



## **Housing Key Facts**

# **Population, Households & Economy**

**Summary, Commentary & Data Tables**

**March 2024**

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# Population, Households & Economy Summary



March 2024



**145,700**

Cambridge City population 2021



**Up 21,800**

Since 2011



**Up 17.6%**

Since 2011



**42%**

Of the population in xxx is aged 20-39



**53%**

Of the population in 2021 identified as being White British



**87%**

of the population in 2021 identified as being in good or very good health



**52,400**

Households in Cambridge in 2021



**Up 12.2%**

Since 2011



**2.41**

Average household size in 2021



**31%**

Private rent of households were renting privately in 2021



**44%**

Owner-occupier of households were owner occupying in 2021



**22%**

Social housing of households in 2021 were renting from a local authority or a Housing Association



**£34,165**

median annual pay of all employees LIVING in Cambridge



**£32,115**

median annual pay of all employees WORKING in Cambridge



**3.8%**

CPIH: National Consumer Price Index including housing costs, March this year



**3.2%**

CPI: National Consumer Price Index, excluding housing costs, March this year



**5.25%**

BoE Bank of England base rate, March this year.

## Summary: March 2024

- The estimated population of Cambridge was **145,700** in 2021; **up by 21,800 (17.6%)** since 2011.
- **42%** of the population is aged 20-39
- **53%** of the population identifies as being White British
- **87%** of the population identifies as being in good or very good health
- There were **52,400** households in Cambridge in 2021, **up 12.2%** since 2011.
- The average household size in 2021 was **2.41** persons.
- **31%** of households in 2021 were renting privately; **up from 26%** in 2011.
- **44%** of households in 2021 were owner-occupying; **down from 47%** in 2011.
- **13%** of households in 2021 were renting from a local authority, and **9%** from a Housing Association.
- The median annual pay of all employees living in Cambridge is **£34,165**.
- The median annual pay of all employees working in Cambridge is **£32,115**.
- The national Consumer Price Index including housing costs (CPIH) was **3.8%** in March this year.
- The national Consumer Price Index excluding housing costs (CPI) was **3.2%** in March this year.
- The Bank of England base rate was **5.25%** in March this year.

See data tables below for more detailed information

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## Commentary

- The Census 2021 figure show a significant increase in the Cambridge population between 2011 and 2021. Cambridge is one of the fastest growing local authority areas in England.
- There has also been a significant increase in the number of households over the last ten years.

- These increases demonstrate the ongoing popularity of Cambridge as a place to live, work and study, and the ongoing demand for housing in the City and surrounding areas.
- The percentage of households renting in Cambridge has risen considerably since 2011, although not to the extent that some commentators had previously estimated.
- Cambridge has the highest proportion of good or very good health, and the lowest proportion of bad or very bad health reported through the Census compared with the rest of Cambridgeshire and Peterborough; and also compared to the East of England and England as a whole.
- The proportion of the population in Cambridge in the “White: English, Welsh, Scottish, Northern Irish or British” ethnic category has fallen since 2011; whereas the percentage in each of the other ethnic categories has risen.
- The 20-39 years age group saw the largest increase in population since 2011 compared with the other 20-year age bands.
- Median pay levels, combined with rental and house prices (detailed in the House Sales and Private Rental Market sections of Housing Key Facts), demonstrate that there are real affordability issues in Cambridge.
- The impact of inflation, including high food and energy costs, interest & mortgage rates, and construction costs are well documented. Although inflation has fallen over the last year, they remain significantly higher than before the current cost of living crisis started.
- With housing affordability a major issue anyway, these factors continue to present real risks around the ability for some households to continue to be able meet their rental and mortgage costs.
- Economic challenges also present risks to the provision of housing, including much needed affordable housing, and housing related services.

## Data

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### Explanation

This section of Housing Key Facts includes some general information on population and households using the latest Census figures available, and key economic indicators which relate to or impact on housing issues.

The data in this section, although not necessarily specific to housing, is relevant to the delivery of a whole range of strategies, plans and policies, including our [Greater Cambridge Housing Strategy 2019-2023](#) (currently being refreshed) and our [Homelessness and Rough Sleeping Strategy 2021-2026](#).

There are also clear links with all of the other Housing Key Facts themes:

- Supply, demand and affordability of social housing: see the Housing Applications and Lettings, and Social Housing sections of Housing Key Facts.
- Demand and affordability of buying or renting privately in Cambridge: see the House Sales and Private Rental Market sections.
- The delivery of new homes to meet demand: see the New Homes section.
- The risk of people becoming homeless or resorting to rough sleeping: see the Homelessness & Rough Sleeping section.

