

Cropredy Parish Statistical Profile: People and Homes

Note: Cropredy Parish Council is very grateful to Paul Avery, a resident of Cropredy, who produced this profile as a voluntary contribution

This document reviews the latest statistics about Cropredy's population and housing. It highlights trends that might be relevant when considering what should be built here in future. It considers the parish as a whole, not just the village. The map in Figure 1 below shows the parish boundary.

Abbreviations for data sources

CDC – Cherwell District Council

DWP – Department for Work and Pensions

EPC – Energy Performance Certificate

ONS – Office for National Statistics

VOA – Valuation Office Agency

Summary

The population of Cropredy is declining slowly over time – by less than 1% over the last decade and by roughly the same amount in the previous decade.

This is happening despite **a small increase in the number of homes** – a 3% rise in the last decade and a 4% rise in the previous decade.

Cherwell is meeting its target for building new homes in the rural areas, with Cropredy making a small contribution.

The population is declining despite more homes being built because **there are fewer people to each home as the population ages**. The ageing of the population is expected to continue in future years.

Housing in Cropredy is larger and more likely to be detached than across Cherwell and England.

There is a moderate lack of 3-bedroom and terraced homes. Building more of these in future might help to accommodate young families and downsizing older households.

Housing in Cropredy **performs poorly in terms of energy efficiency** and falls into **higher Council Tax bands** than Cherwell and England.

There are **fewer homes available for affordable/social rent** in the parish than wider averages, and **their number has been decreasing** over time.

There are **10 households on the waiting list for affordable/social rented housing** who live in or have a connection to Cropredy. Existing homes come vacant very rarely – an average of 1 per year, so people are waiting a long time to be housed.

House prices have doubled in Cropredy over the last ten years. The **current average is £500,000**, which is around two thirds more expensive than the Cherwell average.

The **average household income of £53,200 per year** is not enough to get a mortgage on an average terraced house in the parish. Home ownership is only a possibility for those already on the property ladder or on higher-than-average incomes.

The average income is enough to afford a 3-bedroom rental property, but **homes for rent are very scarce**. Around half of private renters rely on housing benefits, so these homes are important to people who may not be eligible for affordable/social rented housing.

Affordability issues suggest that in future, homes built for market sale should be more modest to make them accessible to local people. Shared ownership and First Homes would help to expand ownership. More affordable/social rented housing is also clearly needed.

Overall population and housing numbers

711 people currently live in Cropredy (ONS 2020 estimate). That is 6 people fewer than the 717 living here at the time of the 2011 Census.¹

There are currently 348 dwellings in the parish. There were 339 at the time of the 2011 Census, and 9 have been built since then (according to CDC).

The parish population has declined slightly since 2011 despite the small increase in new homes, primarily because of ageing. For example, this might include couples remaining in their family homes after children have left, and older people now living alone after the death of a partner.

This trend of slight population decline despite modest new building is also seen between the 2001 and 2011 Censuses: in that time the number of dwellings increased by 13 but the population decreased by 9 people.

Cropredy's role in meeting Cherwell's housing needs

The Cherwell Local Plan classifies Cropredy as a Category A village along with 22 other settlements. The Local Plan looks for 750 new homes to be built in Category A villages between 2011 and 2031, in addition to the 888 homes that had permission in 2014 and an

¹ This estimate is based on historic trends and population patterns across Cherwell. The 2021 Census will be more accurate when it is released.

allowance for 'windfall' (unplanned but approved) development. This target had already been reached by March 2021.

9,806 new homes were built across Cherwell between 2011 and 2021, 3,315 of which were in locations other than Banbury and Bicester.

So, the 9 homes built in Cropredy in this time represents less than 0.1% of new development in Cherwell, and less than 0.3% of new development in its rural areas. Some of the 9 new homes built in Cropredy may have contributed to the achievement of the 750-home target for the Category A villages.

As of March 2021, there was 1 dwelling with planning permission but not yet built in Cropredy.

