



# How to navigate the document

## Best viewing experience

This document is best viewed downloaded on a laptop or desktop computer. The interactivity will not work as well on tablets, iPads and mobile phones. You will still be able to view, scroll through and use some functionality such as hyperlinks, however the main navigation buttons on the right may be less effective.

## Right hand navigation

The buttons on the right hand side take you to the different sections of the document. The 6 ambition sections each have their own contents for you to jump to a particular area with ease. Simply click on the button on the right to take you back to that section's contents. All other sections do not have a contents page.

## Endnotes

### Example:

In Camden in 2022, there were 6,389 children or 1 in 5 (19.8%) living in poverty, up from 13.5% in 2021.<sup>1</sup>

To go to the reference of a particular Endnote, click on the number at the end of the paragraph.

Click on the number in the Endnotes to take you back to the page which the reference number is on.

### Example:

- 1 Proportion of children living in low income households (60% of median income) before and after housing costs, Local indicators of child poverty, Centre for Research in Social Policy, Loughborough University for End Child Poverty (2022); Children in low income families: local area statistics, DWP (2022), <https://www.gov.uk/government/statistics/children-in-low-income-families-local-area-statistics-2014-to-2022>, [https://repository.lboro.ac.uk/articles/report/Local\\_indicators\\_of\\_child\\_poverty\\_after\\_housing\\_costs\\_2021\\_22/23523453](https://repository.lboro.ac.uk/articles/report/Local_indicators_of_child_poverty_after_housing_costs_2021_22/23523453).

Text which is in blue and underlined is an active link. This example is a URL hyperlink which will take you to a webpage. Others may open up another document or activate an email programme.

**Comparison group:** throughout the report, we have referred to the 'Comparison group' for simplification.

This group consists of the inner London boroughs and neighbouring boroughs to Camden: Barnet, Brent, Kensington and Chelsea, Wandsworth, Hammersmith and Fulham, Westminster, Islington, Southwark, Newham, Hackney, Lambeth, Tower Hamlets, City of London, Greenwich, Haringey, and Lewisham. We also compare to the London and England averages where possible.

List of chart and images  
Click on this link to bring you back to this description of the Comparison Group.

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The 6 WMC  
ambitions

# Good Life Camden

Camden’s State of the Borough report is published annually. It brings together data and evidence from quantitative and qualitative sources, and includes national level statistics, regional data, and locally collected data. It provides a **shared evidence base about the outcomes experienced by people in Camden**, and is intended for organisations, residents and the council to increase the understanding of people’s wellbeing in the borough. It is aligned to the structure of the [We Make Camden](#) vision for the borough, and uses the [Good Life Camden](#) framework to identify relevant data.

**A note on timings:** The 2026 report is published earlier than in previous years due to the local elections in May 2026. Due to the shorter timeline for producing the report, we did not include data that was not updated since the last report at the time of drafting.


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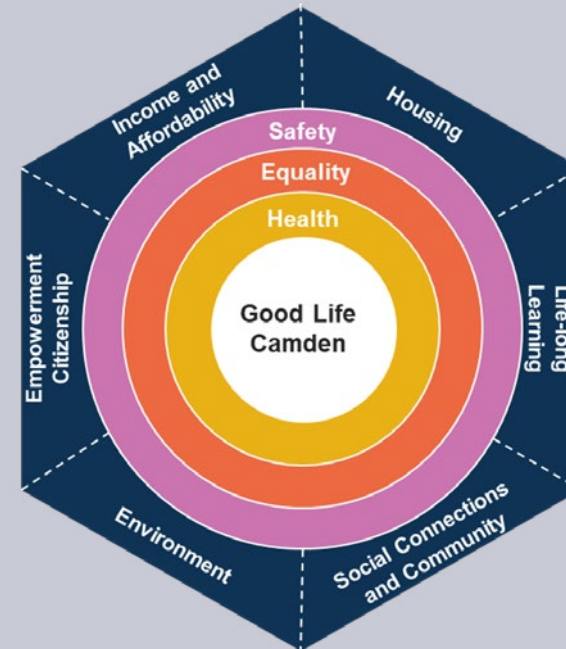
## Good Life Camden

