



**Family  
Education Trust**  
the voice of family and youth concern



# BRITONS WANT FAMILY-FRIENDLY FLATS

Survey evidence shows the housing  
market weighs on fertility

Institute  
for  
**family  
studies**

**Lyman Stone**

Foreword by **Miriam Cates**



# CONTENTS

Foreword .....	5
Introduction .....	8
Data & Methods .....	10
The Families Britons Want .....	11
How British Housing Has Changed .....	15
Houses British Families Want .....	18
Housing Costs and Constraints Matter .....	23
Trade-offs British Families Will Make .....	25
Transatlantic Comparisons .....	29
What Can Be Done? .....	31

## ABOUT THE AUTHOR

Lyman Stone is the Director of the Pronatalism Initiative at the Institute for Family Studies. He is also the Director of Research for the population consulting firm Demographic Intelligence, a Senior Fellow at the Canadian think tank Cardus, and a PhD Candidate at McGill University.

His work on demography and fertility has been covered widely in most papers of record in North America, as well as many in Europe and Asia.

## FOREWORD

Britain is facing a fertility crisis. With a total fertility rate (TFR) of just 1.41 children per woman, the number of babies being born in the UK each year is falling to record lows. Politicians, policy makers and the media are increasingly recognising collapsing birth rates as a looming disaster, and economists are gravely concerned about the impacts of a shrinking future labour force and tax base. Falling fertility isn't just an economic problem; it's a social one too. As this report and others have shown, the desire to have children is still strong. For increasing numbers of women – and men – childlessness is not a choice but a source of grief and regret.

There may finally be widespread agreement that falling fertility is a concern, but the causes of and solutions to the 'baby bust' remain a matter of heated discussion amongst demographers and commentators. Are declining birth rates a result of increasing gender equality, or are social media, porn and dating apps to blame? Perhaps young people are increasingly fearful for the future?

The truth is that there are many different interrelated factors that are causing people to have fewer children than they say they want, or no children at all. But one under-discussed element has been the role of housing in helping people to realise their family dreams. This report is therefore a timely and much-needed intervention in the debate.

We often look back to the post-war baby boom of the 1960s and 1970s as a golden era of fertility. TFR peaked at nearly three children per woman in 1964. The total childlessness rate (the number of women who are not mothers at the end of their childbearing years) fell to just 5%; today it is projected to reach 30% of our current cohort of young women. The baby boom had significant consequences for Britain that continue to this day. The economic growth of the 1980s and 1990s was in large part driven by the expansion of the labour force as the 'Boomers' came of age. And the phenomenon still plays a role in our politics today, as the Boomer generation continues to form the largest voting bloc.

Was it post-war confidence in the future of Britain that precipitated the baby boom? Or was the rise in fertility driven by cultural changes or the growth of the welfare state? Alternatively, could elevated birth rates in the 1960s have been driven by another, far more practical consideration?

In the two decades after the War, Britain built an astonishing seven million homes, over half of which were social houses. Young men and women in the 1960s and 1970s had access to a plentiful and affordable supply of homes that Gen-Z can only dream of. Could it be that it

## FOREWORD

was the housing boom rather than cultural factors that encouraged young people in the '60s and '70s to get married and have children younger than ever before, earlier in fact than was the norm in the preceding century? The crucial thing about the post-war housing boom is that the vast majority of homes constructed were houses not flats. Interestingly, as this report notes, there was also a birth rate spike in the 2010s, perhaps linked to a relatively favourable housing market in the early 2000s.

As this report highlights, those who want to have children – or more children – significantly prefer family housing with enough bedrooms and a decent garden over small flats. So, could the provision of more and more suitable housing be the answer to Britain's fertility crisis? This excellent report suggests that may be so.

Across a wide range of different surveys conducted for the report, the Family Education Trust demonstrates that a lack of availability and affordability of family housing is acting as a significant barrier for couples to have children. The fact that the gap between wanted and actual family size is greatest in London – where suitable homes are the least available and most expensive – adds credence to the link between housing and fertility.

The cost of housing in the UK and our current inability to build enough of it is a frequent topic of political debate. Yet this report provides evidence of what we all instinctively suspect: Britain has a severe lack not just of housing stock in general, but specifically of the kind of housing that would enable more people to have children.

The good news is that this report suggests that the solution to the baby bust might be more straightforward and practical than previously thought. It is very difficult to see how we might drive cultural change quickly so as to raise the status of motherhood, reset the relationship between the sexes or make our society more child-friendly. It's much simpler to think about how we can build more of the right type of housing to enable people to have the children they want. Easy to think about perhaps; much more difficult to put into practice.

Successive UK governments have tried and spectacularly failed to build enough houses to keep up with rising demand. However, once governments wake up to the fact that the failure to build enough houses may not only be causing an affordability crisis but also a fertility crisis, perhaps the incentive to do something about it may increase.

The recommendations of this report would make for a great start. Increasing the supply of family homes can only have a positive effect on family formation. Yet after decades of cheap

## FOREWORD

money, and when housing prices are set by the highest bidder – rarely young couples in their twenties setting out to build a family – even a glut of new housing stock entering the market may have only a small effect on prices. Perhaps then, what is needed is a new wave of social house building, replicating our post war success but this time ring-fencing those homes for young couples with or intending to have children.

This report is an excellent and much needed intervention in the debate around falling fertility. If Britain wants more babies, we must build baby build.

**Miriam Cates**

*Former Conservative MP and GB News Presenter*

## INTRODUCTION

Fertility in the United Kingdom has fallen to a record low of around 1.41 children per woman. That decline has many causes, but the state of the housing market looms large in how people actually live their family lives.

This report brings together new survey evidence from 2,050 adults aged 18 to 54 across the United Kingdom, collected in partnership between the Family Education Trust, the Institute for Family Studies and Demographic Intelligence. By asking detailed questions about family ideals, intentions and outcomes alongside housing costs, tenure and preferences, we can see how far the homes people can actually get fall short of the homes they say would support marriage and children.

We find three main things. First, British men and women still say they would be happiest with families of around two children, yet actual fertility has drifted far below both ideals and intentions. Second, young adults today are far less likely to own a home than their parents were, and much more likely to live in small flats. Third, when people who have or want children think about having a baby, they consistently place bedrooms, gardens, schools and short commutes ahead of most other housing features.

Policy cannot dictate whether people marry or have children. It can, however, make it easier or harder. At present, planning rules, funding and market incentives have combined to produce a housing mix that is often at odds with the kind of homes family minded Britons say they need. This report sets out how that mismatch has grown, what families themselves say they want, and what could be done to tilt new supply towards genuinely family-friendly homes.

## Key Findings

- Britons still want families of around two children. Across ages and regions, people say they would be happiest with roughly 2.1 to 2.2 children, yet actual fertility has fallen to 1.41. The gap between what people say would make them happiest and what they are likely to have is now at record levels.
- Young adults expect to marry more than they actually do. Around 14 percent of unmarried Britons say they expect to marry in the next two years, but in the most recent two years only about 6 percent actually did so.
- Home ownership among 25 to 34 year olds has halved in a generation. The share of 25 to 34 year olds who own their home has fallen from 53 percent in 1991 to 22 percent in 2021, while new building has shifted towards smaller flats.
- For family minded Britons, bedrooms, gardens and schools come first. Respondents who have or want children rank having three or more bedrooms as their top housing priority, alongside a garden, a larger kitchen and a short commute.
- An extra bedroom boosts confidence to have a child as much as large cuts in housing costs. In conjoint experiments, moving from one to two bedrooms has a similar effect on confidence about having a baby as a reduction of roughly £1,100 to £1,900 in monthly housing costs, with further gains for three and four bedrooms. These are trade-offs in perceived importance, not literal willingness or ability to pay.
- Housing costs and lack of suitable homes weigh most on those yet to start families. Concerns about housing costs are most common among flat dwellers, renters, lower income households and those who have no children but would like to have them.
- Britons are relatively positive about terraces, easing family-friendly density. Compared with Americans, Britons are more amenable to terrace housing as a family option, narrowing the gap between terraces and detached homes.
- Policy can nudge new supply towards family-friendly homes, not just more units. Planning rules, funding programmes and standards can be reshaped so that more of what we build are three-bedroom homes and flats with usable gardens and short commutes, and so that young families can move into secure space and ownership earlier in life.

## DATA & METHODS

From May 6 to 27, 2025, the Family Education Trust, in partnership with the U.S.-based research institute the Institute for Family Studies and the consulting firm Demographic Intelligence, completed the 2025 Multifamily Housing Survey of 2,050 residents of the United Kingdom ages 18 to 54 using the survey platform Alchemer.

We aimed to sample 2,000 respondents. To achieve quotas for representativeness by age and marital status (targeted to match proportions from the 2021 census), 2,050 completed responses were collected. Initially, 4,338 respondents were recruited and began the survey. Of these, 1,898 were disqualified due to age, geography, or failure of basic attentional screeners. An additional 393 failed to complete the survey. Of the remaining 2,050 responses, 1,629 passed all quality-control benchmarks related to illogical question responses, response timing, and open-text responses, per quality-control advice articulated by the Pew Research Centre. Respondents were sampled to ensure approximate representativeness for the United Kingdom's population by age, sex, and marital status. Respondents were then weighted by age, sex, ethnic background, marital status, education, and geographic region, to ensure a close fit to the 2021 census population results.

A separate sample of 6,288 respondents was also collected in a simultaneous survey, with quotas set to match U.S. demographics, weighted similarly, and using a survey instrument identical in every respect other than international differences in spelling, units, or vocabulary. This sample is used for several direct U.S.-UK comparisons in this report, but formed the basis for a prior report published by the Institute for Family Studies. Within the survey, respondents faced several questions asking them to identify which of several flat floorplans they preferred. Flat floorplans and 3-D renders were provided by The American Housing Corporation.

