

The cost of living alone



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Policy Evidence & Analysis Team

- Work on cross cutting issues providing support to other government departments.
- Horizon scanning – publishing articles on Automation, Gender Pay Gap, Sickness Absences and many more.

Background

- Anecdotal evidence indicated that it's more expensive to live alone
- Number of people living alone projected to rise from 7.7 million in 2017 to 10.7 million in 2039
- Aim of the project was analyse who was living alone and calculate the cost of living alone compared to living with an other person.
- Policy implications including poverty and housing.

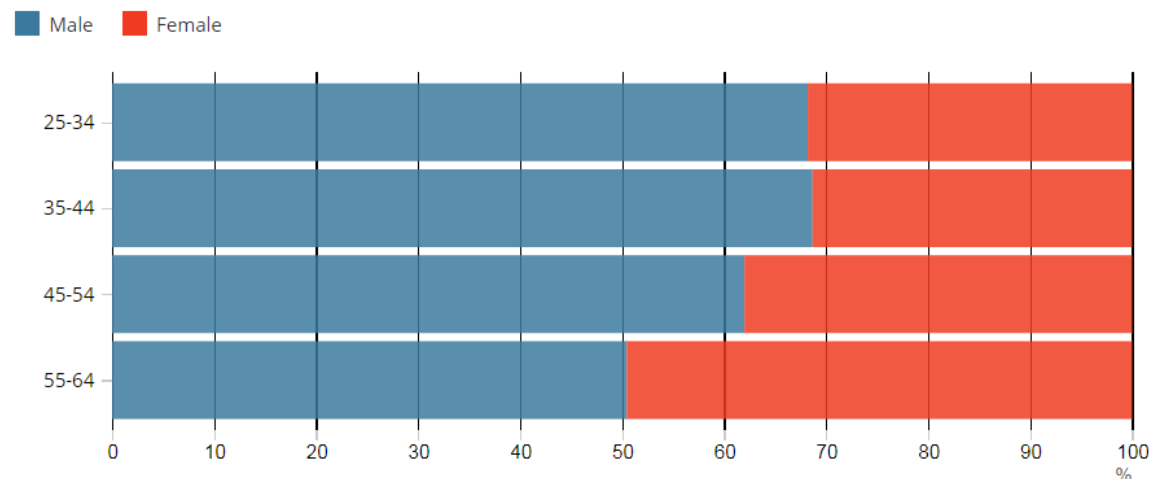
Components of analysis

- Population aged 25-64 years. One person and two adult (without children) households.
- Demographics (Annual Population Survey)
- Well being (Annual Population Survey)
- Expenditure (Living Costs and Food Survey)
- Attitudes to wealth (Wealth and Assets Survey)

Who is living alone?

60% of those who live alone (aged 25-64) are men. This gap between the sexes narrows as age increases.

Proportions of one-person households by age and sex, UK, 2017

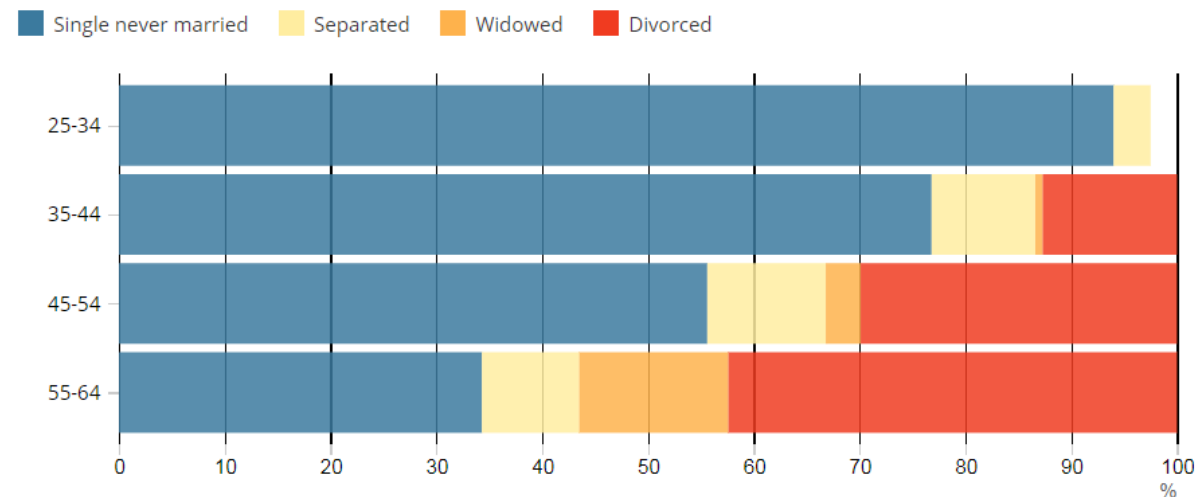


Source: Office for National Statistics - Annual Population Survey

Who is living alone?