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## Caution

Backdated changes are occasionally made to some data. Please use the most up to date version available.

Census figures are rounded so figures in some tables may not add up exactly to overall population or household figures.

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## Data sources

Population and household estimates and analysis are based on the Census 2021, and taken mainly from the [Cambridgeshire Insight Census Topic Summaries](#).

Median pay data is from the Office for National Statistics [Annual Survey of Household earnings](#).

Consumer price inflation information is also from the [Office for National Statistics](#)

Bank of England base rates are from the [Bank of England](#) website.

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## Population & household data

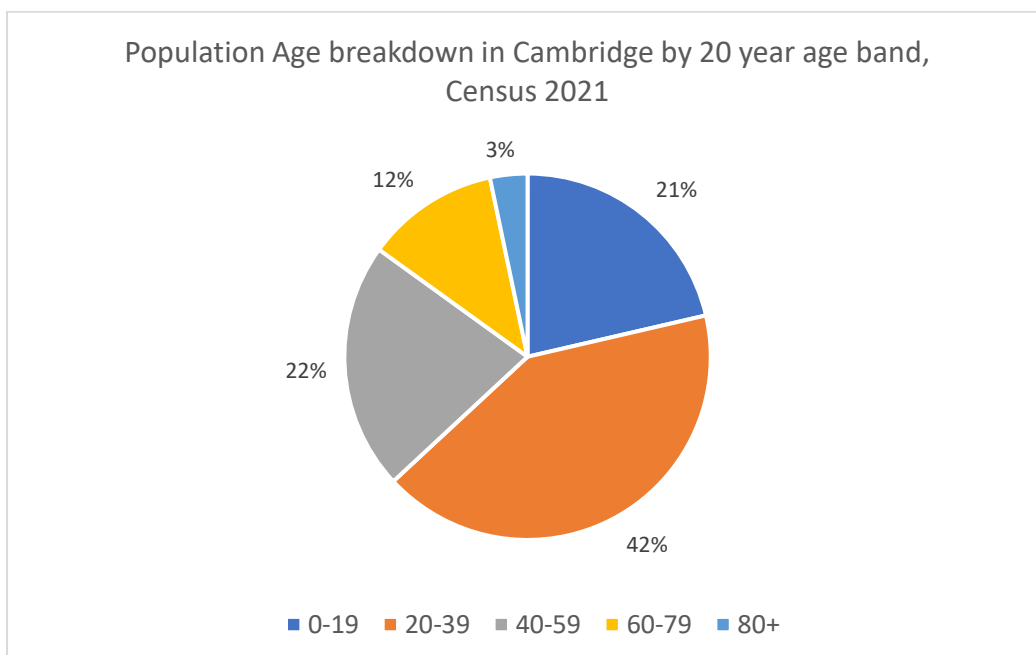
**Table 1: Population and change 2001 to 2021, comparison with other areas**

Geography	Population 2001	Population 2011	Population 2021	Percentage increase 10 years	Percentage increase 20 years
Cambridge City	108,900	123,900	145,700	17.6%	33.8%
South Cambridgeshire	130,100	148,800	162,000	8.9%	24.5%
Cambridgeshire	552,700	621,200	678,600	9.2%	22.8%
England	49,138,800	53,012,500	56,489,800	6.6%	15.0%

**Table 2: Age of population in 20-year bands, Cambridge**

Age band, Cambridge City	2021	Percentage of population	Change since 2011
0-19	31,100	21%	4,100
20-39	60,700	42%	9,400
40-59	31,800	22%	5,700
60-79	17,100	12%	2,600
80+	4,800	3%	-200