Demographics

According to the latest (2020 ONS) estimate, Cropredy's population has aged significantly since the 2011 Census: 29% of people are now aged over 65, compared with 21% in 2011. This is shown in Figure 2 below.

For comparison, 19% of people across Cherwell are currently aged over 65. The proportion of children, working age, and older people in Cropredy is compared with Cherwell and England in Figure 3 below.

Cropredy has seen a notable loss of younger residents between 2011 and 2020: the number of people aged 16-24 has halved and the number aged 25-44 has decreased by a third. There has, however, been a small increase in the number of children (aged 0-15).

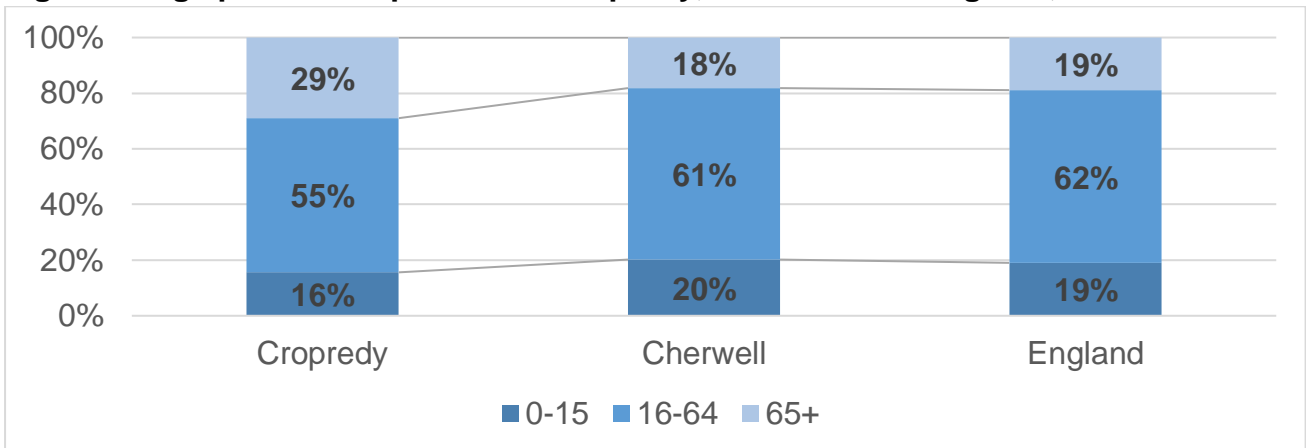
It is unusual for the number of children to rise while the number of people of childbearing age (25-44) falls. Between 2001 and 2011 these groups declined together – the 25-44 age group by 34% and the 0-15 age group by 25%. The 2021 Census might revise these estimated numbers.

Figure 2: Age profile of Cropredy Parish, 2011 and 2020

Age group	2011 (Census)		2020 (ONS estimate)		Percentage change
0-15	99	13.8%	111	15.6%	12.1%
16-24	60	8.4%	33	4.6%	-45.0%
25-44	155	21.6%	100	14.1%	-35.5%
45-64	254	35.4%	261	36.7%	2.8%
65-84	135	18.8%	172	24.2%	27.4%
85+	14	2.0%	34	4.8%	142.9%
Total	717		711		-0.8%

