urwin 2006). The profile of the majority of the new city centre dwellers suggests that they will be single person households through choice.

The repopulation of inner urban and city centre areas has attracted significant interest, particularly in those cities in the North which had been

in decline and lost population. The phenomenon of city centre living has clearly been an important element of the economic regeneration of cities like Manchester. However, the extent to which city centre living may have positive regenerating impacts on deprived inner urban areas beyond the city centre should not be overstated. At this stage, the growth of city centre living has had only a limited impact on neighbouring deprived inner urban areas (Allen and Blandy 2004; Nathan & Urwin 2006).

In terms of implications for neighbourhoods and communities, one of the key issues to emerge from London's experience of repopulation is that where middle class communities have moved into inner urban areas, the social networks of those communities tend not to include poorer residents or tenants of social housing (Butler and Robson 2001).

If the latest trends for city centre living are to have any benefits for deprived inner urban communities then it will be important to consider how planning policy can provide deprived inner urban areas with some of the competitive advantages of the city centres. In the longer term, there may be scope for developing the profile of some inner urban areas as stepping stones to more suburban living for younger city centre dwellers as they get older. If inner urban areas can offer a blend of the advantages of city centre (eg proximity to work) and more suburban living (eg homes with gardens), this may help to break down the current stark division in more affluent households' housing choices between city centres or living outside of the city altogether, which could help to regenerate those communities left in between.

## **SOCIAL CAPITAL AND HEALTH**

People living on their own often report loneliness, and this is particularly the case amongst those who have been forced into the situation by circumstance rather than through choice (Lewis 2005). In order to counter the effects of social isolation that can result from being a single household, it is important to have strong social networks.

Amongst elective single person households, some studies<sup>22</sup> have highlighted a high degree of reliance on friends, as opposed to biological kin and sexual partners, particularly for the provision of care and support in

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<sup>22</sup> See Wasoff and Jamieson (2005) for an alternative view

everyday life (Roseneil and Budgeon 2004). Where people are forced into living alone, particularly where this is as the result of a breakdown of a relationship, they may find that they do not have the social networks necessary to sustain them. It seems that men often find the shift to single life hardest; after the breakdown of the relationship men are more likely than women to be depressed (Reynolds *et al* 2001).

As table 4.1 shows, men living alone are less likely to take care of their health than when living as part of a family, whereas women appear to take better care of their health. Research shows that older men living in couple relationships tend to let their female partners worry about their health (MINTeL 2003). Growing numbers of male single person households may create a serious concern here as this may lead to deterioration in their health.

	<b>Men living alone</b>	<b>Women living alone</b>	<b>Multiple person households</b>
All	35	46	40
20-29	23	34	38
30-39	40	49	38
40-54	36	51	43
ABC1	35		43
C2DE	43		37

Source: TGI Annual Survey, BMRB

This worry is exacerbated by the fact that people living alone are more likely than the rest of the population to have a limiting long term illness. This is partly because so many elderly people live on their own and this group is particularly likely to be disabled or in need of other care.<sup>23</sup> But there is also a large proportion of the younger population living on their own with a limiting long term illness – 23% of those under pension age living on their own. The concern is that health problems or impairments are often

<sup>23</sup> In 2001, 52% of pensioners living on their own had a limiting long term illness. Older people living alone are more likely to enter an institution than those living with other people (Breeze *et al* 1999, Pendry *et al* 1999); and amongst those living in private households, older people living alone are more likely to be in receipt of social and community care services, such as home help and meals-on-wheels, than those living in other household types (Evandrou and Falkingham 1998).

particularly difficult to cope with for people who live on their own who are unable to get support from their families or co-residents.

People living on their own are also more likely to have worse mental health. This group is 1.6 times as likely to experience a depressive episode and is much more likely to have other kinds of mental health problems, including obsessive compulsive disorder and panic disorders (ONS 2002).<sup>24</sup>

Looking at data over time shows that it is the transition to solo living that has the closest association with poor mental health. This is partly because relationship breakdown often leads to solo living.