## THE FAMILIES BRITONS WANT

Fertility rates are at record lows: but is that even a problem? Many observers may see falling fertility as neutral or even good: it may ease climate concerns, or may stem from rising female empowerment. To the extent falling fertility represents British families *getting what they want*, it wouldn't make sense to treat it as a policy problem. But, as it turns out, falling fertility is *not* what Britons want. British men and women want to have far more children than they are actually having, desire to marry earlier than they actually will, and in general are failing to have the families they want to have.

In a 1946 national probability sample of 10,000 ever-married women in Great Britain, those women reported that the “ideal number of children for a family to have” was about 2.1. The actual fertility around that time was very volatile in the wake of the Second World War, but in both 1945 and 1950 was in fact around 2.1 children per woman. In 1960, a Gallup poll found that ideal family size had risen to 2.8—it was still around that level in 1969. Between 1955 and 1970, the UK's average fertility rate was about 2.7, again very close to the number Britons reported as “ideal.”

That would be the last time such close correspondence was observed, as Figure 1 shows below. British fertility since 1970 has languished far below the numbers survey-respondents in numerous surveys have reported as generally ideal “for a family,” or ideal or desirable for themselves. In fact, fertility has languished below what survey respondents (generally women of reproductive age) report *intending* for themselves. Perhaps buoyed by a strong housing market in the 2000s, and supported by pro-active monetary policy through the Great Recession, British fertility rates in the mid-2010s were closer to the levels British women reported desiring for themselves than at any time since the 1960s. But now in the 2020s, British women desire approximately 50% more children than they are likely to have. The gap between preferences and outcomes is at all-time record-high levels whether comparing to general ideals, personal desires, or intentions. The dramatic decline in British fertility from 1.92 children per woman in 2012 to 1.41 in 2025 has not *mostly* been driven by declining *desire* for children. In fact, in the 2025 Multifamily Housing Survey we conducted in May 2025, personal fertility ideals were about the same as general fertility ideals were all the way back in 1946. What Britons want from their family lives has changed far less than what they actually get.

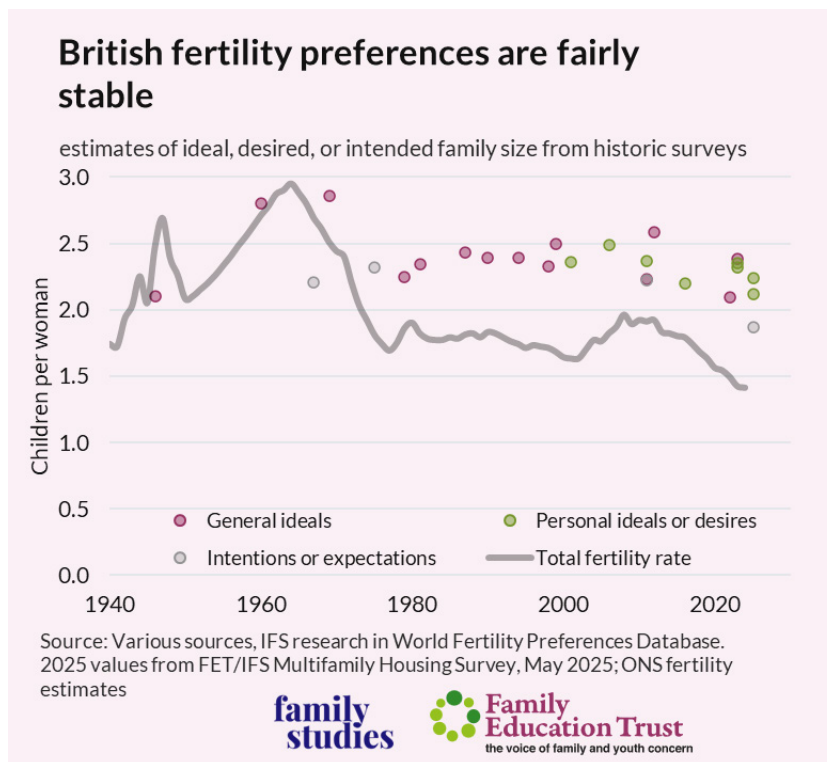


Fig. 1 – Fertility preferences and total fertility rates, 1940-2025.

While younger Britons are sometimes stereotyped as being less interested in family life, we found that this turns out not to be the case. Whether asking about actually *intended* family size, or asking respondents about what family size would make them happiest if they were able to achieve it, young Britons have about the same family size preferences as older generations.

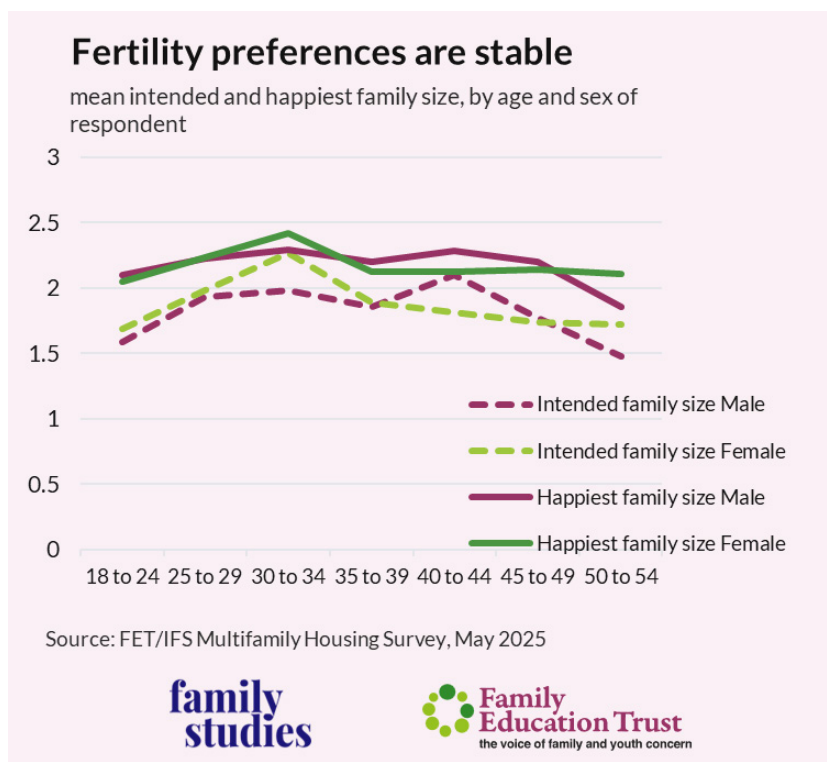


Fig. 2 – Fertility preferences by age group, 2025.

**Question Text:**

For happiest family size is the weighted mean of answers to:

*“Often, a decision about how many children someone would like to have is more complicated than just a number. People often do not have exactly the number of children they want to have. So, for this question, think about what life might be like for you with different numbers of children. Then, rate each number of children by how much you would like to have that number of children, on a scale from “I would never want to end up with this many children” (one stars) to “Having this many children would make me extremely happy” (eight stars).”*

Intended family size is the sum of children ever born, current pregnancies, and additional children respondent intends to have.

On average, men and women alike believe they’d be happiest with about 2.2 children, even as they intend nearer 1.75. Gaps are statistically insignificant across age groups and sexes.

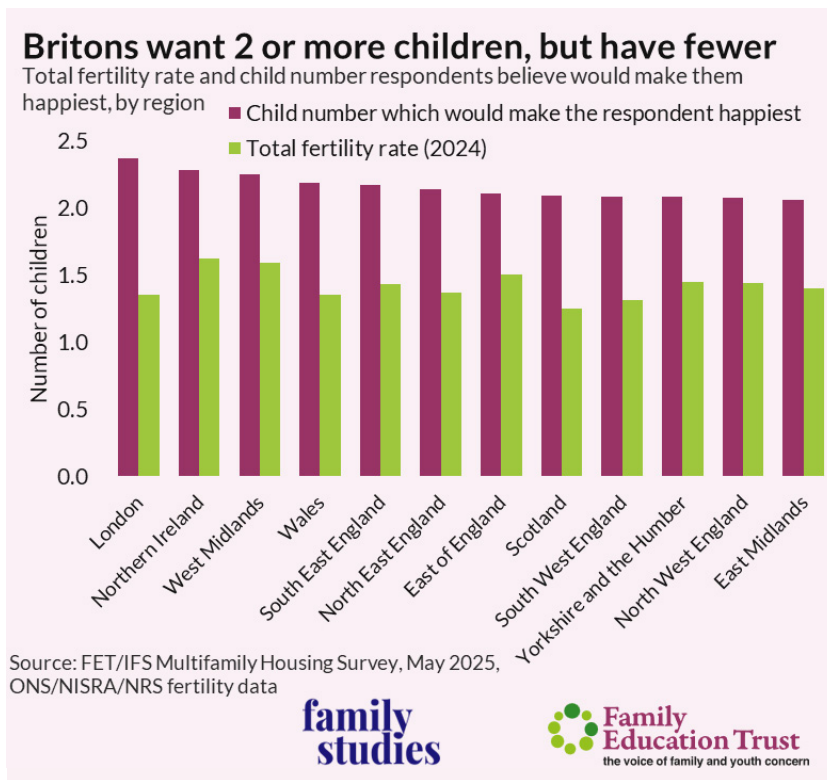


Fig. 3 – Fertility preferences and rates by region, 2025.

There are some differences in fertility desires by region, but, curiously, they are not strongly related to actual fertility rates. The highest fertility preferences can be found in London, followed by Northern Ireland, then the West Midlands, then Wales. Northern Ireland and the West Midlands do have the highest birth rates of the regions and countries of the UK, but London and Wales have some of the *lowest* birth rates. The gap between stated fertility desires and actual fertility rates is known as the “fertility gap,” and can be seen as a loose approximation of the extent to which individuals may be facing various obstacles to achieving their family goals.

There is also some variety in fertility preferences and outcomes by ethnic or cultural background, though ultimately all ethnic groups said that 2 or more children would make them happiest, on average. The highest fertility preferences can be observed among Black or African-ancestry respondents, while White respondents had the lowest desired family size. This was especially the case for White respondents born outside of the British Isles, a group disproportionately composed of immigrants from Europe and the United States.