The report focuses on the outcomes that are important for living a good life in Camden, based on the co-created [Good Life Camden](#) (GLC) framework. The GLC framework was developed with residents and staff in 2022. It breaks down the concept of living a good life into nine **themes**, which people told us are most important. These are: Safety, Equality, Health, Housing, Income and Affordability, Lifelong Learning, Social Connections and Community, and Environment. The themes of Safety, Health and Housing are identified as core cross-cutting themes. The framework also spells out the **signals** that tell us if we’re making progress against the different GLC themes (e.g. for Housing, a signal is that the quality of housing is high). The signals are underpinned by **measures**, which use data from a range of sources, such as official statistics or administrative data from schools, hospitals and transport.

In pulling together the data and evidence for the report, we started from the framework and looked for quantitative data that was available, preferably comparable across place and time. Mapping to the GLC framework also showed us where we have data gaps, whether for signals and measures (e.g. people feel safe in Camden) or in the breakdowns of averages (e.g. what is the experience of specific populations, like perceptions of safety of adults with learning disabilities).

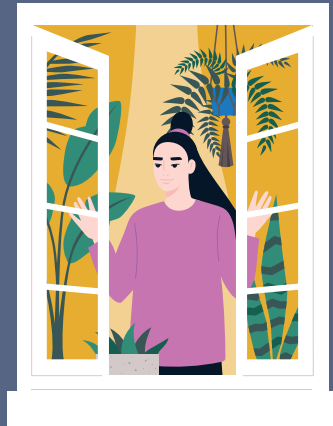
Throughout the report, we have highlighted the relevant Good Life Camden signals where the data is presented.

**Look out for these**  **throughout the report, presenting the relevant Good Life Camden signal in each section.**



# A Place to Call Home

Everyone in Camden should have a place they call home



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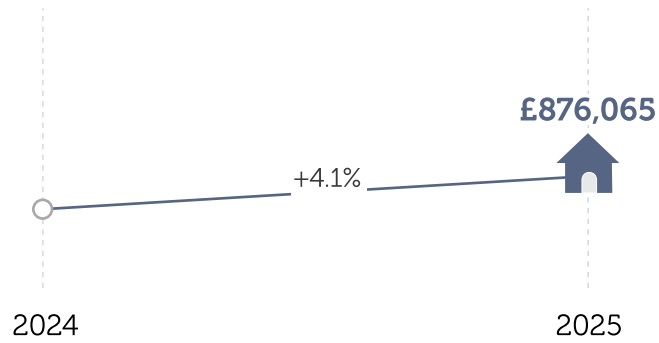
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## Key Insights

In 2025

Average house prices in Camden increased to **£876,065**



In March 2025

**1,014**

households were in Temporary Accommodation

“

*I want to live by where I call home [...] I've been here 15 years [...] but it's so difficult to achieve that goal [...] the goalposts keep moving.*

”

-35-44, Male

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In March 2025

There were **8,380** households on the waiting list for social housing



**+9.5%**  
since 2024

“

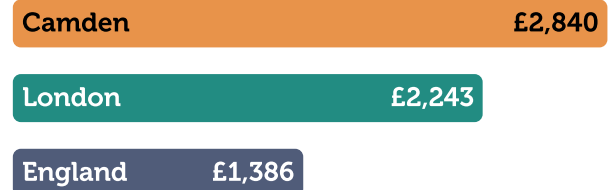
*My experience of homelessness is very difficult, the negative consequences of which my daughter and I are still experiencing; all this has affected our mental and physical health.*

”

-NA, Female

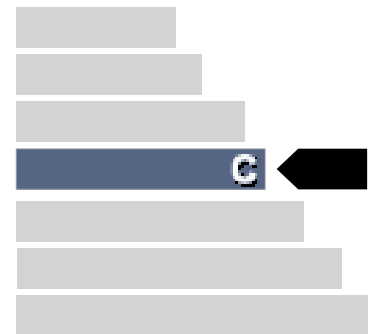
In March 2025

**£2,840** was the average monthly private rent in Camden



In 2024

Camden's housing energy efficiency rating was **C** — the same as the London average



