Cambridge Housing Tribes

Meeting the needs of young people
Shining a light on the generational housing challenge

Housing in Cambridge is some of the most expensive in the country. Younger households are only able to access a very small proportion of the homes on sale in the city and average rents easily exceed a third of median average salaries. This causes many younger households to live in shared housing, in cheaper parts of the city, or in nearby towns.

Through this work we seek to shine a light on the generational housing challenge which young people in Cambridge face.

Housing tribes articulate the priorities of particular groups of younger people looking for housing within Cambridge and surrounding areas. Each is represented by an imaginary person that embodies the tribes’ characteristics. They are based on the Young Advisory Committee’s own experiences of living in the city, our surveying of young professionals and conversations we have held with a range of stakeholders. Savills then used Experian Mosaic data to estimate the numbers of households in each tribe and map their locations across the Cambridge travel to work area.

We have made a conscious effort to identify and amplify less heard voices in the city, reaching beyond our immediate cohort to speak with health, care and education providers. However, we recognise that this is not an exhaustive process and the perspective we bring to these challenges is our own.

We hope that this work will provoke a discussion, with and between those that set housing policy, and those who bring forward major developments in our city region. For each tribe we have presented our own ideas of the types and tenures of housing that would begin to address the needs of these currently underserved groups.

70,000+ residents

aged under 35

56% Cambridge City residents

Housing tribes articulate the priorities of particular groups of younger people looking for housing within Cambridge and surrounding areas.
Worker Bee

Rajan’s story

After graduating Rajan came to Cambridge for work.

Rajan needed somewhere central, lively and bikeable to his new office on the science park.

Cambridge is expensive, but he found a houseshare on SpareRoom. He doesn’t know his three new housemates but they seem alright.

Outside of work he likes to be out socialising with friends in pubs, coffee shops and the beautiful green spaces around the city. This is also because his shared house doesn’t have communal space since the living room has been converted into a downstairs bedroom.

Rajan still has lots of friends from university in other cities. He spent last weekend with a friend in London, and Cambridge’s good rail links are super convenient.
Worker Bee

Key considerations for Rajan our ‘Worker Bee’

- Primarily came to Cambridge for work
- Wants to live close to the buzz of the city centre
- Is social – he values connectivity over private space
- Is mobile and his social network extends outside the city - he values connectivity to other places

Key data

- Make up 8,577 households (13 per cent) aged under 35 in the Cambridge travel to work area.
- These are concentrated in the Cambridge City area. Within Cambridge itself, Worker Bees account for 30% of all households under 35.
- Based on an income estimate of £35,686 only 2% of the sales market in Cambridge is affordable to a Worker Bee.*

Worker Bee households tend to live across Cambridge, and in smaller numbers in the larger towns nearby. Notably they live in both the high and low value parts of Cambridge.

Based on Savills analysis using Experian Mosaic.

*Based on a 4x loan to income ratio and a 24% deposit - the regional average for the last year.

How might we meet Rajan’s housing need?

- Purpose-built high quality HMO accommodation
- Build to Rent and Co-Living Schemes
- Compact affordable housing
- Zero deposit schemes or rental deposit passourcing

8,577 households aged under 35 in travel to work area

2% of sales market affordable to a Worker Bee

Worker Bee
Lorna’s story

Lorna has got a job she loves in one of the offices on Station Road. Cambridge was too expensive, but they found a place 20 minutes away on the train. Lorna liked living in Cambridge but it was worth moving out of the city to get a bigger property with space to potentially start a family in a few years time.

After years of renting, she has enjoyed putting her own stamp on things, decorating, getting a pet and making it feel like her own. Lorna started working from home two days a week, again now more relevant than ever, and she enjoys going for a run in her lunchbreak.