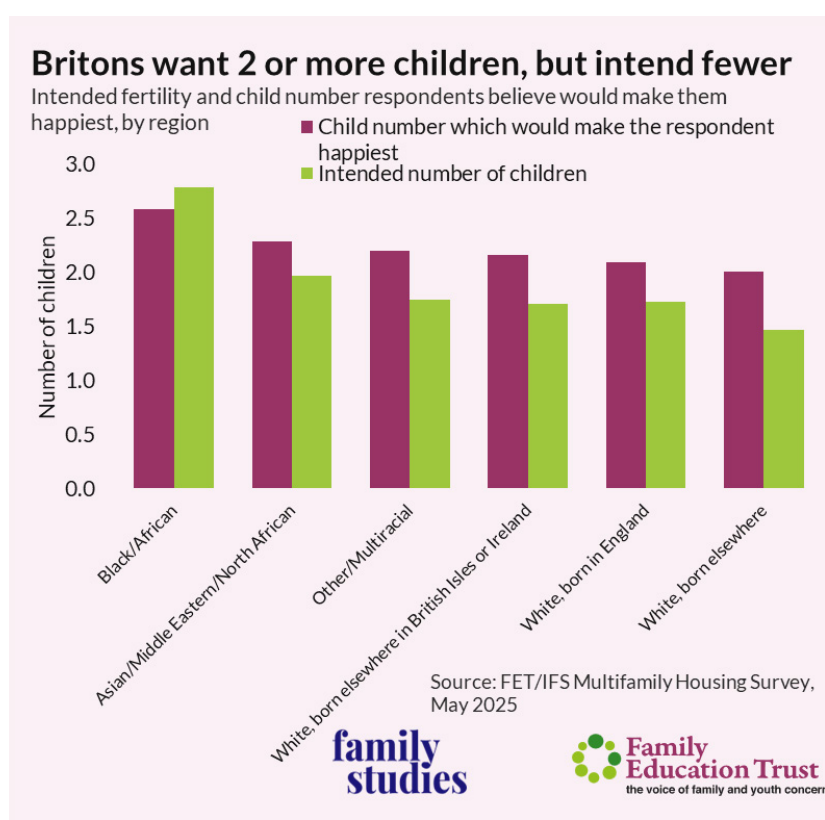


Fig. 4 – Fertility preferences by ethnicity and origin, 2025.

Finally, turning from fertility to marriage, we also surveyed respondents on whether they were likely to marry in the next two years. We then compared those estimates to the actual observed marriage rates for UK residents in the last two years. The gap in these lines, shown in Figure 5, should not be seen as a prediction of the future—rather, it speaks to the likelihood that large shares of currently unmarried Britons will see their relational hopes dashed.

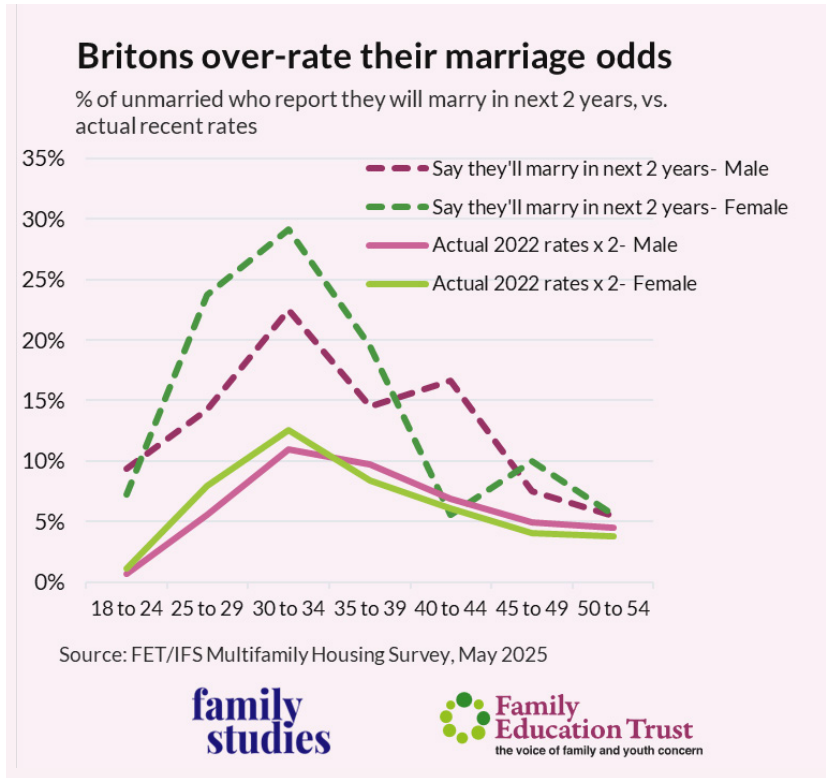


Fig. 5 – Marriage expectations and recent marriage rates by age.

**Question Text:**

*“Thinking about your own situation, do you think it's likely that you will get married in the next year?”*

Thus, desired fertility remains above 2 children across a wide range of age, regional, and ethnic groups. Intended fertility is lower, but still around 1.6 to 1.9 children per woman, while actual fertility has fallen to 1.41. Marriage is also coming later and less at all than unmarried Britons would like. When so many people are experiencing such large gaps between their reasonable family desires and their actual outcomes, it is indeed a major problem which demands a solution.

## HOW BRITISH HOUSING HAS CHANGED

Many factors are reducing British fertility, but the housing market is one important factor. That housing in the United Kingdom has become prohibitively costly for young people is widely known—less widely known are the facts that the share of young adults who own a home has fallen by half over the last generation, and that new home construction in Britain has shifted overwhelmingly towards small flats—neither of which bodes well for family formation.

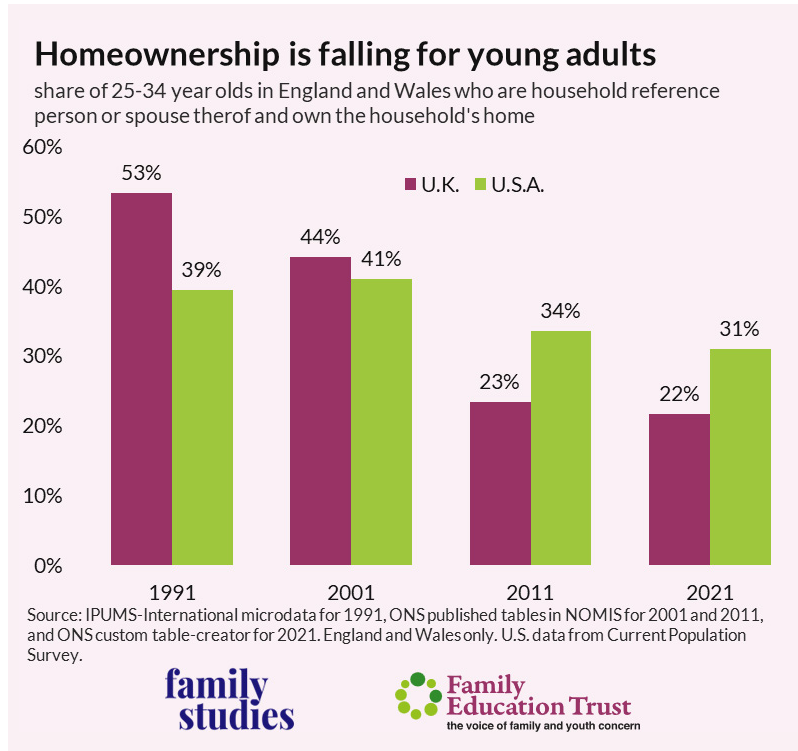


Fig. 6 – Share of 25-34 year olds who own a home, 1991-2021.

Home ownership is in rapid decline for young Britons, and indeed has fallen far faster than in the United States, for example. Whereas in 1991 53% of 25-34 year olds owned the home they lived in, and in 2001 still 44% did so, in the 2021 census just 22% of 25-34 year olds owned their home. This collapse in home ownership speaks to the extent to which young Britons are seeing their economic life cycle delayed, hitting key milestones later and less than prior generations.

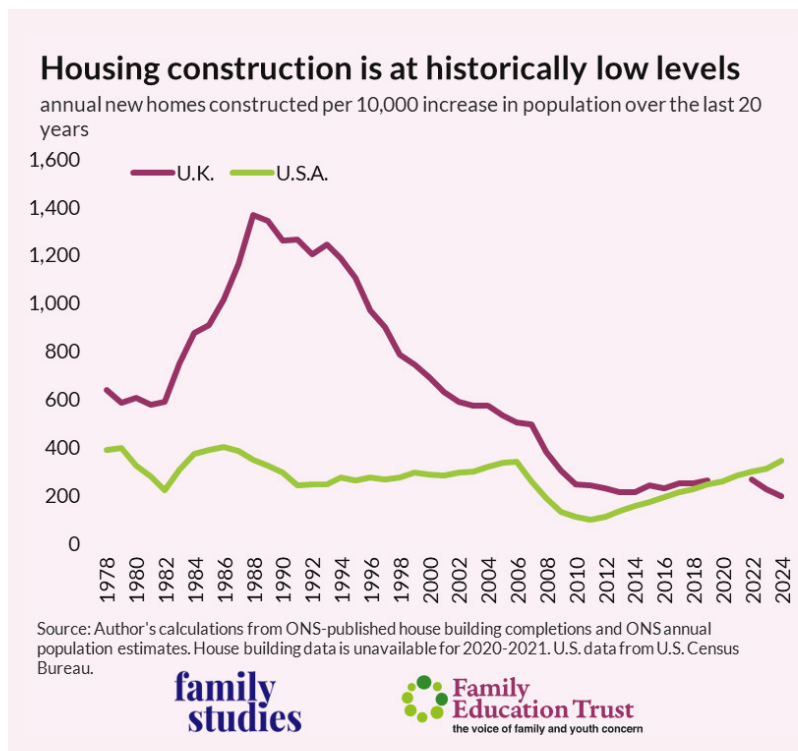


Fig. 7 – Housing completions per 10,000 population increase in prior 20 years, 1978-2024.