Marital status varies with age. The majority of those who live alone are single never married.

Proportions of one-person households by marital status and age, UK, 2017



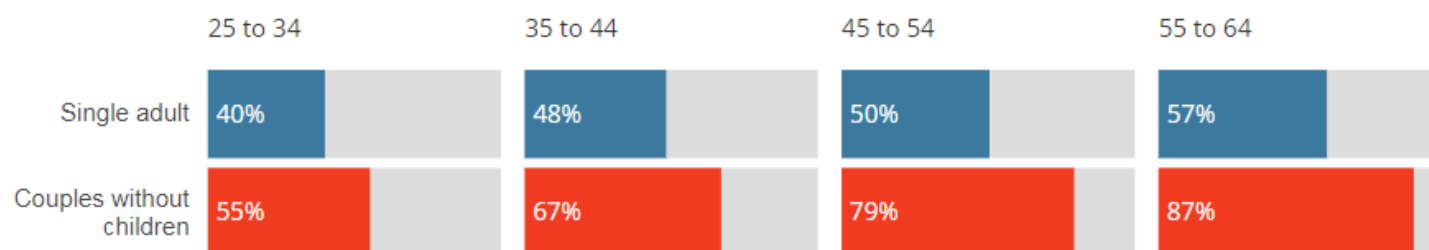
Note: For the 25-34 age group, the bar does not sum to 100% due to suppression of data for divorced and widowed categories

Source: Office for National Statistics - Annual Population Survey

Owning a home vs Renting

People who live alone are less likely to own their own home than couples without children.

Proportion of households who own their home, by age and household type, UK, 2017

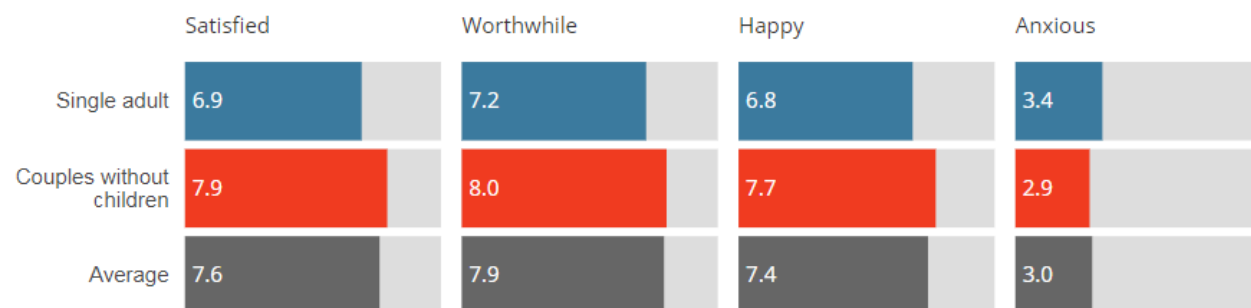


Source: Office for National Statistics - Annual Population Survey

Well-being

Well-being lowest for those who live alone.

Average ratings of personal well-being (out of 10) by household type for people aged 25 to 64 years, UK, 2017

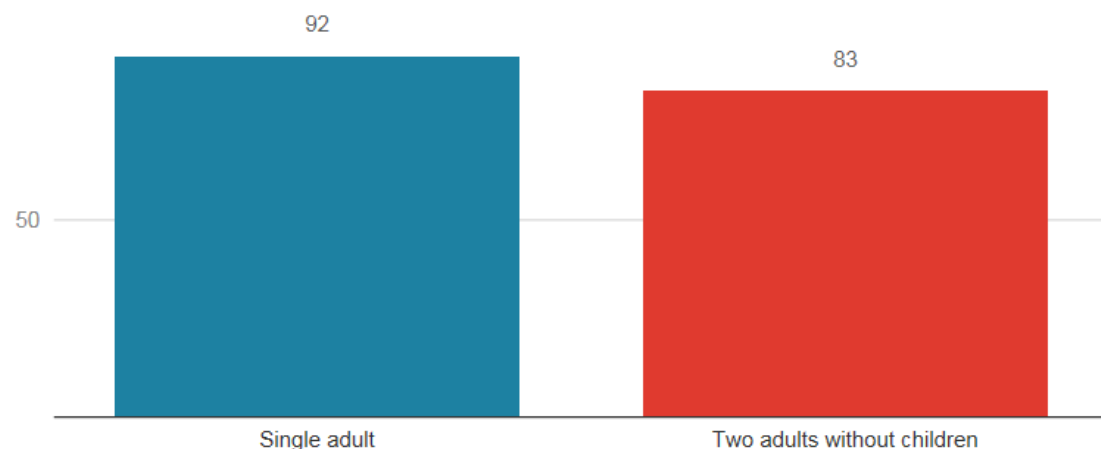


Source: Office for National Statistics - Annual Population Survey

Household expenditure

People living on their own spend an average of 92% of their disposable income, compared with two-adult households who spend only 83% of theirs.