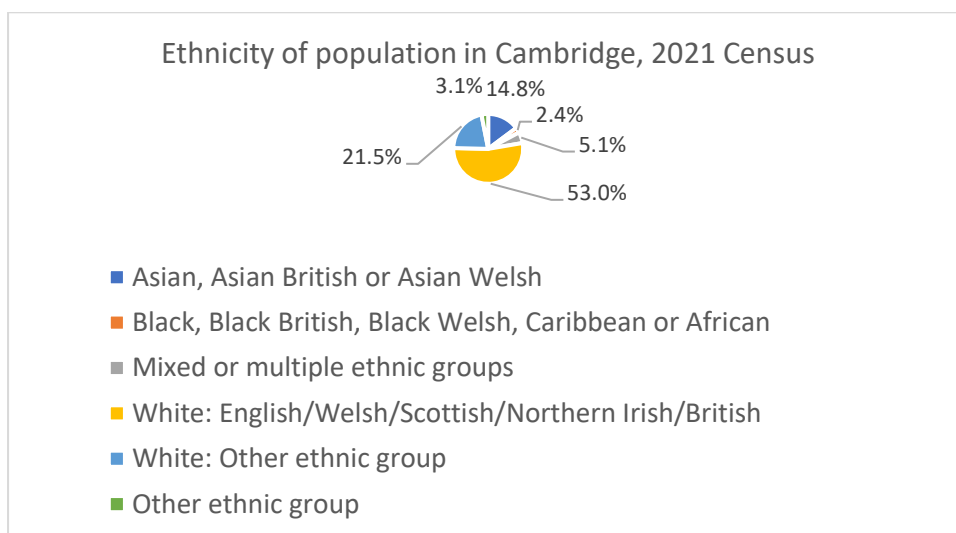
**Figure 1: Age of population in 20-year age bands, percentage breakdown**



**Table 3: Ethnicity of population, Cambridge**

Ethnicity	Census 2021	Percentage change since 2011
Asian, Asian British or Asian Welsh	14.8%	58.8%
Black, Black British, Black Welsh, Caribbean or African	2.4%	69.8%
Mixed or multiple ethnic groups	5.1%	87.9%
White: English/Welsh/Scottish/Northern Irish/British	53.0%	-5.6%
White: Other ethnic group	21.5%	53.3%
Other ethnic group	3.1%	125.0%

**Figure 2: Ethnicity of population in Cambridge, 2011 Census**



**Table 4: General health of population, Cambridge**

Health	2011	2021
Very good health	54.7%	55.1%
Good health	32.0%	32.1%
Fair health	9.7%	9.6%
Bad health	2.9%	2.6%
Very bad health	0.8%	0.7%



**Table 5: Household numbers and change over time, comparison with other geographies**

Geography	Households 2001	Households 2011	Households 2021	Percentage increase 10 years, 2011-2021	Percentage increase 20 years, 2001-2021
Cambridge City	42,700	46,700	52,400	12.2%	22.7%
South Cambridgeshire	52,200	60,000	67,000	11.7%	28.4%
Cambridgeshire	222,900	251,200	277,600	10.5%	24.5%
East of England	2,232,000	2,423,000	2,628,700	8.5%	17.8%
England	20,451,400	22,063,400	23,435,700	6.2%	14.6%

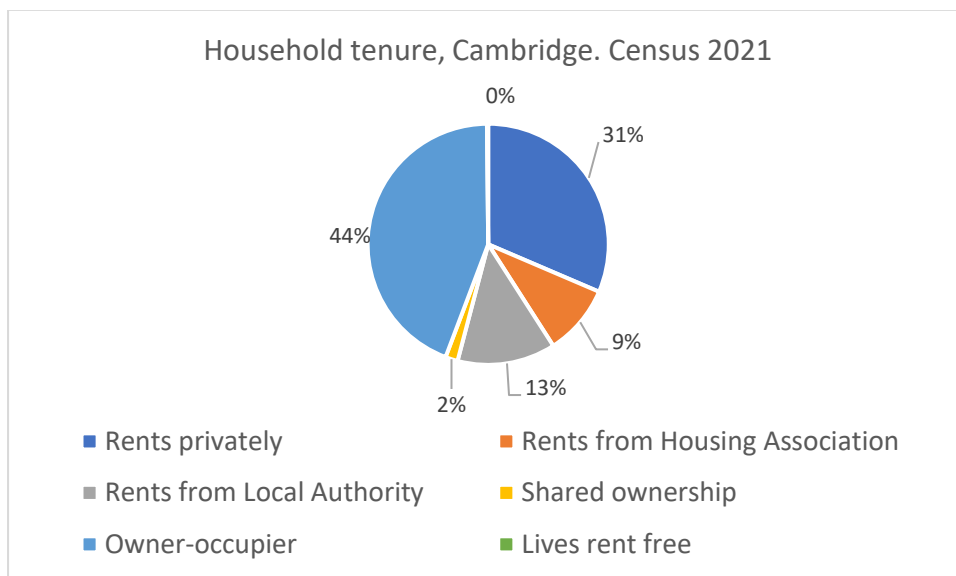
**Table 6: Average (mean) household size, Cambridge**