Lorna and her partner had been renting in the city, saving for a number of years and have now bought their first home together.
Space Cadet

Key considerations for Lorna our ‘Space Cadet’

• Quantity and quality of space is important
• Proximity to nature, convenient access to shops for essentials, local sports and leisure
• Kept in orbit of Cambridge, restricted by affordability, but nonetheless committed to her work, friends and lifestyle which are now rooted in the city. She is planning a longer term future here

Key data

• Make up 15,660 households (23 per cent) aged under 35 in the Cambridge travel to work area.
• Even based on a higher estimated income of £52,088 only 9% of the Cambridge housing market is accessible for an individual Space Cadet.*
• As a result they typically live outside of the city in the surrounding towns and villages in order to afford appropriate homes.

*Based on a 4x loan to income ratio and a 24% deposit - the regional average for the last year.

Based on Savills analysis using Experian Mosaic.

How might we meet Lorna’s housing need?

• 2-3 bed housing at a suitable price point in the circumference of the city with sustainable transport links
• Sub-urban build to rent
• May benefit from products designed to help people on to the housing ladder such as help to buy, shared ownership or first homes
Heidi has been a healthcare worker in Cambridge for four years. Although stressful at times, she loves her job and sense of purpose.

Heidi rents a two bedroom flat with a friend who also works in healthcare. They wanted to live centrally but couldn’t afford it, especially as they each need a car to be mobile for work, so they now have a long commute.

Heidi would like to buy a house at some point before too long, and base herself in the city for the long term, but it feels unachievable. One of her friends has recently moved away and Heidi is considering doing the same, certain that there are healthcare vacancies in more affordable cities and she’d quickly make new friends in the hospital.

Socialising and keeping fit is important to Heidi but she struggles to fit it in with a long commute and challenging work routine, so she doesn’t see her friends or go to the gym as much as she would like. A lot of her social life revolves around work.
Key considerations for Heidi our “Cambridge Cog”

- Dedicated to her job but finds the long and unsociable hours challenging. Enjoys a sense of purpose from helping others. She is essential to the effective operation of the city.
- Travels to patients daily as cannot benefit from the flexibility of post-pandemic home-working. Prioritises having a car to reach patients easily for home visits and nightshifts.
- Restricted by affordability and not optimistic about buying in or around the city.
- She enjoys all Cambridge has to offer and would like to base herself here for the long term but is considering moving to a more affordable town or city nationally because healthcare roles are in high demand everywhere.

Cambridge Cogs are more likely to live in areas further out from the city - such as East Cambridgeshire, West Suffolk and North Hertfordshire

Key data

Proportion of key workers by local authority district

- Make up 14,000 individuals aged under 35 in the Greater Cambridge area.
- Across the UK 33% of the total workforce are “key worker” occupations and industries. The largest proportion of these in health and social care roles.*
- The proportion in Cambridge and South Cambridgeshire is significantly lower than this average, at 28.7% and 27.5% respectively.

*Based on a 4x loan to income ratio and a 24% deposit – the regional average for the last year.

How might we meet Heidi’s housing need?

- May be eligible to access key worker housing
- Affordable 2-3 bed homes to rent or possibly buy with a premium on the location being convenient
Limbo Lander

Simon’s story

Simon lives with his parents in their family home which is a 2-bed terrace on the edge of town. He was fine living at home for a while after college, but things are starting to feel cramped, and he would like some more independence. Simon’s social network is quite local and so living with his parents constrains this.

After school Simon studied at college for an engineering apprenticeship. About a year ago he completed this course and has taken on a full-time role with a local employer.

He has been looking for places to rent with his friends or find his own accommodation. However, he is concerned about the high rents in Cambridge and the percentage of his income that this will absorb.

As a result, Simon is living with his parents as he saves up to move out. He feels frustrated, stuck living in his family home whilst wanting to move on the next stage of his life and his new career.

One day he would like to buy his own home in the area but worries about his chances of ever being able to achieve this. 25 years ago his parents brought their family home for £68,000 but it is now worth over £400,000 and the chance of him ever being able to afford anything similar feels far out of reach.