The causes of this decline are not mysterious. Homebuilding compared to lagged population growth is at an all-time low: the UK is only building about 200 homes a year per 10,000 people added in the prior 20 years. Whereas the UK built far more housing compared to population growth than the U.S. did for most of the 20th century, that gap has narrowed in the 21st, and in fact reversed in recent years: it's no surprise young home ownership has fallen below U.S. rates as well.

Moreover, the houses that are being built are disproportionately modestly-sized flats. The overall housing stock is quite stable over time, but, nonetheless, flats have risen from 18% of the housing stock in 2008 to almost 22% in 2023, while detached homes and bungalows have fallen from about 27-28% to about 25-26%.

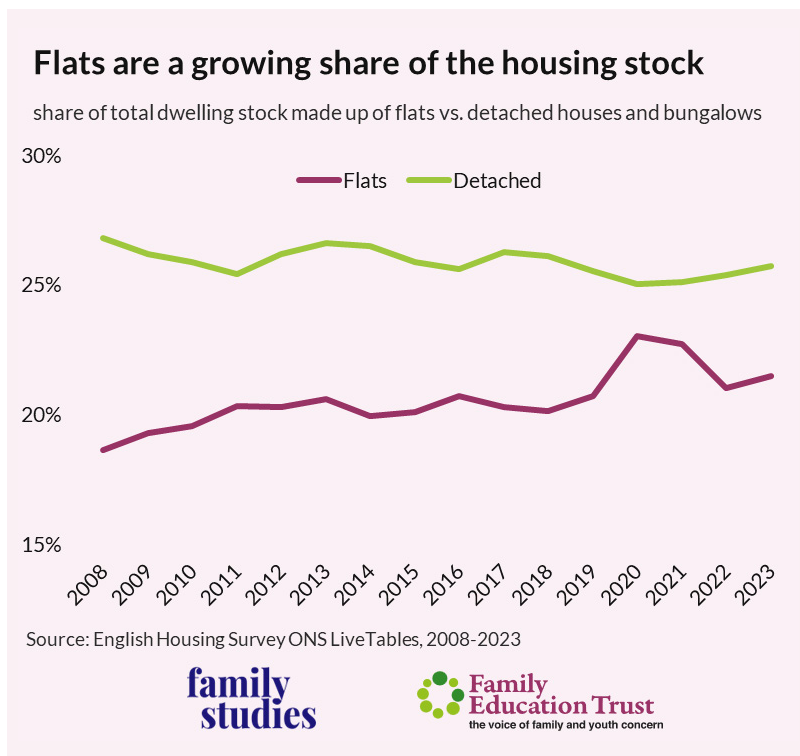


Fig. 8 – Housing type shares, 2008-2023.

Thus, young Britons today are less likely to own a home and likelier to live in a flat than in the past. Even as overall homebuilding has fallen to low levels, the housing stock is shifting towards smaller flats. What effect might these changes have on family life?

# HOUSES BRITISH FAMILIES WANT

Fertility is far below the level British families desire, and the housing market has become challenging for young people. Might these trends be related? In a novel survey of reproductive-age 2,000 residents of the United Kingdom, we find that housing concerns likely are shaping British fertility. Moreover, British families want specific kinds of houses—kinds that, unfortunately, are rarely being built.

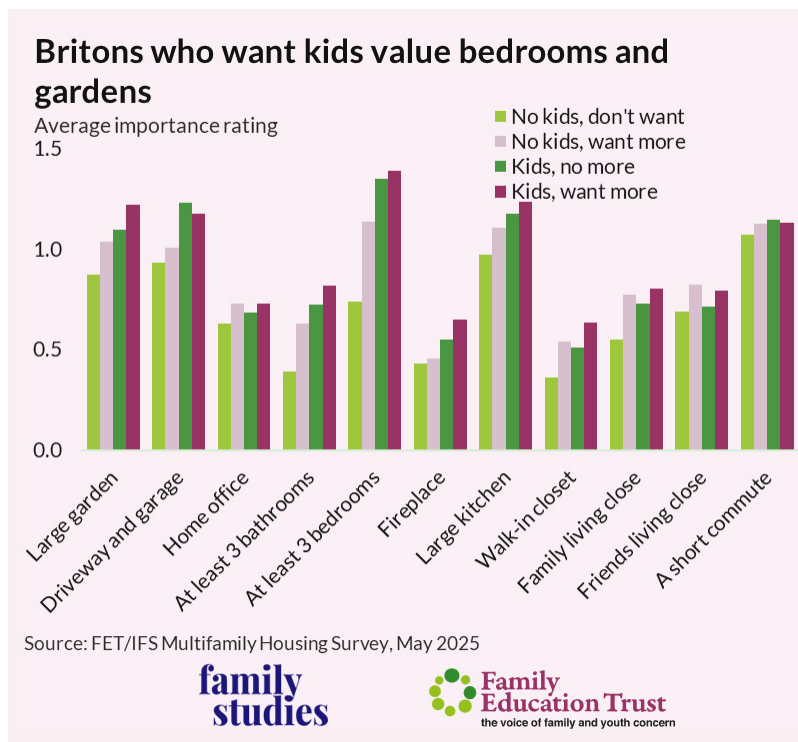


Fig. 9 – Average importance rating of housing traits.

**Question Text:**

*“In general, when you think about a home you'd like to have in the future, is it important that it have each of the following traits?”*

In order to understand what kind of houses British families want, we asked a wide range of questions in our survey. Most simply, as shown above in Figure 9, we asked respondents about if a range of housing traits were important to them, on a scale from “Not at all important” (0) to “Very important” (2). There were large differences across Britons based on their family status.

For those who have or want to have kids, the most important home trait was having 3 or more bedrooms. Having a large garden, a large kitchen, and a short commute also rated very highly, and for those who already had children, so did having a driveway and/or garage. For those who are childless and don't want any children, short commute times were most important, followed by kitchen size and driveway or garage. There were also wide gaps for bathrooms (those with kids wanted more) and proximity to family (those with children valued this more), even as valuations of home offices were fairly stable across groups.

Thus, for the large majority of respondents who have or want children, *sufficient space* matters a very great deal, whether in the case of bedrooms, bathrooms, garden, parking, or kitchen, while the childless-by-choice place the highest relative valuation on work-related amenities: commuting, parking, home office, etc.

As Figure 10 shows, these patterns are essentially unchanged when responses are limited to individuals under age 30. Even for young Britons, there's a clear preference for more space among those interested in family life.

Next, we gave respondents a list of six flats of varying sizes and bedroom counts and asked them to rank them in terms of which would make them most confident about having a(nother) baby. Crucially, for each size (70, 102, and 111 square metres), respondents could rank a version with 1 more or fewer bedrooms. Thus, implicitly, we were asking respondents to rate how many rooms they felt a fixed-size unit should be subdivided into.

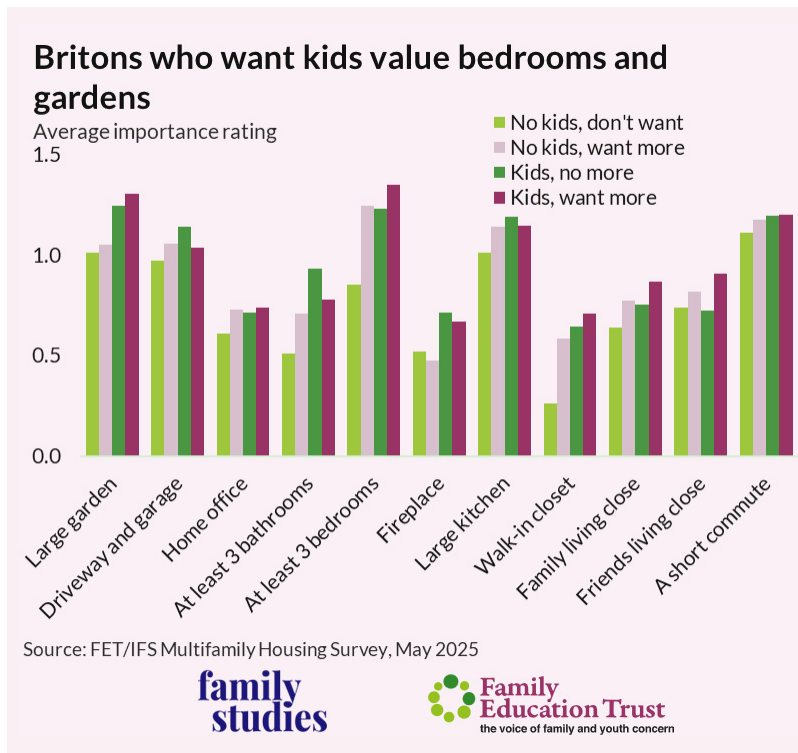


Fig. 10 – Average importance rating of housing traits, among respondents under 30.

Figure 11, below, shows the difference in average ratings difference for each flat size, for the “extra bedroom” version vs. the base version, with responses broken out by respondent family status.

The childless-by-choice respondents preferred the fewer-bedrooms floorplan at every flat size. However, respondents of every other family status preferred the extra-bedroom flats at every flat size. In other words, for those who either have or want to have children, an extra bedroom *within a fixed flat size* is associated with greater self-rated confidence in having a(nother) child.