Geography	Average household size 2001	Average household size 2011	Average household size 2021	Change 2011 to 2021
Cambridge City	2.2	2.30	2.41	0.11

**Table 7: Household tenure, Cambridge**

Household tenure	2011	2021	Change 2011-2021	Percentage change 2011-2021	Percentage of all households 2011	Percentage of all households 2021
Rents privately	12,258	16,495	4,237	34.6%	26%	31%
Rents from Housing Association	3,914	4,980	1,066	27.2%	8%	9%
Rents from Local Authority	7,109	6,910	-199	-2.8%	15%	13%
Shared ownership	526	872	346	65.8%	1%	2%
Owner-occupier	22,171	23,131	960	4.3%	47%	44%
Lives rent free	736	86	-650	-88.3%	2%	0%
<b>Total</b>	<b>46,714</b>	<b>52,474</b>	<b>5,760</b>	<b>12.3%</b>	<b>100%</b>	<b>100%</b>

**Figure 3: Household tenure, percentage breakdown, Cambridge**



## Economic data

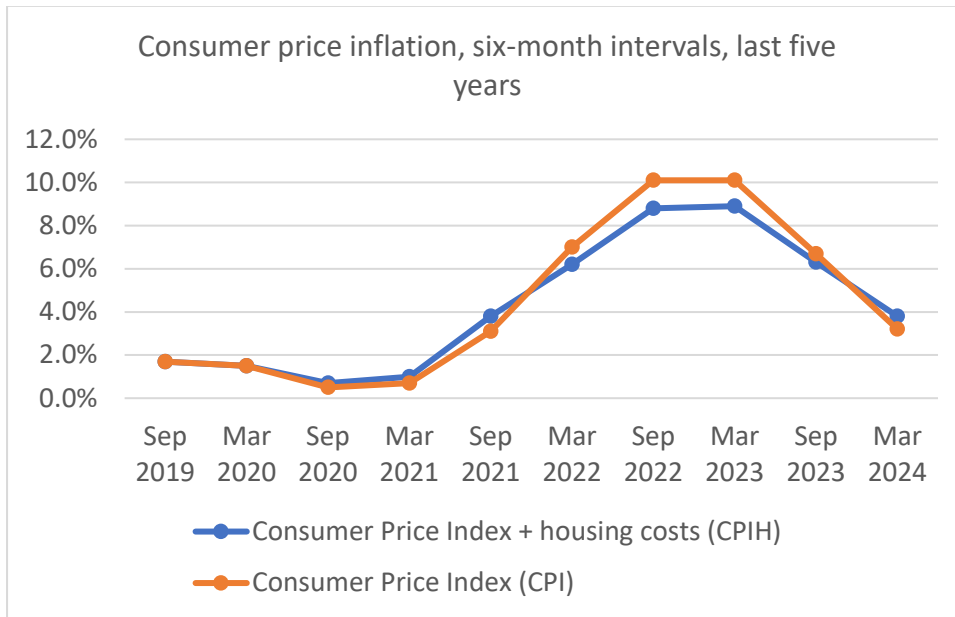
**Table 8: Gross annual median pay of workers resident or working in Cambridge**

Annual median pay (gross)	Resident in Cambridge 2023	Working in Cambridge 2023
Full time employees	£40,914	£39,930
All employees	£34,436	£34,821

**Table 9: Consumer price inflation, six month intervals, last five years**

Consumer price inflation	Sep 2019	Mar 2020	Sep 2020	Mar 2021	Sep 2021	Mar 2022	Sep 2022	Mar 2023	Sep 2023	Mar 2024	Apr 2024
Consumer Price Index + housing costs (CPIH)	1.7%	1.5%	0.7%	1.0%	3.8%	6.2%	8.8%	8.9%	6.3%	3.8%	3.0%
Consumer Price Index (CPI)	1.7%	1.5%	0.5%	0.7%	3.1%	7.0%	10.1%	10.1%	6.7%	3.2%	2.3%

**Figure 4: Consumer price inflation, six month intervals, last five years**



**Table 10: Bank of England base rate, last five years**

Base rate	Sep 2020	Mar 2021	Sep 2021	Mar 2022	Sep 2022	Mar 2023	Sep 2023	Mar 2023	Sep 2023	Mar 2024
Bank of England base rate	0.10%	0.10%	0.10%	0.75%	2.25%	4.25%	4.25%	4.25%	5.25%	5.25%

**Figure 5: Bank of England base rate, last five years**