Housing is essential to how residents experience life in Camden, it provides comfort and stability, as well as health, affordability and opportunities. Residents describe housing as one of the most important factors influencing whether they feel able to stay, thrive or put down roots in the borough. Many spoke about a deep sense of attachment to their homes and neighbourhoods, even while navigating rising costs, repairs issues and uncertainty about the future. One resident captured this connection clearly:

**“ My home [...] is very unique to me [...] there is so much history in the architecture and the place itself”**

(74, Male, Camden Mela 2025).

Another shared,

**“ I love my house, and it feels like a part of me. One of my favourite things in my life is to spend my days at home.”**

(48, Female, Neighbourhood Action Day - Holborn).

In previous State of the Borough reports, we presented the 2021 Census data on housing tenure, showing that it split almost equally across the 92,759 households in Camden, with around a third of residents owning their home (30%), renting privately (36%), or in social housing (34%). This is markedly different to the national split where 62% of people own their homes, 20% rent privately and 17% rent socially.

Camden is also one of London’s largest providers of social housing, with a stock of over 22,000 social rented homes and almost 10,000 leasehold homes. 41% of the Council’s social homes are studios and one-beds, 32% are two bedrooms, while 27% are larger family homes (3 bed+). 91% of social renters, 90% of private renters and 63% of homeowners live in a flat, while 33% of homeowners live in a terraced or semi-detached house.

Good Life Camden ☺

## 🏠 Housing: Homes are affordable

**House prices in Camden are amongst the highest in the UK, increasing in 2025 to £876,065 on average, meaning housing affordability is low**

House prices across England have risen consistently over the past two decades, around twice as fast as wages have, so housing affordability has deteriorated substantially. In June 2025, the average house price in Camden increased to £876,065 from £841,361 just 12 months earlier. Camden was one of six London boroughs from the comparison group that saw their average house prices rise in 2025, although prices continued to rise overall in London and in England.<sup>1</sup>

Camden is the third most expensive place to live in London, one and a half times more expensive compared to the London average house price (£575,205), and around three times as expensive compared to the average for England (£285,688). Since 2010, house prices have increased in Camden by 80%, while London has seen an 89% increase, and England has experienced a 62% rise.<sup>2</sup>

Housing affordability refers to the ability of individuals or households to afford suitable and adequate housing without experiencing excessive financial burden. The ONS defines a property as affordable if a household would spend the equivalent of 30% or less of their income on rent or mortgage repayments.

House affordability in Camden is among the lowest in the UK, meaning buying a house is extremely difficult for people with average incomes. Over the past decade, Camden’s house price to income ratio has remained relatively consistent - the average house in Camden costs almost 20 times the London median income (£43,190), a higher ratio than both London (13 times) and England (9 times) median wage of £32,90.<sup>3</sup> A related measure, the median affordability ratio, shows a

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similar pattern: Camden stands at 16.84 compared with 11.67 in London and 7.58 across England, underlining the borough's severe affordability pressures.

For many households, these figures correspond to real and growing pressures. Several residents described feeling increasingly priced out of the borough they consider home. One long-term resident shared,

**“ I belong here, but the living costs in Camden are very expensive, so it's driving me out”**

(NA, Regents Roots Festival).

Another explained the emotional strain:

**“ It's so expensive to live where I call home [...] I've been here 15 years, it's the longest I've lived anywhere, but financing is the problem. Salaries stay the same and house prices keep rising”**

