



Housing Key Facts

Population, Households & Economy

Summary, Commentary & Data Tables

September 2024



Population, Households & Economy



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145,700

Cambridge City
population 2021



**Up
21,900**

Since 2011



**Up
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 in
identifies 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%

of households were
renting privately in
2021 (26% in 2011)



44%

of households
were owner
occupying in
2021 (47% in
2011)



22%

of households in
2021 were renting
from the council or a
Housing Association



£34,436

median annual pay of
all employees **LIVING**
in Cambridge



£34,821

median annual pay of
all employees
WORKING in
Cambridge



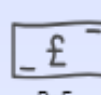
2.6%

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



1.7%

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



5.00%

BoE

Bank of England base
rate, September this
year.

Summary: Population, Households & Economy

- The estimated population of Cambridge was **145,700** in 2021; **up by 21,900 (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 **£34,436**.
- The median annual pay of all employees working in Cambridge is **£34,821**.
- The national Consumer Price Index including housing costs (CPIH) was **2.6%** in September this year.
- The national Consumer Price Index excluding housing costs (CPI) was **1.7%** in September this year.
- The Bank of England base rate was **5.00%** in September this year.

See data tables below for more detailed information.

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 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 rate of inflation has fallen significantly over the last year. The Bank of England base rate has also fallen slightly, which is having a more positive impact on mortgage rates. However, many households are still finding it difficult to meet the cost of living, including housing costs.
- Following the Chancellor’s autumn statement, the [Office for Budget Responsibility](#) reports that the UK economy, having stagnated last year, is expected to grow by just over 1% this year, rising to 2% in 2025, before falling to around 1.5% over the remainder of the five-year forecast to 2029-30.
- The current economic climate has been affecting the delivery of new homes nationally, including the building of much needed affordable housing. There is also concern that the increase in employer National Insurance rates announced in the government’s autumn statement could lead to a further increase in construction costs.

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](#) (due to be refreshed during 2023) 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.

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.

Data sources

Population and household estimates are from the Census, and are available from the [Census pages of Cambridgeshire Insight](#). Figures will be updated as results of the Census 2021 are rolled out.

Median pay data is from the Office for National Statistics:

[Earnings and hours worked, place of residence by local authority: ASHE Table 8 - Office for National Statistics](#)

[Earnings and hours worked, place of work by local authority: ASHE Table 7 - Office for National Statistics](#)

Consumer price inflation information is also from the ONS: [Consumer price inflation, UK - Office for National Statistics](#)