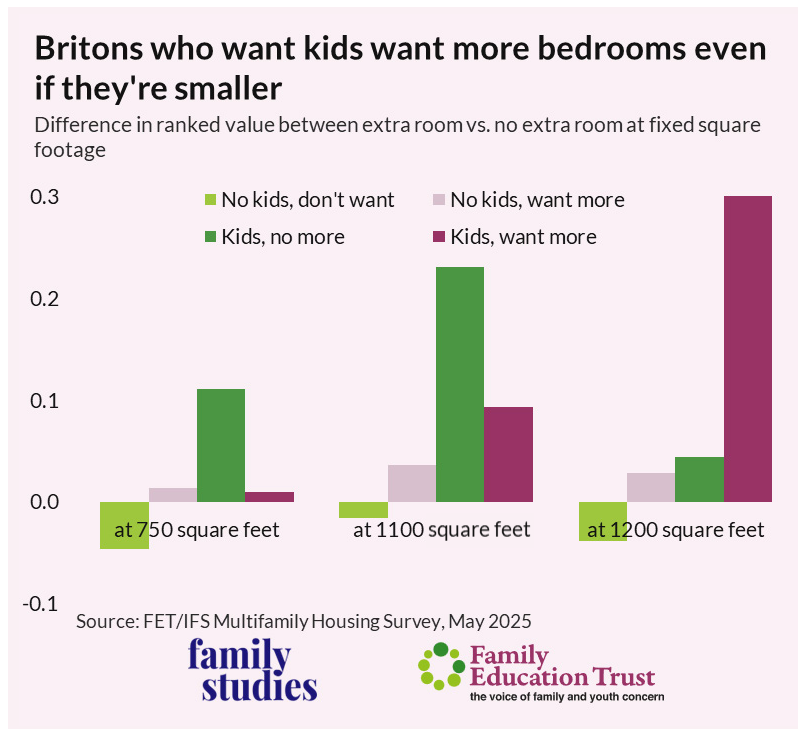


Fig. 11 – Difference in flat ranking for same-size flats, by family status.

**Question Text:**

*Below, you can see a list of six flats. Which one, if you lived in it, would make you feel most confident about having a baby? Rank the flats from those which would make you feel most confident about having a baby (top rank, 1), to those which would make you feel least confident about having a baby (bottom rank, 6).*

Combined with figures 9 and 10, this strongly suggests that the housing market shapes British family life not only through raw unit counts or affordability ratios, but through the actual characteristics of the homes that get built. Homes with more open floorplans and fewer bedrooms are preferable for a childless society—but for people interested in family life, building bedrooms is essential.

To test the limits of this theory, we conducted an additional survey experiment. We created 3-dimensional renders of the six floorplans used in the ranking question, as well as detailed, coloured floorplans. These flats were designed to be in conformity with international building codes and standards and to represent unit layouts common in large buildings being built in urban areas around the world today. They are similar to units respondents might actually see “on the market.”

Respondents were randomly shown images of two flats, and asked which one would make them feel more confident about having a(nother) child. Thus, instead of *describing* flats to respondents, we showed them pictures to test if they would identify the more-bedrooms units as preferable.

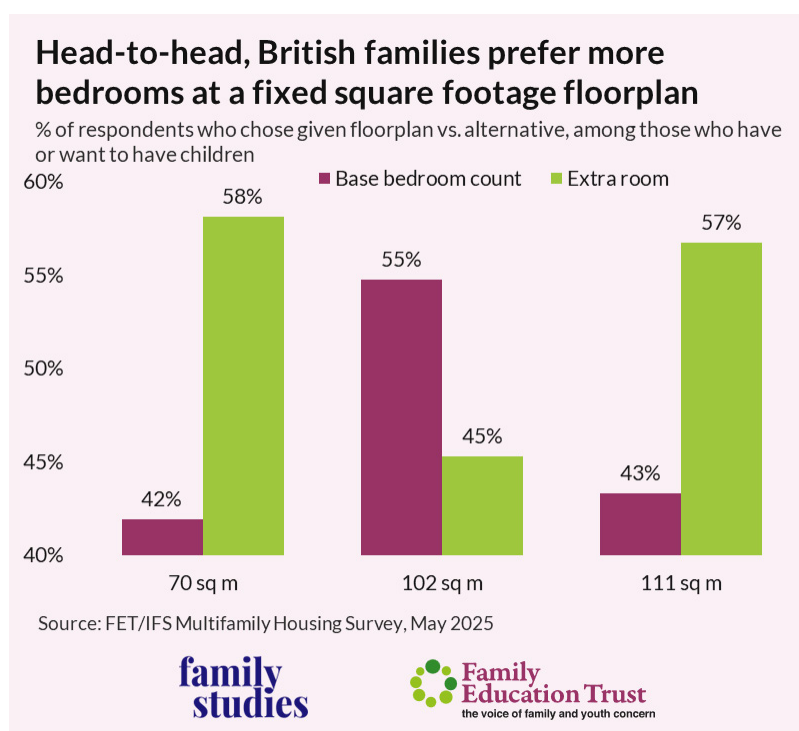


Fig. 12 – Picture selected shares by unit size and bedroom count.

**Question Text:**

*Below, you can see images of two different flats. Study them carefully. Which one, if you lived in it, would make you feel most confident about having a baby? The images may look similar, but they are not the same! Please pay attention to any differences!*

While results were not uniform, among respondents who have or want to have children, there was a strong preference for the extra-bedroom unit in both the 70 m<sup>2</sup> and the 111 m<sup>2</sup> units. As it happens, in the U.S. version of this survey, preferences were also most narrowly split for the 102 m<sup>2</sup> units; while we attempted to ensure lighting and furnishing was similar in all cases, it is possible that comparison may have had some small aesthetic differences.

In general, however, even when showed purely visual representations without descriptions, respondents interested in family preferred the extra-bedroom units. Having confirmed the preference for more bedrooms using general importance ranking, forced-choice list rankings, and head-to-head image-selection, this is strong evidence that exact unit traits matter a great deal to British families. If Britons are going to feel confident about having a child, they want extra bedrooms. Even if they can't have additional physical space, they'd rather have the space subdivided into more rooms.

Just to make absolutely certain that we correctly understood respondents' preferences, we asked a follow-up question, asking respondents *why* they chose the visual floorplan they chose. Figure 13 below shows that respondents who chose the extra-bedroom floorplans disproportionately did so because of the number of bedrooms it had, whereas respondents choosing the base floorplans did so for aesthetic reasons.

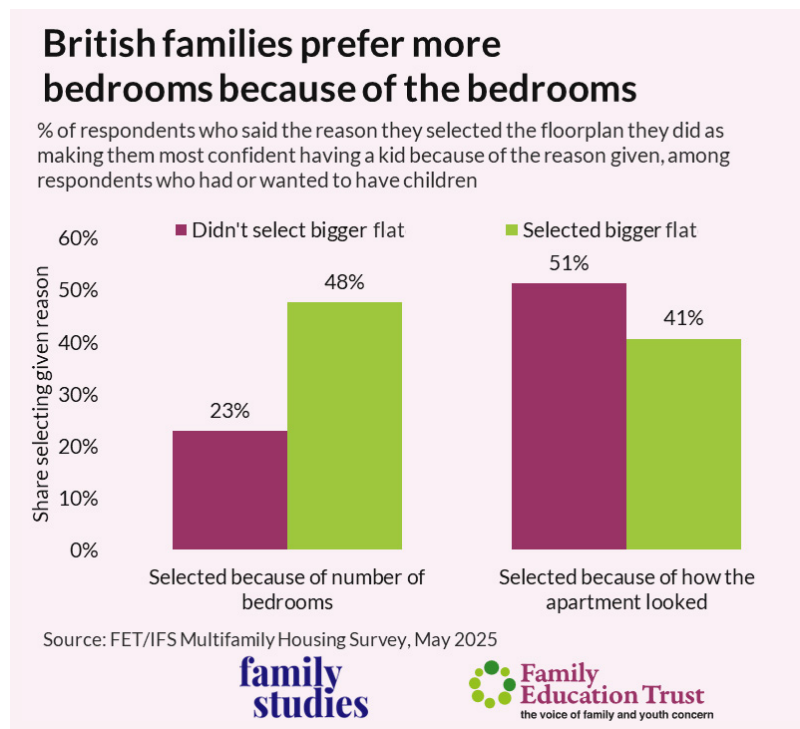


Fig. 13 – Reasons selected for floorplan selection, by reason and selected floorplan.

**Question Text:**

*You may have had several reasons to make the picture selection you made. Which of these were true in your case?*

# HOUSING COSTS AND CONSTRAINTS MATTER

If British families want these units, why don't they get them? Both cost factors and constrained choices turn out to matter. Not only affordability, but also actual unavailability of certain unit types, matters for British families.

To start with, we simply gave respondents a list of possible factors which might influence their family decisions, and asked them to check those that applied to them: housing costs were just one of several possible options respondents could check. Yet, housing was one of the most commonly-selected factors influencing family decisions, and its frequency varied considerably across various population categories (Figure 14).

Respondents living in flats had higher odds of reporting housing cost concerns than those in terrace housing, and especially had higher cost concerns than those in detached homes. Unsurprisingly, respondents with lower household incomes were also far likelier to report that housing cost concerns had influenced their fertility: around a quarter of respondents with incomes under £37,000 reported such concerns, vs. just 15% of those with incomes £52,000-£67,000, and a trivially small share of those with incomes of £67,000 or more.

Finally, across parenting statuses, housing cost concerns were most prevalent among childless respondents who did want children. Thus, it is possible that housing costs may play a unique role in shaping the *start* of fertility, with young people who haven't yet begun having children being most impacted by affordability issues.