Source: 2011 Census, ONS 2020 mid-year population estimates

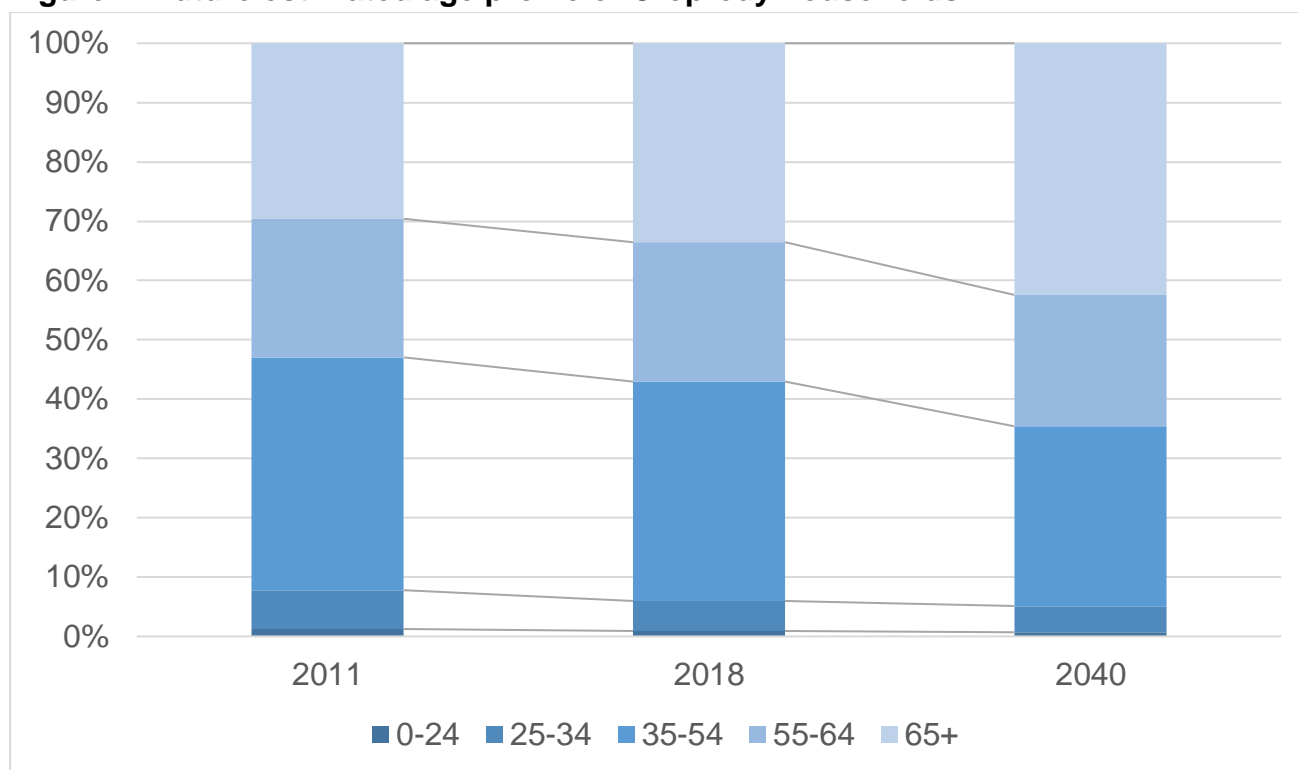
Figure 3: Age profile comparison of Cropredy, Cherwell and England, 2020



Source: ONS 2020 mid-year population estimates

Looking ahead to 2040, when the new Cherwell Local Plan ends, ageing is likely to continue with fewer young households and more older ones. The number of households aged over 65 is expected to nearly double from 2011 to 2040, to become around 42% of all households.² This is shown in the form of a graph and table in Figures 4 and 5 below.

Figure 4: Future estimated age profile of Cropredy households



Source: 2011 Census, ONS 2018-based household projections

Figure 5: Future estimated age profile of Cropredy households

Year	0-24	25-34	35-54	55-64	65+
2011 (Census)	4	21	126	75	95
2018 (estimate)	3	18	129	82	117
2040 (estimate)	3	19	130	95	182
% change 2011-2040	-17%	-10%	3%	27%	92%

Source: 2011 Census, ONS 2018-based household projections

² This information is about households rather than individuals. The age of the household is the age of the reference person for the Census (what used to be called 'head of household', usually the oldest adult). Because population projections do not exist for parishes, the future age profile is worked out by applying the percentage projected growth in each age group for Cherwell to Cropredy's 2011 age profile.