	<b>Remains solo</b>	<b>Remains multi</b>	<b>Becomes solo</b>	<b>Becomes multi</b>
Not at all	35	35	14	28
No more than usual	44	43	37	54
Rather more	17	19	<u>36</u>	17
Much more	4	4	<u>14</u>	2

Source: Smith (2005), BHPS. Base 10,526 households

Poor mental health is often the result of loneliness and lack of contact with the community, and is experienced by many older people living alone. People living alone over the age of 65 are twice as likely as other groups to spend more than 21 hours a day alone (Age Concern 2005, Help the Aged 2005).<sup>25</sup>

Social networks, when combined with social norms (such as reciprocity) and trust, and sanctions to ensure compliance with those norms, can be combined in the concept of social capital (Aldridge & Halpern 2002). There

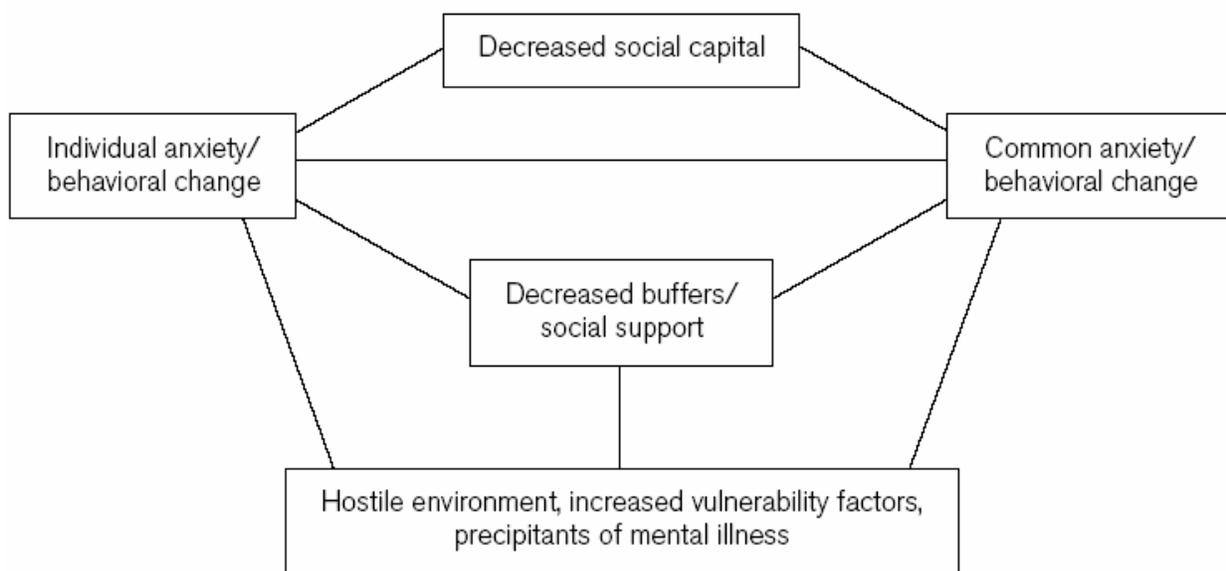
<sup>24</sup> People living alone experience 28% of Britain's depressive episodes but make up just 17 percent of the population (ONS 2002, DWP 2005b).

<sup>25</sup> 22% of this group are alone for more than 12 hours a day, 19% go more than a month without seeing any members of their family, and 9% go more than six months. Feelings of loneliness can be more acute during traditional holiday times such as Christmas and Easter. Over 1 million older people (11%) spent last Christmas Day alone (Age Concern 2005, Help the Aged 2005).

is a growing body of evidence that social capital can be an important determinant of health and mental health. Social isolation has been linked to a range of poor health outcomes in a number of community health studies using both self reported and biomedical measures of health (Berkman and Syme 1979; House *et al* 1988; Kawachi *et al* 1996; Becker *et al* 1998).