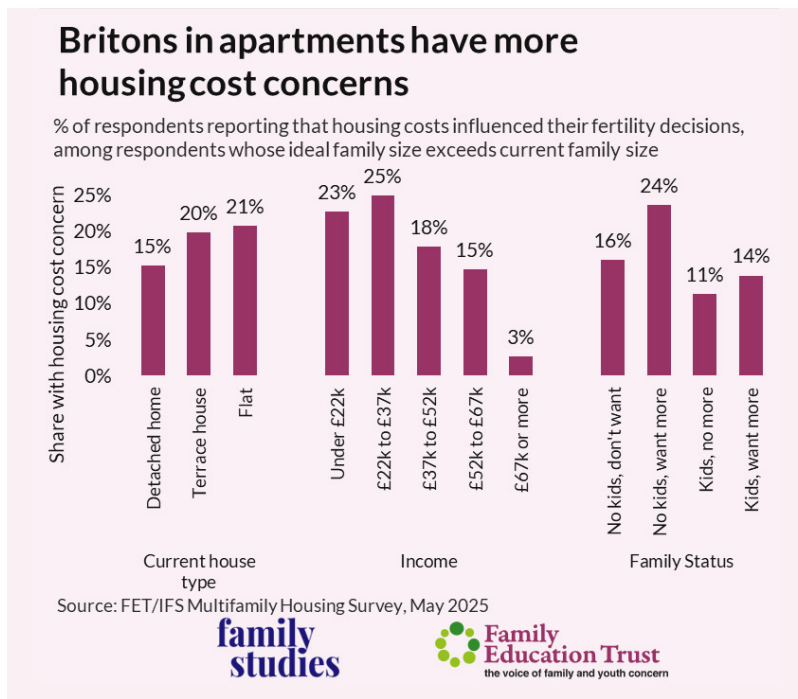


Fig. 14 – Share selecting housing costs as family decision factor.

**Question Text:**

*“Different things can influence people’s decision to have children. Which of the following concerns may have recently impacted your plans to have a baby? (Select all that apply)”. Selected: “I cannot afford a house or rent is too high.”*

But financial limits aren’t the only problem. We asked respondents if they *wanted* to own a home in case they did not already. Among respondents who did want to own a home, we then asked why they had not already purchased one. Respondents could select from among a range of options. Three options were clearly cost-related (interest rates are too high, income can’t support a loan, and house prices are too high)—we combine those into a general “cost-related reasons” factor. But respondents could also say that their desired kind of house simply wasn’t available—and some did report this.

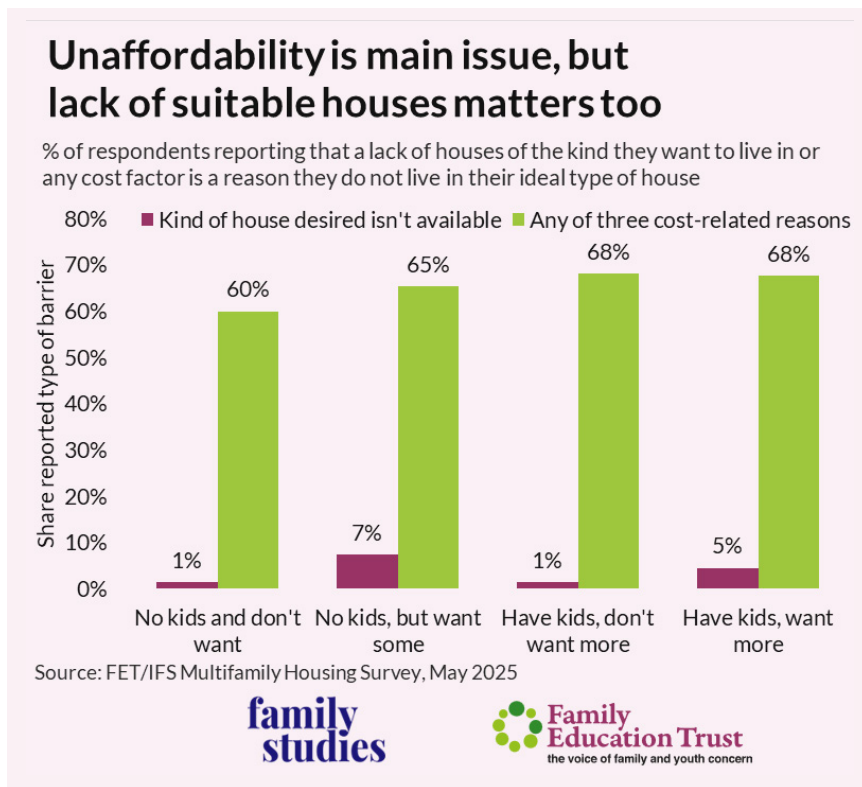


Fig. 15 – Share of those not living in ideal house type reporting housing type availability or cost-related reasons for housing type mismatch.

**Question Text:**

For ideal type: *“Picture the ideal type of house you'd like to live in. What kind of house are you picturing?”*

For reasons: *“You said you would like to own a home, but currently do not. Do any of the circumstances below apply to you?”*

Certainly, cost-related factors predominate: about 2/3 of respondents who wanted to own a home but didn't yet in all family statuses reported some kind of cost-related reason. But housing types show up as well, especially for individuals who want additional children. These respondents, who presumably would be looking to upgrade their home size to a space more suitable for additional children, did report some difficulty finding the kind of house they wanted. This suggests that it is not *only* price factors, but also the actual characteristics of the housing mix, influencing family and housing decisions.

## TRADE-OFFS BRITISH FAMILIES WILL MAKE

It's clear that Britons value more space, and specifically more bedrooms in flats: but will they pay for it? Are cost constraints so severe that family-friendly housing can't be affordably done? What trade-offs will Britons actually make? To assess this, we used a conjoint framework, where respondents were asked to choose between two different housing scenarios and select the one that would make them feel more confident in having a(nother) child. Respondents saw two different conjoint questions: one asking about housing generally, and one asking specifically about flats, comparable to the floorplan questions discussed above.

In a conjoint-style question, respondents are presented with a scenario that varies several traits, and they then choose the scenario that most fits their decision criterion. For our first conjoint question, the attributes randomized were housing type, commuting distance, bedroom count, school quality, garden traits, and monthly housing cost. For conjoint analyses, the key output is the “AMCE” or “Average Marginal Component Effect.” This metric essentially represents how much of an effect including an attribute in a scenario had on the odds survey respondents chose that scenario. Because AMCE is comparable across traits, it can serve as a kind of “exchange rate” between traits: it can tell us how many bedrooms respondents see as equivalent to a given school quality, etc, in terms of effect on their confidence having another child.

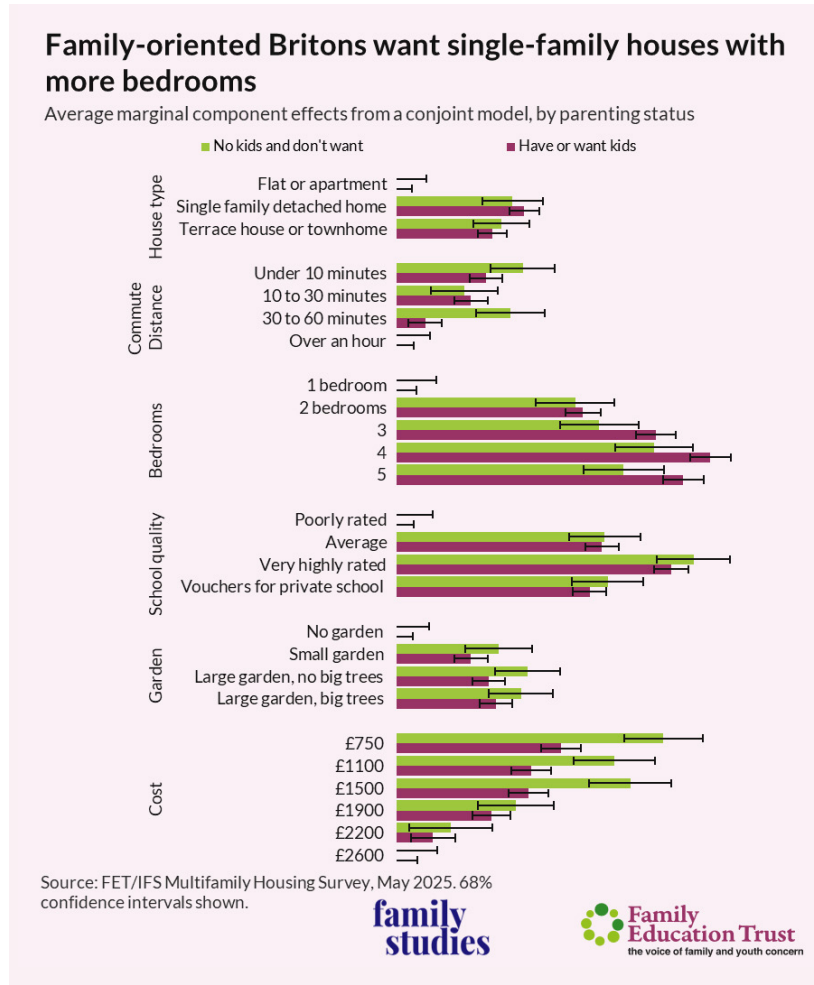


Fig. 16 – Average marginal component effects in general housing conjoint question.

**Question Text:**

Below, you'll see three different lists of features describing potential housing situations. Rate the responses by how confident you would feel having a baby in this setting. We want you to select which one you think would make you most confident and also the least confident about having a baby. Choose the list of features that comes closest to the housing arrangement you would personally prefer if you were to have a baby. Don't worry if the housing situation described is not actually possible for you; choose the one you think is best for you, if it were somehow available.

As Figure 16 makes clear, three sets of traits dominate: monthly housing costs, school quality, and bedroom counts. Obviously, respondents prefer housing scenarios with lower monthly housing costs—but childless-by-choice respondents actually show *more* price-sensitivity than other respondents, suggesting they didn't see the other traits as being as important or salient. On local school quality, respondents had a strong aversion to schools described as “poorly rated,” though they didn't have as strong a preference for schools described as “very highly rated.”

But when it came to bedrooms, extremely strong preferences show up. Units with 4 bedrooms received the highest rating, but the differences are worth comparing to the monthly cost differences. The gap in AMCE between 1 and 2 bedrooms is approximately similar to the AMCE gaps observed across £1100-£1900 differences in monthly housing costs. For additional bedrooms beyond the second, respondents appear to value them about equally to a £100-£700 difference in monthly housing costs.