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

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

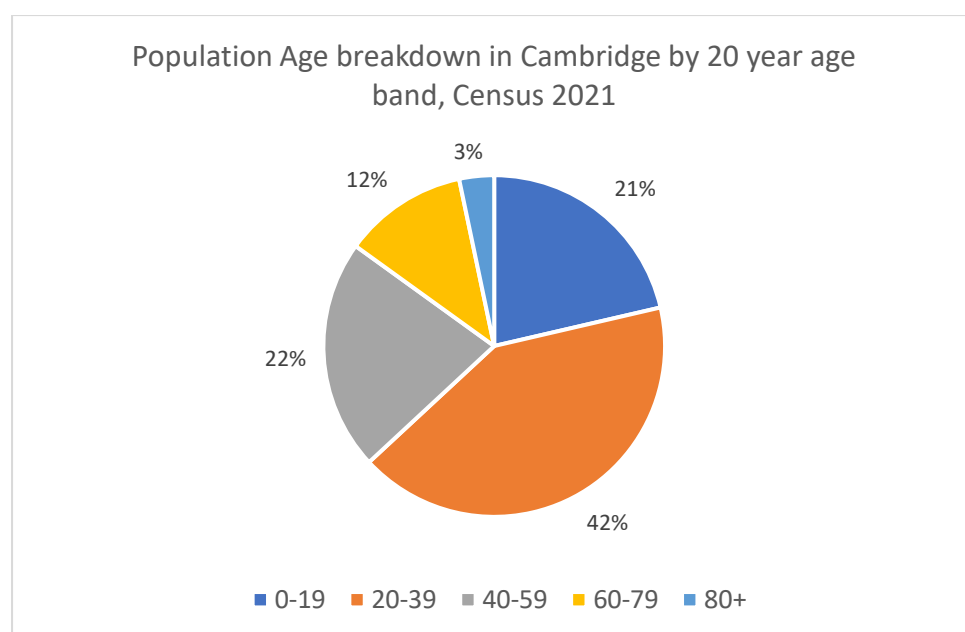


Table 3: Ethnicity of population, Cambridge

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

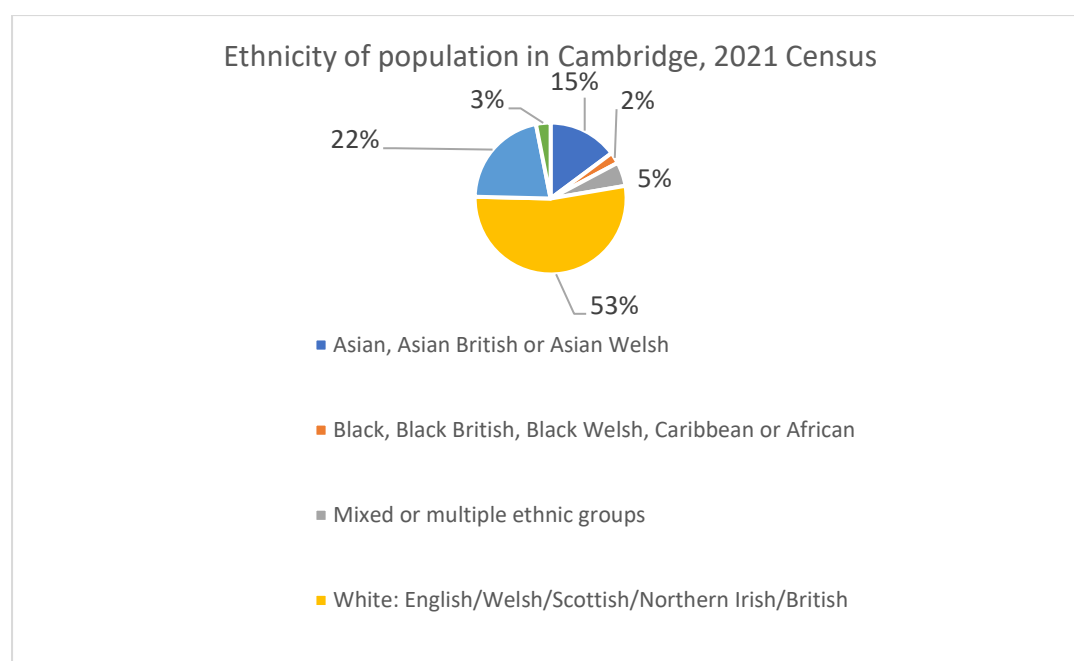


Table 4: General health of population, Cambridge

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%

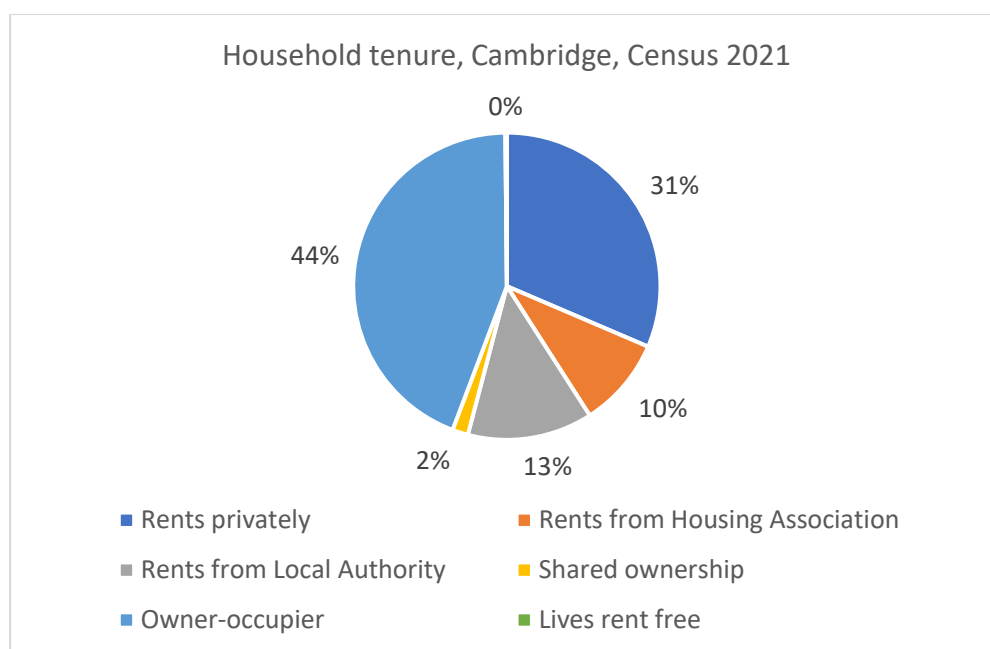
Table 6: Average (mean) household size, Cambridge

