A Surge In Overcrowding Driven By Shrinking Family Homes

Tuesday 7 January, 2014

- The average family home has shrunk by two square metres over the past 10 years.
- More families with children are now living in flats - a 20% rise in just five years.
- One in five (22%) family households have been forced to modify their homes to create more space
- Overcrowding is more prevalent in households where the family owns their own home or rents privately, compared to families living in social housing.

The average family home [1] has fundamentally changed in recent years with more families living in smaller properties and renting for longer.

New research from LV= home insurance shows that the floor area of the average family home has shrunk by two square metres over the past 10 years. Today's average family home is now just 96.8 square metres compared to 98.8 in 2003, as modern homes are much smaller than their predecessors.

Fewer families now own their own home and more are being forced to rent a property. The proportion of families with children living in rented accommodation has risen sharply in recent years, from 15% in 2008 to 19% in 2013. High property prices have forced many to face a lifetime of renting with close to one in three (29% [2] now unable to afford to save the deposit for a home.

In particular, the number of families with children living in flats has significantly increased. One in 10 families now live in flats, meaning they make up a third of all flat-dwellers - a 20% increase in just five years. Many are not living in flats by choice but cannot afford to rent a bigger property (60%) [3] or need a property in a specific location (14%), even if it is smaller than they'd like.

'Multi-generational' homes have also become more common as adult children are remaining in or returning to their parental home for longer. There are 14% more multi-generational households today than there were in 2008, putting even more pressure on the family home. This, together with the rise in families living in smaller properties, means that close to one in 10 (8.1%) families now live in 'overcrowded' [4] homes, as defined by the official government measure of overcrowding, which is a 40% increase [5] since 2008.

Overcrowding is more prevalent in households where the family owns their own home or rents privately, compared to families living in social housing. Close to half a million (499,094) family homes are defined as overcrowded with 44% of these classed as social or council housing (219,592) and 56% of these being privately occupied (219,592). In these homes, children are unlikely to have their own bedroom or any private area for them to study. London families are the worst affected, with one in three (34%) families in Tower Hamlets, and 33% of families in Newham living in overcrowded conditions - four times the national average. Outside of London, Leicester and Birmingham follow with 15% of families living in overcrowded properties.

Since 2008 one in five (22%) [6] homeowners have been forced to 'stretch' the space in their homes by converting lofts and garages into living areas. An estimated 150,000 children [7] have seen their bedrooms partitioned in two in an attempt to create extra bedrooms. Yet many families don't realise that these modifications may contravene building regulations and could be unsafe.

According to the research, one in 10 (10%) families [8] who modified their homes say they are unsure whether their alterations to their homes complied with regulations. Structural changes to a property need to be checked by the council and certificated as completed to a suitable standard. This could include knocking down internal walls and changes to usage of space. Homeowners also need to ensure they tell their insurer about any significant changes in their home as it may affect their cover.

John O'Roarke, Managing Director of LV= home insurance?, said:

"The average family home has changed dramatically in the last five years with more families now living in flats and rented accommodation. The research found that many families are living with makeshift modifications, which could be illegal and also unsafe. Building regulations are designed to ensure that home modifications are safe and we urge all those considering modifying their home to ensure any changes they are planning to make meet regulation standards."

Related Sectors:

Construction & Property ::

Related Keywords:

Lv.Com? ::

Scan Me:

-Ends-

Notes to Editors:

1. All research unless stated otherwise was conducted by Nelson Research for LV= insurance.

2. Original survey data was used in conjunction with Census data, data from the English Housing Survey, the Survey of Scottish Housing and The English House Condition Survey in order to calculate overcrowding levels and the average space per person in family homes since 1983.

3. Additional research was conducted by ICM research. ICM questioned 2,003 adults online in GB between 22 and 24 November 2013.

4. Footnotes:

[1] A family home is defined as a household containing at least one parent and child under the age of 18.
[2] According to ICM.
[3] According to ICM.
[4] 'Overcrowded' homes defined by the 'bedroom standard', the official government measure of occupation density. The 'bedroom standard' is calculated in relation to the number of bedrooms and the number of household members and their relationship to each other. One bedroom is allocated to each married or cohabiting couple, any other person over 21, each pair aged 10 to 20 of the same sex and each pair of children under 10. A dwelling is overcrowded where the number of bedrooms available to the occupiers is less than the number of bedrooms allocated to them in accordance with this formula. See the Housing (Overcrowding) Bill for further details.
[5] The proportion of family households suffering overcrowding (latest Census definition) has risen from 5.6% in 2003 to 8.1% in 2013 - a 40% increase in overcrowding rates during the past five years.
[6] According to ICM, 22% of families have carried out building works to make better use of the space in their home.
[7] According to ONS data from 2012 there are 7,739,000 families with dependent children. Of these 2% of families have partitioned two rooms - this equates to 154,780 homes and children.
See http://www.ons.gov.uk/ons/rel/family-demography/families-and-households/2012/stb-families-households.html#tab-Families
[8] According to ICM 10% of those who modified their homes did not ask their builder or architect whether the work complied with all building regulations and associated paperwork.

5. About LV=

LV= employs 5,700 people and serves over five million customers with a range of financial products. We are the UK's largest friendly society and a leading financial mutual.

When we started in 1843 our goal was to give financial security to more than just a privileged few and for many decades we were most commonly associated with providing a method of saving to people of modest means. Today we follow a similar purpose, helping people to protect and provide for the things they love, although on a much larger scale and through a wide range of financial services including insurance, investment and retirement products.

We offer our services direct to consumers, as well as through IFAs and brokers, and through strategic partnerships with organisations such as ASDA, Nationwide Building Society and a range of trade unions. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. LVFS is a member of the ABI, the AFM and ILAG. Registered address: County Gates, Bournemouth BH1 2NF.

For more information, please contact:

Vanessa Chance
T: 0208 256 6996 / 07947 380074
?
E: vanessa.chance@lv.com?

Company Contact:

_

Rocket Pop PR

E. rocketpoppr@outlook.com

Additional Contact(s):
Jean Matthews
Samantha Jones

Beehive Mill
Jersey Street
Manchester
M4 6AY

View Online

Newsroom: Visit our Newsroom for all the latest stories:
https://www.rocket-pop-pr.pressat.co.uk