Other household characteristics

At the time of the 2011 Census, the Cropredy population had the following characteristics:

- 13% of households were single people aged under 65, 13% were single people aged over 65, and 13% were couples over 65.
- The rest were families: 20% with dependent children (compared with 29% for Cherwell), 28% with no children, and 10% with non-dependent (adult) children.
- Between 2001 and 2011 the number of households with non-dependent children increased by 57%, suggesting young adults are remaining at home for longer – for affordability or other reasons.
- 75% of the population is economically active, compared with 76% for Cherwell and 70% for England.
- 15% of the population live with a long-term limiting illness or disability, compared with 14% for Cherwell and 18% for England.

Housing types

Cropredy's housing mix by type is similar to the wider picture across Cherwell: most homes are detached or semi-detached but there are some terraces and flats too. The percentage breakdown of dwelling types is shown in Figure 6 below.

The Census does not count the number of bungalows. Another source (VOA) does, but for larger areas than parishes. Across the area that includes Cropredy as well as Claydon, Mollington, the Bourtons and Wardington, 17% of dwellings are bungalows – far above the Cherwell and England average of 9%.

In terms of size, housing in Cropredy is larger than wider averages: 30% of homes have 4 or more bedrooms, compared with 24% across Cherwell and 19% across England.³ This is shown in Figure 7 below.

The two dwelling categories that are most underrepresented in Cropredy are 3-bedroom and terraced homes. Both of these tend to be sought by younger families, and 3-bedroom properties may also be suitable for older households living in larger homes who wish to downsize but retain space for guests and possessions.

Figure 6: Mix of dwelling types, 2011

Dwelling type	Cropredy	Cherwell	England
Detached	36.6%	30.2%	22.4%
Semi-detached	33.0%	35.2%	31.2%
Terrace	17.4%	23.1%	24.5%
Flat	10.1%	11.0%	21.2%

Source: 2011 Census

Figure 7: Mix of dwelling sizes, 2011

Bedrooms	Cropredy	Cherwell	England
Studio	1.9%	0.2%	0.2%
1	9.3%	9.0%	11.8%
2	21.2%	22.9%	27.9%
3	37.7%	44.0%	41.2%
4	20.9%	18.3%	14.4%
5+	9.0%	5.6%	4.6%