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%
Total	46,714	52,474	5,760	12.3%	100%	100%

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 (provisional)	Working in Cambridge 2023 (provisional)
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	Mar 2020	Sep 2020	Mar 2021	Sep 2021	Mar 2022	Sep 2022	Mar 2023	Sep 2023	Mar 2024	Sep 2024
Consumer Price Index + housing costs (CPIH)	1.5%	0.7%	1.0%	3.8%	6.2%	8.8%	8.9%	6.3%	3.8%	2.6%
Consumer Price Index (CPI)	1.5%	0.5%	0.7%	3.1%	7.0%	10.1%	10.1%	6.7%	3.2%	1.7%

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

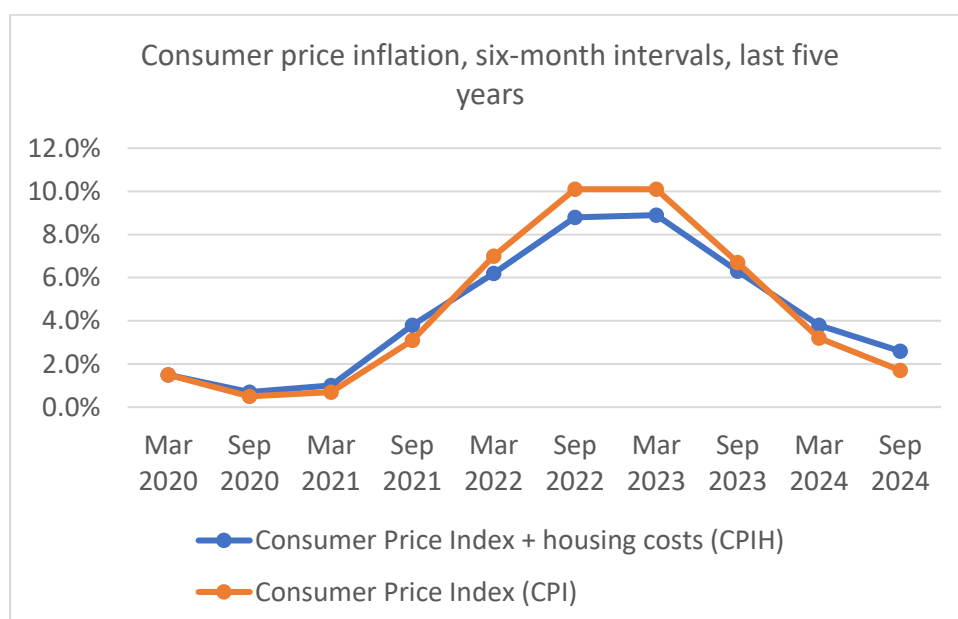


Table 10: Bank of England base rate, last five years

Base rate	March 2020	Sep 2020	Mar 2021	Sep 2021	Mar 2022	Sep 2022	Mar 2023	Sep 2023	Mar 2024	Sep 2024
Bank of England base rate	0.75%	0.10%	0.10%	0.1%	0.8%	2.3%	4.25%	5.25%	5.25%	5.00%

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