In the case of mental health there are two main theories as to why social capital and mental health are linked (Cullen and Whiteford 2001). The first is that the ability of people who experience poor mental health to maintain their social networks is diminished. This process has been described as ‘social drift’ (Jones *et al* 1993). The second is that individuals in social disadvantage have a higher exposure to psychosocial stressors that precipitate mental health problems (Bebbington *et al* 1993). The impact of these stressors can be mediated by the physical, psychological and social resources available to an individual, ie strong social capital can help to limit the effect of psychosocial stressors. For example, vulnerability to depression can result from a lack of confiding relationships (Marsela *et al* 1995), which in social capital literature would be described as *bonding* social capital. Living on your own can mean that you have limited resources to mediate against psychosocial stressors. If you are living in poverty or in a deprived area you are likely to have a high exposure to psychosocial stressors.

Figure 4.1 Social capital and psychosocial processes (Cullen and Whiteford 2001)



Social capital has also been linked to communities' tendency to reinforce healthy behavioural norms, for example not smoking (Berkman and Kawachi 2000), to communities' abilities to prevent local services being cut (Sampson *et al* 1997) and to providing protection, through social interactions within the community, from psychosocial processes which are pre-determinants of ill health (Berkman and Kawachi 2000). These community level effects may even overcome individual social isolation. There is evidence that socially isolated individuals living in cohesive communities do not suffer the same degree of ill-health as those living in less cohesive communities (*ibid*).

The strength of evidence on the link between social networks and health would indicate that the rising number of single person households has the potential to lead to a deterioration of the nation's health. This goes beyond the potential impact of the ageing population. The rising numbers of young and middle age men living on their own are likely to increase demand for health services and mental health services in particular.

Although at present there is no strong evidence to support interventions to build social capital improving health, there is a case to be made for greater investment in community development and in planning for housing and communities to include public spaces and services that are likely to encourage the development of social networks. Investment in community development in new communities is often considered an expensive frill, particularly with the push for greater development on brownfield sites, with more marginal development economics. In mixed tenure developments there is a case to be made for public money to fund the provision of community development services.

## **VOLUNTEERING AND SOCIAL CAPITAL**

The growth in solo living may have beneficial effects, as well as negative effects, on social capital. Although many commentators see the rise of single person households as weakening the social fabric of neighbourhoods, the evidence suggests that the reverse may be true. People living alone spend more time volunteering than other groups – this group is amongst the most likely to be active in at least one voluntary organisation (ONS 2001).

More people living alone in the future may well translate into higher levels of community participation and volunteering through a composition effect. This will help them build ties and may result in higher social capital. There is certainly a role for more research into the volunteering propensities of different household types and the policy drivers that are most effective in enabling single person households to participate in their communities.

## **CRIME**

Crime can be an important factor in community breakdown and social capital (SEU 2004). The most disadvantaged areas often suffer from the highest crime rates and victims of crime often report withdrawing from social participation (Nicholas *et al* 2005; Dixon and Rogers forthcoming).

One concern here is that people living on their own face a higher risk of burglary and other types of property crime (Dignan 2005). They are also more likely to report being 'very much' affected by this kind of crime than people in multi-person households (32% compared to 25% of victims).

For those who are effectively forced to live alone, being a victim of crime can be a particularly traumatic experience with significant 'spill-over' effects. 35% of victims of burglary who lived alone reported experiencing depression afterwards and 31% had difficulty sleeping, compared to 22% and 24% of those in larger households. They were also nearly twice as likely to move house or flat following a burglary – just under 10% did so in 2002/3 (Dixon and Rogers forthcoming).

## **FATHERS**

Given the significance of relationship breakdown as a key reason that the number of single person households is rising fastest amongst men under the age of 45, it is likely that some of these men are fathers. Given the evidence that shows fathers can have a positive impact on their children's outcomes, it is important to consider how policy helps or hinders these fathers to remain involved in their upbringing (Stanley 2005).