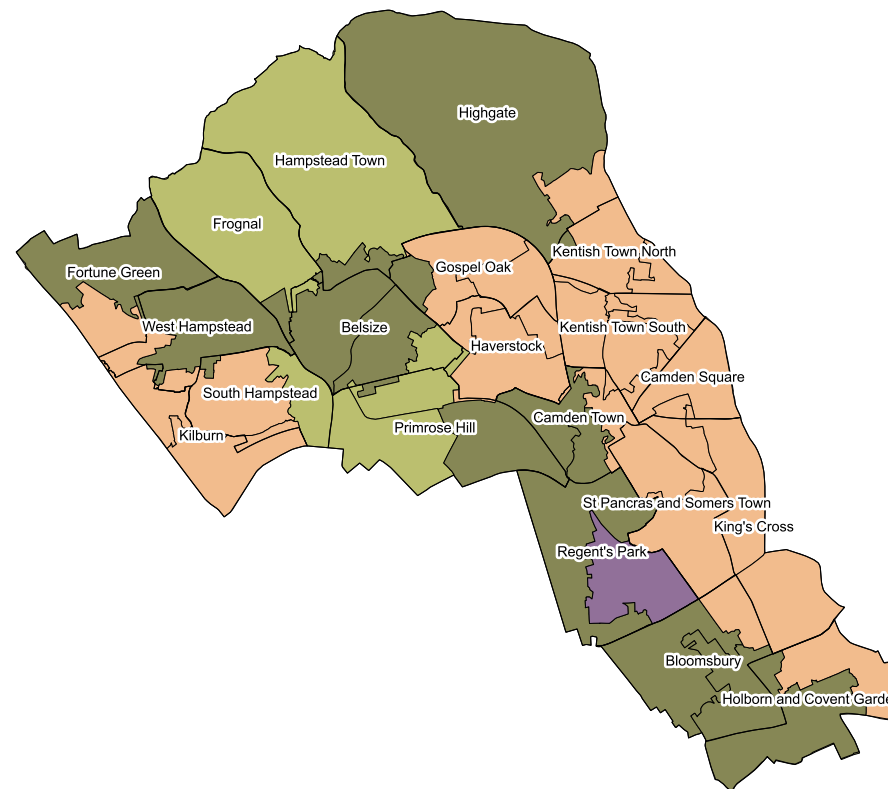
For residents on lower or single incomes, and even on average incomes, the dream of owning a home feels increasingly out of reach. The same resident went on to describe insecurity even outside home ownership, particularly within the rental and guardian sectors:

**“Mortgage will be much more expensive than my accommodation [...] but my housing security is fragile. [...] It's difficult to plan for the future”**

(35-44, Male, Focus group with representatives of the LGBTQ+ community in Camden).

These experiences highlight how affordability pressures affect financial stability, as well as residents' sense of long-term belonging.

**Figure 5.1: Median house prices at MSOA level, all dwellings, year ending March 2025 (map)**



Median house price at MSOA level - All dwellings, Year ending Mar 2025

■ <£500k   ■ £500k-£750k   ■ £750k-£1m   ■ £1m-£1.25m

Source: Office for National Statistics, HM Land Registry, 2025  
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Figure 5.2: Median house prices by property type, 2023/24