Proportion of household disposable income spent, by household type, household reference persons aged 25 to 64 years, UK, financial year ending 2018

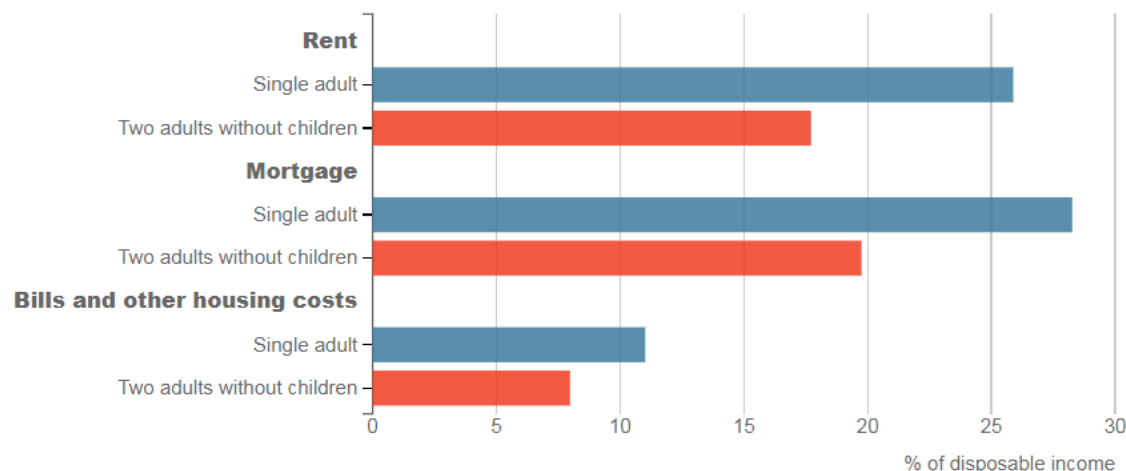


Source: Office for National Statistics – Living Costs and Food Survey

Housing costs

One-person households spend more of their income on housing costs.

Proportion of household disposable income spent on housing costs, by household type, household reference persons aged 25 to 64 years, UK, financial year ending 2018



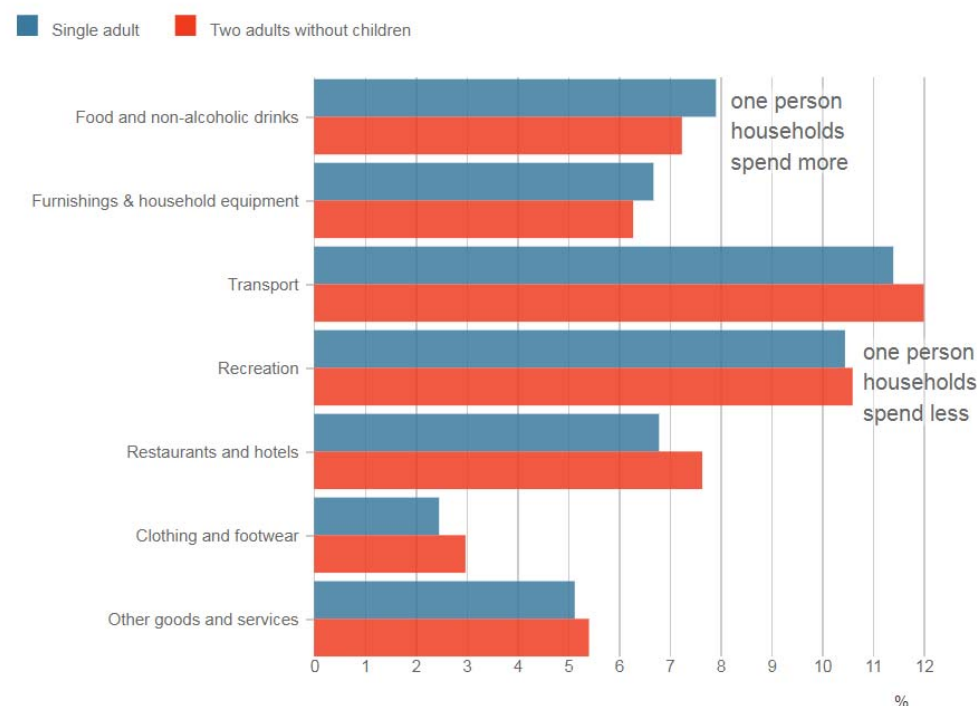
Note: % of disposable income spent on rent or mortgage is the average paid by those who rent, or those who own their home with a mortgage, respectively

Source: Office for National Statistics - Living Costs and Food Survey

Other expenditures

One-Person households spend more on food and furnishings. Two adult households (without children) spend more on transport, recreation and restaurants.