Welfare policy has understandably focused on lone parents (97% of which are mothers). Fathers can be left in poverty, which can create a situation where they are unable to offer their children effective care when they take on their caring responsibilities. The benefits system remains predicated on

the notion of only one caring parent, such that non-resident fathers are, in the eyes of this system, non-parents – that is, single men without children (Burgess 2005).

The housing benefit system and social housing allocations policies can create particular barriers. Fathers are not entitled to sufficient housing benefit to rent accommodation with enough bedrooms for their children, or to apply for such housing from a social landlord, unless they can show that they have a certain number of days per week caring responsibility for them. At the same time fathers may be denied joint caring responsibility by the courts on the basis that their current accommodation is not adequate for their children to stay with them, creating a Catch-22 situation.

If welfare policy was not just focused on lone parents, and provided assistance to both parents, it might help some fathers living in poverty to play a greater role in the upbringing of their children, and reduce the extent to which children with separated parents are exposed to poverty.

## CONCLUSION

This paper highlights the many challenges that the rise in solo living will create for policy makers. It is beyond the scope of this paper to provide specific policy recommendations to address these issues, but it can highlight areas for further research, policy analysis and development. The challenges for public policy, in particular pensions and long term care, posed by the aging profile of the population are being addressed comprehensively elsewhere, so we have focused mainly on issues that relate to the rising numbers of working age single person households, and in particular those households that are likely to be disadvantaged.

The key policy implications arising from the rise of single person households fall into the following main areas.

- 1. Poverty and inequality:** the increasing numbers of single person households is likely to increase the numbers of households living in poverty and increase income inequalities. This has implications for policy to address worklessness, but also in terms of addressing in-work poverty due to the higher proportional housing and housing-related costs for single person households.
- 2. Housing supply and tenure:** the housing stock will need to respond to the rising numbers of people living on their own. Some single person households will over-consume housing, others will place more modest demands on the market and a significant proportion are likely to require subsidised housing. The increase in single person households could lead to a decrease in demand for home ownership, even if home ownership remains the long term housing aspiration for the majority of households. This raises questions about the emphasis within current housing policy for increasing the numbers of homeowners, particularly the priority given to subsidising home ownership at the margins.
- 3. Urban regeneration:** the continuing rise in the number of single person households has the potential to sustain the recent growth in the number of people choosing to live in city centres. This may provide opportunities for wider regeneration of inner urban areas, although the impact to date has been limited.

4. **Health and social care:** more single person households, particularly male ones, are likely to increase demand for health and social care services. Social isolation is associated with an increased risk of health and mental health problems, and people living alone are less likely to be able to rely on informal care provision.
5. **Community development:** the increase in people living alone raises significant challenges in community cohesion and participation, and there may be a case for greater investment in community development to counteract the harmful impacts of social isolation.

All of these remain under-researched issues in need of further analysis. But ippr recommends that future research should focus on the following questions – which have been raised in this paper – in more detail.

1. What proportion of the growth in single person households will be *elective* and what proportion will be *forced*? What does this mean for poverty and inequality measures through the *composition effect*?
2. Why do people choose to live alone? What attitudes do they have towards living alone? How do the attitudes of single person households differ from other household types?
3. What care provision do older men living alone expect? How significant is the ‘care timebomb’ for men currently aged 40-60? How do their social ties differ from women living alone?
4. What are the housing aspirations of single person households, and how do these change over the lifecycle?
5. What policy responses will be necessary to ensure that the rise of single person households does not lead to an increase in social isolation and fall in social capital? What role can social landlords and the community and voluntary sector play? Is there a case for greater public resources to support community development activities, particularly in regeneration and growth areas?
6. What policy levers are most effective in encouraging people living alone to participate more broadly in their communities, through formal volunteering or other activities?
7. How important are assets for people living alone? Is the *asset effect* identified in research by ippr more pronounced for solo livers (Bynner and Paxton 2001)?

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