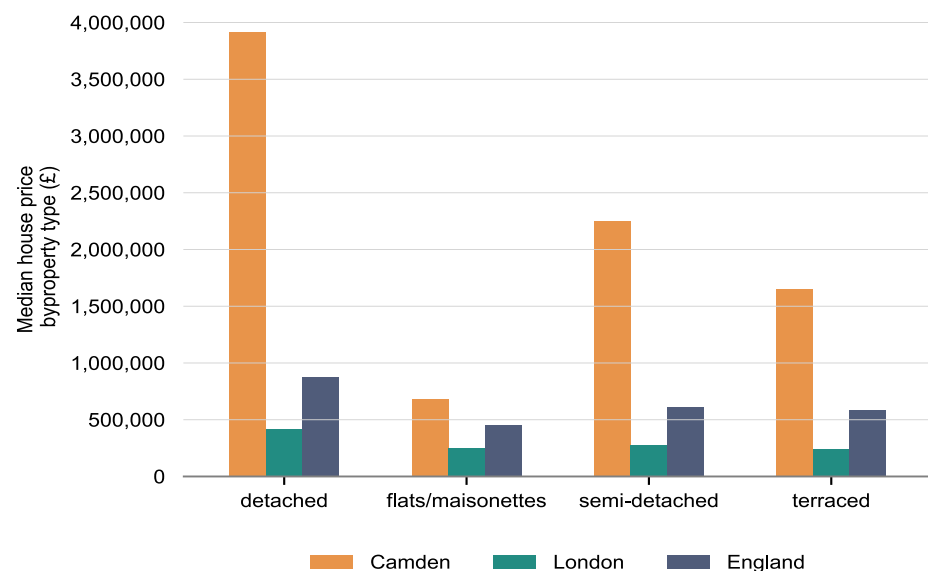
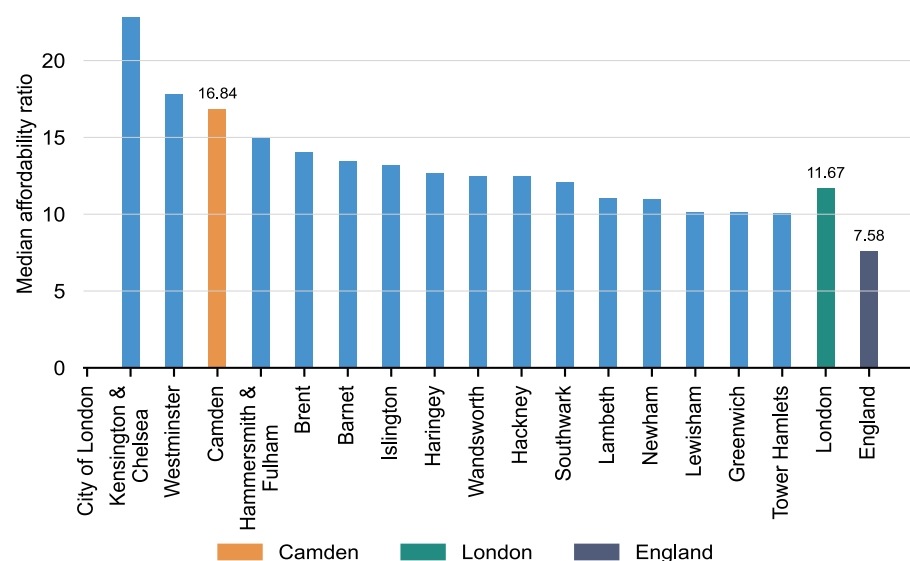


Figure 5.3: Median affordability ratio, 2024



**Private renters in Camden pay more than half (52%) of their monthly household income towards their monthly rent**

Camden has a higher proportion of residents living in private rented housing (36% of households), compared to national figures. Monthly rents in the private rented sector in Camden are the third highest in the country, making Camden one of the least affordable places to rent in the UK.

The average monthly rent in the private rented sector in Camden was £2,637 in March 2025, which is £474 higher than the London average (£2,163) and more than twice the England average (£1,334).<sup>4</sup>

Figure 5.4: Median rent by sector, annual average 2024/25



Sources: Social rent - Ministry of Housing, Communities & Local Government (MHCLG) 1996/97-2023/24, Private rent - Office for National Statistics, Price Index of Private Rents, 2014/15-2025/26

Note: The two datasets represent different time periods

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Source: Office of National Statistics, 2024

The ONS deems an area affordable if a private renting household spends less than 30% of its income on rent. A ratio calculated in 2024 found that Camden private renters were paying 51.7% their household earnings on rent per month.<sup>5</sup>

Social rent is government subsidised rent that is usually paid to local authorities or registered providers (RPs) of social housing. For tenants, rent is set by a government formula and it is significantly lower than in the private market. In 2025, in Camden a tenant in a RP property would pay an average of £605 a month (£577 in London and £467 in England).<sup>6</sup> In 2025, the average local authority rent was £560 a month in Camden, compared to £530 for London and £432 for England.<sup>7</sup>

Residents spoke about the pressure of high rents, noting that these costs affect not only their finances but also their day-to-day lives. One resident shared,

**“ it’s really hard to maintain [friendships] when going out or even socialising at home has become so extortionately expensive. Camden is an inner London borough, so the costs of eating out or even small things are higher than other places. That affects how often I can connect with people”**

(35-44, Female, Focus group with representatives of the LGBTQ+ community in Camden).