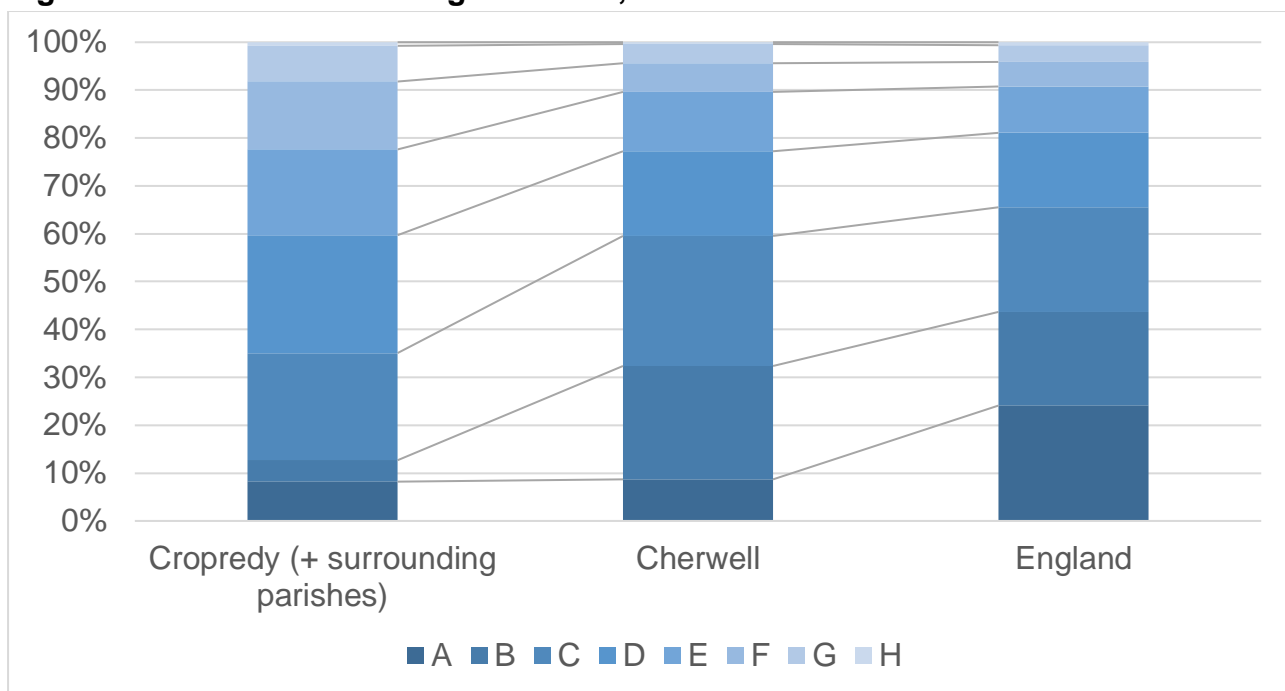
Source: 2011 Census

³ This information about the current mix of housing is from the 2011 Census. CDC were not able to provide details of the 9 new properties built since then, and also does not keep track of extensions and other changes. The 2021 Census will provide more up-to-date numbers when it is released.

When the Census takes information about the number of people in a household and their relationships to one another, it estimates how many bedrooms the family is likely to need and compares this to how many they actually have. 80% of households in Cropredy in 2011 had at least one extra bedroom, and 50% had two or more extra bedrooms. Only 3% of households did not have enough bedrooms. This suggests some potential demand for downsizing options.

The Council Tax banding of homes in Cropredy (together with Claydon, Mollington, the Bourtons and Wardington) is much higher than across Cherwell and England, as shown in Figure 8 below. 65% of homes in the parishes are in bands D and above, compared with 40% for Cherwell and 34% for England.

Figure 8: Council Tax banding of homes, 2021



Source: VOA 2021

Housing in Cropredy scores poorly for energy efficiency. Of the 154 properties in the parish that have an EPC assessment as of 2021, the median rating is 55 (band E). The median potential rating is 75 (band C).⁴

For comparison, the average for existing houses in England and Wales in 2019 was 64. For newly built houses the average was 84.

⁴ This information is from the Energy Performance of Buildings Register, collecting every EPC rating in the parish from October 2008 (when EPCs were introduced) to December 2021. An EPC rating is created each time a property is built, sold or rented. Some homes in the parish have been owned by the same person since 2008 and have no rating. Others have been sold or rented multiple times. In those cases, only the newest rating was used. 31 duplicates have been excluded.

Housing costs

A slightly larger proportion of households in Cropredy own their own homes than Cherwell and national averages. There is a lower than usual share of households renting from the council or a social landlord. This is shown in Figure 9 below.

The number of affordable/social rented homes also fell from 37 in 2001 to 30 in 2011, probably due to occupiers becoming owners through the Right to Buy scheme.

Figure 9: Tenure mix, 2011

Tenure	Cropredy	Cherwell	England
Owned	72.3%	69.3%	63.3%
Shared ownership	0.3%	0.8%	0.8%
Social rented	9.3%	12.1%	17.7%
Private rented	15.6%	16.2%	16.8%

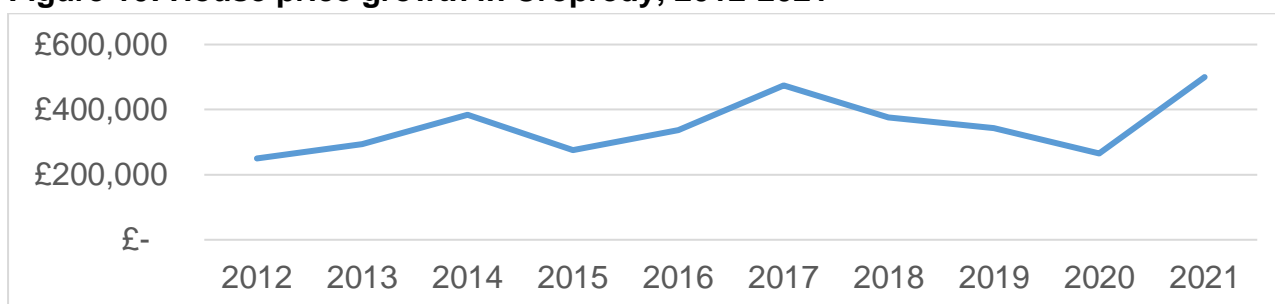
Source: 2011 Census

An average of 7 homes per year have sold in the parish over the last ten years. The most was 11 in 2021 and the least was 2 in 2019.