Proportions of disposable income spent on selected goods and services, by household type, household reference persons aged 25 to 64 years, UK, financial year ending 2018

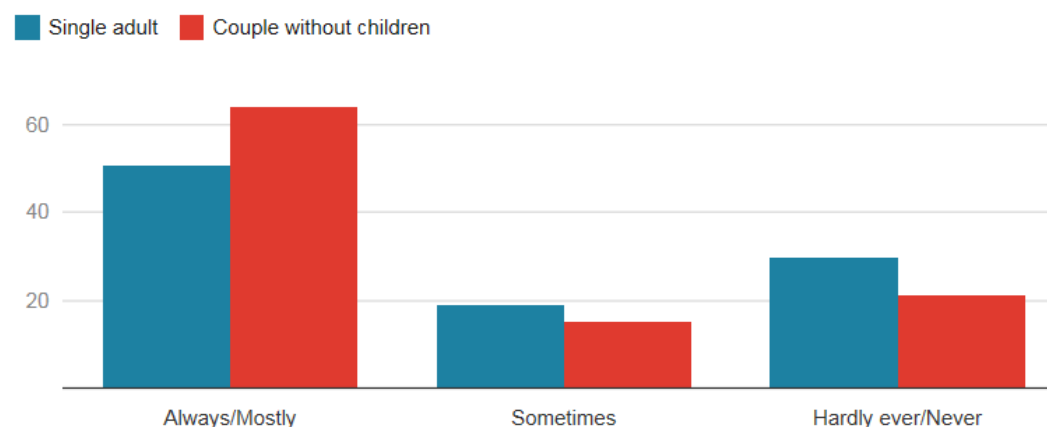


Source: Office for National Statistics - Living Costs and Food Survey

Attitudes to wealth

51% of those who live alone say they always or mostly have money left over at the end of the week or month, compared with 64% of those who live with their partner.

Respondents that reported in the past 12 months, how often they had money left over at the end of the week or month, individuals aged 25 - 64 years, by Household Type, Great Britain, July 2016 - December 2017

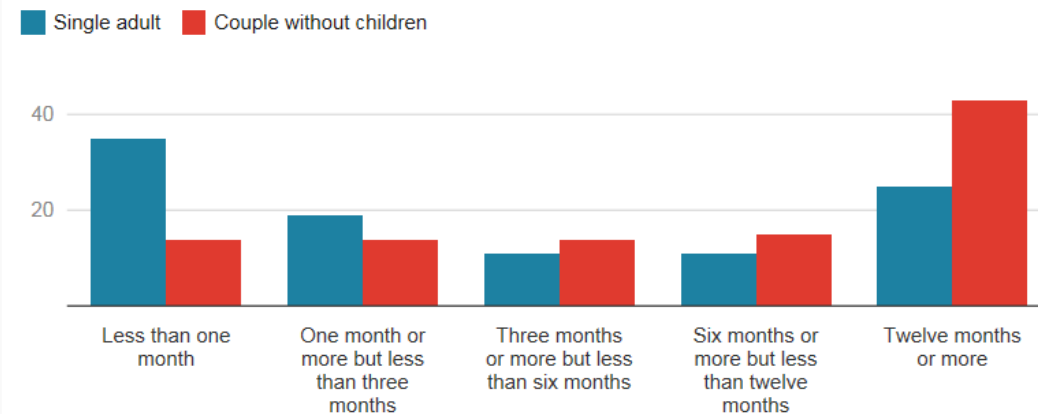


Source: Office for National Statistics – Wealth and Assets Survey

Attitudes to wealth

Of those living alone, 35% say they would not be able to make ends meet for more than a month, compared with 14% of couples without children.

Respondents that reported how long they would be able to make ends meet if they lost the main source of income coming into their household?, individuals aged 25 - 64 years, by Household Type



Source: Office for National Statistics – Wealth and Assets Survey

Summary

- People who live alone spend more on housing costs
- Those who live alone tend to feel less financially secure than those in a couple
- People who live alone have lower well being scores

Thank you



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