This doesn't mean respondents *actually would pay* £1300 more for a 2-bedroom flat: for one thing, they might simply not have enough money to do so. Rather, it suggests that *they expect to receive as much increase in ability to have another child from an extra bedroom as they would get from* £1100-£1900 lower in monthly housing costs. This is consistent with what we've observed from earlier questions in the survey: families don't *only* have an affordability constraint, they *also* simply need space, regardless of the price. In particular, they need *bedrooms*, and they're willing to make major trade-offs on other housing features to get those extra bedrooms.

We fielded a second conjoint question as well, that one focused on just flats. Respondents saw randomized values for bedroom count, flat size, neighbourhood characteristics, building amenities, flat location within the building, and monthly costs, with results shown in Figure 17.

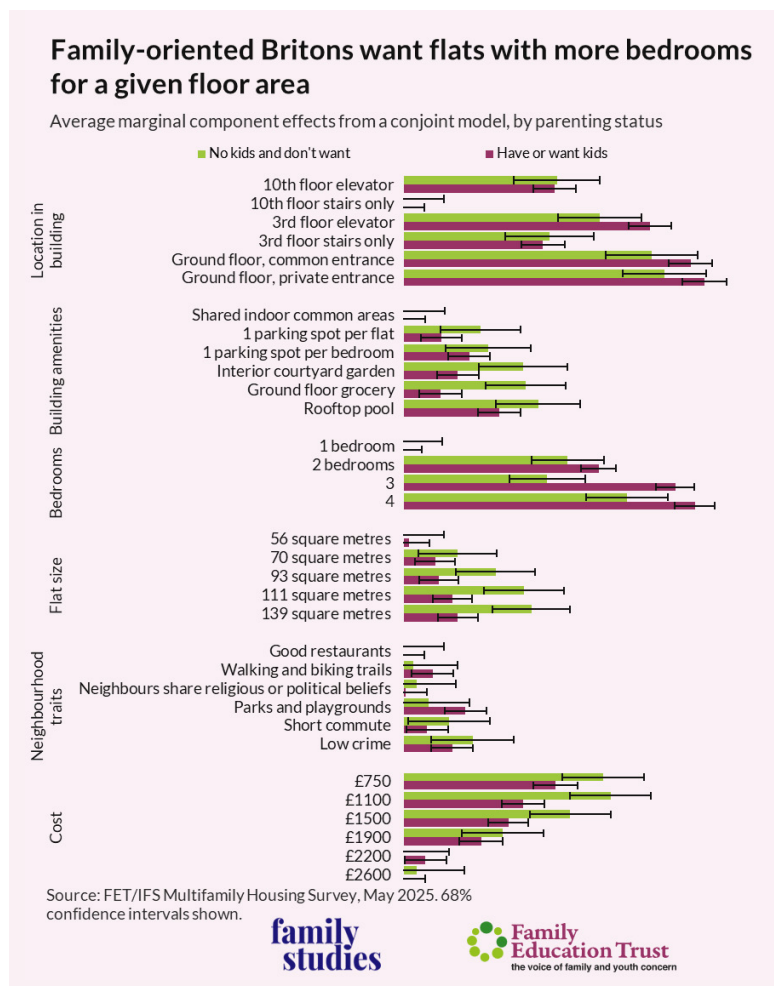


Fig. 17 – Average marginal component effects in flat-specific conjoint question.

**Question Text:**

“Now we want to ask you some similar questions, but this time, focused just on flats or apartments. Below, you'll see three different lists of features describing potential flats...” remainder of question is identical to that used in Figure 15.

When it comes to flats, again, families prefer bedrooms, especially 3-bedroom units. Respondents who have or want to have children see a 2-bedroom unit (vs. a 1-bedroom) as equivalently impactful on their fertility confidence as £1900-£2600 less in monthly costs, vs. a range of £800-£1400 for the childless by choice. Comparing 3-bedroom units to 1-bedroom units, family-minded respondents valued them the equivalent of £2600-£3600 more than 1-bedroom units. Again, this does not suggest families actually could or would pay these sums for extra bedrooms. Rather, it simply suggests families believe that an extra bedroom (or two) at a fixed rent would increase their confidence in having another child by a similar amount as such a change in monthly housing costs would. The fact that, when families begin to consider having children, they in fact *do* tend to move into bigger units suggests these preferences are not idle.

Interestingly, childless-by-choice respondents prioritized raw floor area more than other respondents. This difference could stem from many sources, but the simplest reading of the results is simply that family-oriented Britons genuinely want *bedrooms* not simply *floor area*. The childless-by-choice may appreciate the look of big, open-concept spaces, but people with crying babies and noisy toddlers don't.

Various neighbourhood traits did not rate extremely highly in general, although low crime rates were important to respondents. Specific building amenities did matter to respondents, especially the childless-by choice, who particularly valued the presence of a ground-floor grocery. And, unsurprisingly, all respondents preferred easier building access: either ground-floor units or a short elevator ride.

In all, it's clear that respondents want family-friendly housing. This is true in general throughout the housing market, as respondents value single-family homes with bedrooms and gardens. But respondents if anything value extra bedrooms *even more* for flats: when builders put up buildings full of small units without spare bedrooms, they are building units hostile to the families Britons desire.

## TRANSATLANTIC COMPARISONS

Because our survey was fielded to both U.S. and UK-resident respondents, with only vocabulary, currency, and other technical elements changed to match each context, we can directly compare results from the UK to the results from the U.S.

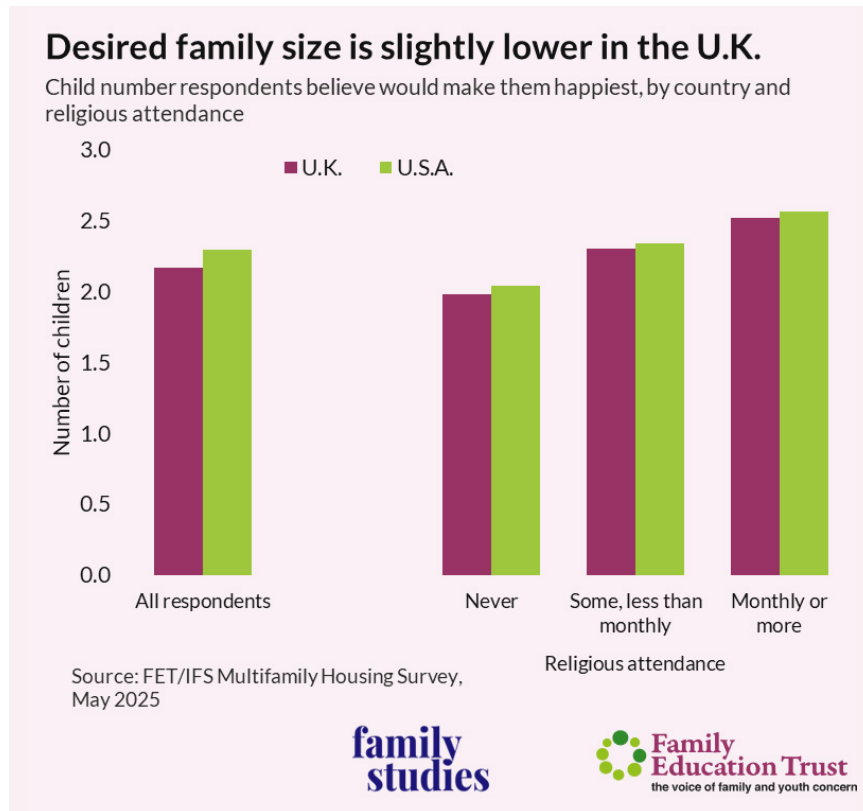


Fig. 18 – Average happiest child number by country and religiosity.

To start with, Americans do report slightly larger happiest family sizes: 2.3 vs. 2.17 children. About 60% of this difference is due to Americans being more religious than Britons, but about 40% of the difference is because, for any given level of religious attendance, Americans do desire slightly more children.

But larger desired family sizes (and higher actual fertility: the U.S.' total fertility rate is about 1.6 children per woman) don't mean that Americans face fewer self-reported obstacles to their family formation. Figure 19 below shows the shares of Americans and Britons who reported several common concerns or worries, among those whose ideal family size exceeded their actual child number.

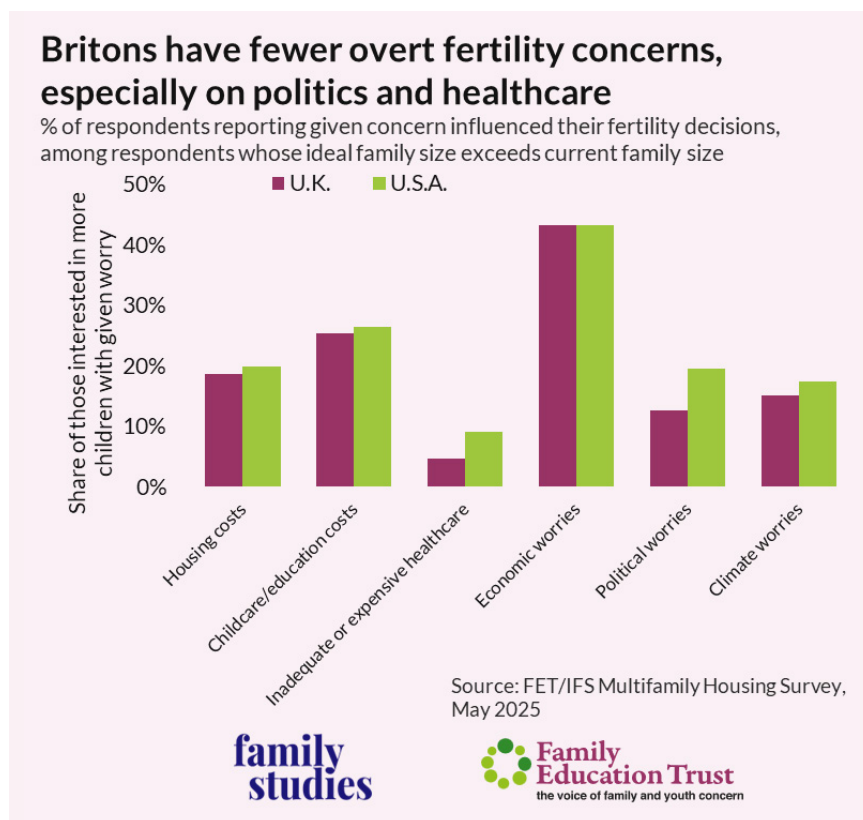


Fig. 19 – Americans and Britons who reported concerns among those whose ideal family size exceeded their actual child number.