\(^1\)Property prices in Cambridge have appreciated by 647% Aug 1995 - Aug 2021 data taken from Cambridge City Council Average House Price
Key considerations for Simon our “Limbo Lander”

- Grew up in the Cambridge area and wants to base his future here in tandem with his family and social network.
- He would like to live with his friends or find his own accommodation but is concerned about the high rents in the area and the percentage of his income that this would absorb.
- He feels trapped – wanting to set up on his own and live independently but without the financial means to do so.
- He is trying to save for his own home but his prospects of achieving this are a concern.

Key data

- Make up 2,991 households (4 per cent) aged under 35 in the Cambridge travel to work area.
- Based on an individual income estimate of £26,939 none of the sales market in Cambridge is affordable to the typical Limbo Lander.*
- They typically live in family homes on the periphery of the city or in the surrounding towns and villages.

How might we meet Simon’s housing need?

- Co-living / university style halls associated with school leaver training
- May benefit from schemes that prioritise homes for local residents (for rental or ownership products)
- Affordable Rent (but they are likely to be down the priority queue)

*Based on a 4x loan to income ratio and a 24% deposit – the regional average for the last year.
Housing tribes articulate the priorities of particular cohorts of younger people looking for housing within Cambridge and surrounding areas. Each is represented by an imaginary person that embodies the tribe’s characteristics.

### HOUSING TRIBES

<table>
<thead>
<tr>
<th>Worker Bee</th>
<th>Space Cadet</th>
<th>Cambridge Cog</th>
<th>Limbo Lander</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rajan is a recent graduate and has moved to Cambridge to start a new job.</td>
<td>Lorna has been in Cambridge for a while, and is starting to commit to staying longer term.</td>
<td>Heidi has been working in Cambridge for a few years as a healthcare worker.</td>
<td>Simon grew up in Cambridge and wants to base his future here.</td>
</tr>
<tr>
<td><em><em>Make up 8,577 households (13 per cent)</em> aged under 35 in the Cambridge travel to work area.</em>*</td>
<td><em><em>Make up 15,660 households (23 per cent)</em> aged under 35 in the Cambridge travel to work area.</em>*</td>
<td><em><em>Make up 14,000 individuals</em> aged under 35 in the Greater Cambridge area.</em>*</td>
<td><em><em>Make up 2,991 households (4 percent)</em> of households aged under 35 in the Cambridge travel to work area.</em>*</td>
</tr>
<tr>
<td>Rents a room in a shared house. Prioritising connectivity and a central location over private space.</td>
<td>Has recently bought her first home with her partner in one of the market towns near Cambridge.</td>
<td>Rents a two-bed flat with a friend. They wanted to live centrally but couldn’t afford it.</td>
<td>Lives with his parents, but he would like some more independence and has been looking for places to rent with his friends.</td>
</tr>
<tr>
<td>Works flexibly but likes to spend at least a few days a week with colleagues at his office on the science park.</td>
<td>Has a job she loves in one of the offices on Station Road. She works from home a few days each week.</td>
<td>Enjoys a sense of purpose from helping others. She is essential to the effective operation of the city.</td>
<td>After college Simon studied for an apprenticeship and has recently taken on a full-time role with a local employer.</td>
</tr>
<tr>
<td>Likes the buzz of the city centre. He is single and enjoys spending time with friends.</td>
<td>She values proximity to nature, but also convenient access to shops for essentials, local sports and leisure.</td>
<td>Socialising and keeping fit is important to but she struggles to fit it in with a long commute and challenging work routine.</td>
<td>His network of friends are local as he has always lived in the city. This is a major reason he would like to stay in the area.</td>
</tr>
<tr>
<td>He has bought a bicycle to get to and from work. Sometimes he takes the train to visit friends in London at the weekend.</td>
<td>Takes the train about 20 minutes in to work.</td>
<td>Prioritises having a car to reach patients easily for home visits and nightshifts.</td>
<td>Simon usually takes the bus to work and into town to meet friends.</td>
</tr>
</tbody>
</table>

*Based on data from February 2022

To find out more about Cambridge Ahead please get in touch:

**T:** +44 (0)7761 511 766  
**E:** info@cambridgeahead.co.uk  
**W:** www.cambridgeahead.co.uk