Average prices have doubled in the last ten years. The median (the middle value when prices are arranged from low to high) in 2021 was £500,000, compared with £250,000 in 2012.⁵

The Cherwell median price in 2021 was £310,000, so prices in Cropredy are around two-thirds more expensive than the district average. Price growth across Cherwell over the same period was more modest at 55%. The median average price is shown for the last ten years in Figure 10 below.⁶

Figure 10: House price growth in Cropredy, 2012-2021



Source: Land Registry

⁵ This is also true of other averages. The mean average in 2021 was £583,000, 127% higher than the mean in 2012. The lower quartile price (cheapest 25% of properties and a good representation of entry-level homes) was £454,000 in 2021, 139% above its level in 2012.

⁶ The sharp ups and downs are normal when there are so few sales each year, meaning that the average is determined as much by which particular homes happen to be sold that year as by changes in the value of the market overall. For example, the 2020 average is relatively low because more than half the sales in that year were flats or terraces, which is unusual.

Affordability

The average household income across the area including Cropredy as well as Claydon, Mollington, the Bourtons and Wardington is £53,200 per year (ONS 2018 estimate).

This income is not enough to afford the average Cropredy house price in 2021, or the average price of terraces in 2020, unless the buyer has an existing home to sell or substantial savings.⁷

Homes for market sale in the parish are generally only accessible to those already on the property ladder or on higher-than-average incomes.

Although 16% of homes were rented from private landlords at the last count in 2011, rental properties are scarce – with none currently listed for rent in May 2022. It is therefore difficult to understand average rents in Cropredy itself. However, of the few properties currently listed in the Bourtons and Mollington, a 2-bedroom costs £950 per month, a 3-bedroom £1,100 per month, and a 4 bedroom £1,400 per month.

The average household income of £53,200 is not enough to afford a 4-bedroom home to rent, but the 2- and 3-bedroom options would be affordable to households earning roughly £38,000 and £44,000 respectively.⁸

Households earning less than this are unlikely to be able to afford to buy or rent in Cropredy and will only be able to live in the parish with support from others or through housing benefits or affordable/social rented housing, if they are eligible.

As of June 2022, there are 5 households living in Cropredy and 5 further households with a connection to the village⁹ applying for affordable/social rented housing through the Cherwell Housing Register. Of these 10 households, 6 needed a 1-bedroom, 3 needed a 2-bedroom and 1 needed a 3-bedroom property.

Only 6 affordable/social rented homes in the parish came vacant in the last 5 years (April 2017 to April 2022), so people are waiting a long time, probably causing the backlog to grow.

7% of Cropredy households claim housing benefits – around half of those in private rented homes. This is lower than the national average of 11% (DWP figures for August 2020).

13% of households claim universal credit, compared to the national average of 15% (DWP figures for November 2020). A higher share of benefit claimants is aged over 50 in Cropredy (50%) compared with Cherwell and England (both 40%) (DWP figures for November 2016).

Cropredy is around average on the deprivation scale for parishes (6,475th most deprived out of 12,382). The percentage of children in poverty is 6.3%, for pensioners it is 4.7% and for working age people it is 4.3% (Index of Multiple Deprivation 2019).

⁷ This assumes that mortgage lenders will be prepared to lend up to 4x the household income, and that the buyer has savings for a 10% deposit. On that basis a household on the average income of £53,200 and no extra savings would qualify for a mortgage for a home worth £236,000 or less.

⁸ This assumes that a household can afford to spend no more than 30% of their total income on rent.

⁹ A local connection is usually established through having lived here in the past, immediate family members, or work.