Britons and Americans have similar likelihoods of being worried about housing costs, as well as childcare and education costs. They also have similar general economic worries.

But Americans were appreciably more likely to report that healthcare costs or adequacy influenced their fertility decisions. This makes sense, given that healthcare in the United States is provided through a mixed-market approach with some considerable coverage gaps, rather than Britain’s single-payer approach. Americans were also likelier to report that domestic political worries shaped their decisions, likely pointing to the increasing polarization and chaos in American politics. And finally, perhaps surprisingly, Americans were slightly likelier to report that climate-change related worries had influenced their fertility.

Thus, Britain’s lower fertility rates than America are not primarily due to higher subjective rates of common cost, economic, or social worries. Lower desired family size can certainly account for much of the difference, but other economic or structural factors likely account for the rest.

Finally, we can assess whether Britons and Americans have systematically different housing preferences. Across most questions in the survey, response patterns were broadly similar. However, in the conjoint surveys, Americans clearly regard terrace homes as less desirable for family life than Britons do, compared to detached single-family homes.

Across family statuses, Americans and Britons had broadly similar preferences for detached homes as compared to flats. But for Americans, terrace homes (or what Americans conventionally refer to as townhouses or rowhomes) are seen as uniformly less favourable than they are in the UK, and the gap between American preferences for detached single-family homes and terrace homes is larger than the gaps observed for British respondents. Thus, Britons are more amenable to terrace housing than Americans are. This is valuable information, since terrace housing is highly space-efficient and relatively affordable to build, and thus an easier pathway to family-friendly housing than detached single family housing.

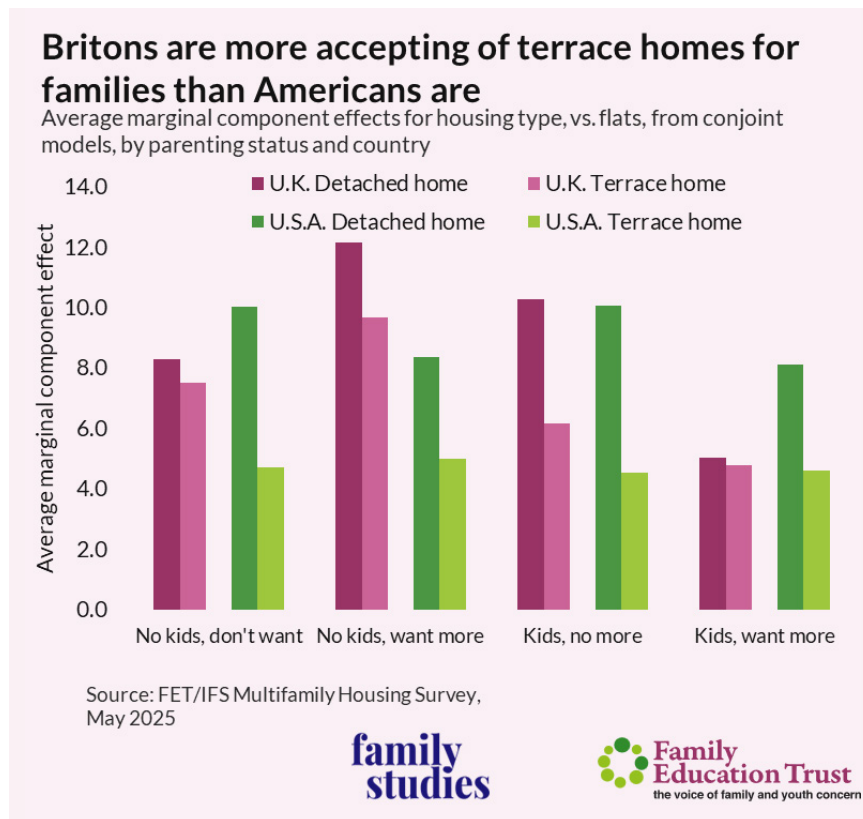


Fig. 20 – Average marginal component effects for housing type vs. flats, by parenting status and country.

## WHAT CAN BE DONE?

The housing market will not be rebuilt overnight, and Britain will continue to add many smaller flats as well as houses. But policy can do a great deal to support the family lives Britons say they want, by tilting new supply towards homes that work for marriage and children.

The evidence in this report shows three things very clearly. First, Britons of all ages still say they would be happiest with families of around two children, yet actual fertility has fallen to 1.41 and has drifted far below both ideals and intentions.

Second, young adults are much less likely to own a home than their parents were, and far more likely to live in small flats. Third, when people who have or want children think about having a baby, they consistently put bedrooms, gardens, schools and short commutes ahead of most other housing features.

Policy cannot guarantee that people marry or have children. It can, however, stop making family life harder than it needs to be, and help ensure that when we build, we build the kinds of homes that support the families Britons actually want.

## **1. Plan explicitly for family-sized homes**

For decades, policy has focused on the number of units delivered, not on whether those homes are usable for family life. The findings in this report suggest that bedroom count matters at least as much as headline supply for people trying to start or grow a family.

### **Local and national policy should therefore:**

- Require local plans and housing needs assessments to track and plan for bedrooms and family-sized homes, not only total dwelling numbers.
- Expect local plans and housing needs assessments to specify an evidence-led bedroom mix in areas with strong demand from young families, and to use policy, design codes and public funding levers to secure an adequate supply of three-plus-bedroom homes in both urban and suburban locations.
- Ask Homes England and the devolved administrations to prioritise schemes that increase the stock of three-bedroom homes, both houses and flats, rather than funding large numbers of one bed units by default.

This does not mean banning small homes. It means recognising that a housing mix tilted heavily towards one bed flats is unlikely to deliver the family outcomes most Britons say they want.

## **2. Make new flats and terraces genuinely family-friendly**

The survey shows that Britons are more comfortable with terrace housing than Americans are, and that many family-minded respondents would happily trade some open-plan space for an extra bedroom. That gives the United Kingdom a real advantage: we can provide family-friendly density without relying only on detached houses.

### **To make the most of that:**

- Planning policy should actively favour small and medium sized schemes which deliver an above-average share of three-bedroom homes and usable private or shared play space, especially where developments are under 50 units and local impacts are modest.

- Make planning decision times matter. Long and uncertain determination periods add financing cost and deter smaller, more experimental schemes. Government should create a fast-track route for smaller family-friendly schemes that meet clear design and space criteria, with stronger incentives for timely decisions.
- National planning policy and local design codes should encourage mid-rise terraces and mansion-block style flats with shared gardens, courtyards and safe streets, rather than long corridors of single-aspect one bed units.
- Where parking standards are used, they should be set per dwelling rather than per bedroom. Because parking land and underground parking are major cost drivers, per-bedroom standards directly penalise family-sized flats and encourage studios. A per-unit approach removes this anti-family bias while still allowing councils to manage car use.
- Guidance and funding for social housing and build-to-rent schemes should require providers to maintain or raise the share of three- and four-bedroom homes in their stock, not only to hit overall unit targets.

None of this requires weakening safety standards. However, our housing choice task suggests that many family minded respondents place very high value on an additional bedroom even where that bedroom is internal. That does not mean families want poor quality homes, but it does suggest that current design and regulatory assumptions may be trading off usable bedrooms against other features in ways families would not choose. Any review of daylight or internal room guidance should therefore be evidence-led and paired with clear safeguards on minimum space, ventilation and overheating risk.

### **3. Help young families into secure space and ownership**

The collapse in home ownership among 25 to 34 year olds has left many young adults raising children in insecure or cramped conditions. At the same time, the evidence suggests that housing costs and the lack of suitable homes weigh heaviest on people who have not yet had children but would like to.

#### **Policy can help by:**

- Tilting first time buyer and shared ownership schemes towards households with children and towards moves into family-sized homes, not just first purchases of very small flats.
- Encouraging longer, more secure private tenancies for families with children, especially in build-to-rent schemes which benefit from public support or planning flexibilities.

- Asking social landlords to give greater weight, where possible, to proximity to family support and school access when allocating family homes, recognising the importance of grandparents and wider kin in making childrearing possible.
- Reducing transaction frictions that block families' housing moves. Stamp duty on the onward purchase can deter older owner occupiers from downsizing, weakening the chains that would otherwise release family-sized homes to younger households. Targeted stamp duty reform for downsizers, paired with a stronger supply of attractive, well located later life housing, could help free up under occupied family homes without building a single new unit.

#### 4. Measure progress and learn

Finally, government should treat family-friendly housing as an outcome to be monitored, not a slogan. That means:

- Regularly publishing data on the bedroom mix of new homes by region, tenure and type, alongside existing dwelling counts.
- Evaluating how changes in planning policy, funding and standards affect the availability and affordability of three-bedroom homes for young families.
- Continuing to link large scale survey work on family formation with housing data, as in this project, so that future policy is guided by what families themselves say they need.

Taken together, these steps will not, on their own, return fertility to replacement level. Many forces shape whether and when people have children. But they can remove obvious barriers that government has itself helped to create, and they can ensure that when Britain does build, it builds homes that match the family hopes of its own citizens.

*Survey evidence shows the housing market weighs on fertility*



**Address**

7 Bell Yard  
London, WC2A 2JR  
United Kingdom

**Phone:** 01784 242340

**Web:** [familyeducationtrust.org.uk](http://familyeducationtrust.org.uk)