**In March 2025 there were 8,380 households on the waiting list for social housing, an increase of 9.5% from 2024**

In Camden, there were 8,380 households on the waiting list for social housing at the end of March 2025, an increase of 9.5% on the year before.<sup>8</sup> In 2016, due to changes in the Housing Allocations scheme, the number of households on the waiting list dropped to 2,930 but has since been steadily rising.

The term homelessness is often mistakenly thought to refer only to people sleeping rough. However, a person does not need to be living on the streets to be legally considered homeless. Increasing numbers of people are finding themselves without a stable home or at risk of losing one.

Local councils have a statutory duty to assist anyone who is homeless or at risk of homelessness. Homelessness duty applies when the council determines that an individual is eligible for assistance, is unintentionally homeless, and falls within a defined priority need group. These groups include households with dependent children or a pregnant woman, individuals who are vulnerable due to factors such as mental illness, physical disability, or a history of being in care or custody, and those who must leave their home to escape violence or the threat of violence.

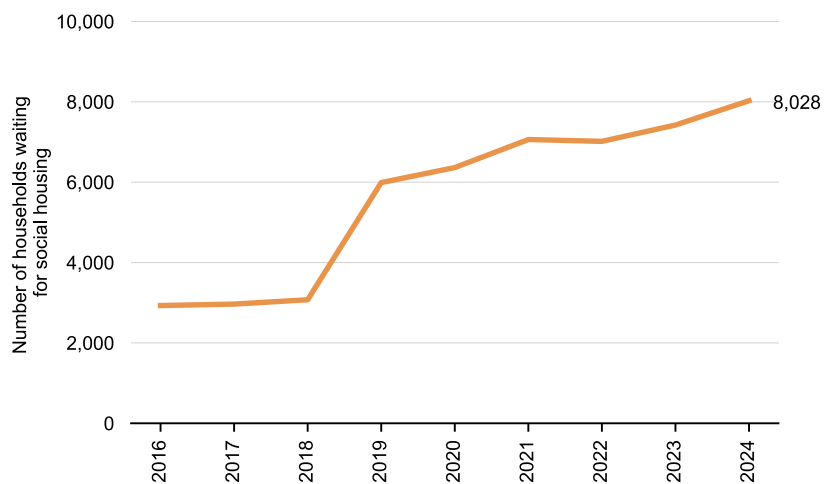
Residents navigating insecure housing reflected on how national systems to regulate private rents have changed over time and the impact that has had. One said,

**“ when I moved into Camden there was a system by which you had fair rents and there was somebody who came and check[ed] whether the increase in rent [...] would be adequate to your accommodation and your lodgings. That has now disappeared many years ago [...] that has priced out a lot of people from Camden. There is a lot of transience”**

(67, Female, Focus group at Abbey Community Centre).

In March 2025, there were 1,014 households in Camden in Temporary Accommodation, meaning they had been assessed as homeless and were owed a main homelessness duty and accommodated. This is almost twice as many as in March 2022, which was 540. Camden still has relatively lower numbers than other central London boroughs (Tower Hamlets had 3,132 households in temporary accommodation, Westminster had 4,449, Lambeth 4,623, at the end of June 2025), but the continued increase is a concern.<sup>9</sup>

**Figure 5.5: Housing waiting list, 2016-2025**



Sources: Ministry of Housing, Communities and Local Government, Ministry of Housing, Communities & Local Government (2018 to 2021) and Department for Levelling Up, Housing and Communities

**In 2024/25, 975 people were seen rough sleeping in the borough, an increase of 8% on the previous year**

Homelessness can arise for many reasons - including the rising cost of living, unaffordable rents, eviction, relationship breakdowns, domestic abuse, job loss, and mental health challenges, among others.

Camden's central location and its proximity to major national and international transport hubs contribute to a high number of people sleeping rough in the borough. Camden consistently records some of the highest levels of rough sleeping in London - second only to Westminster.

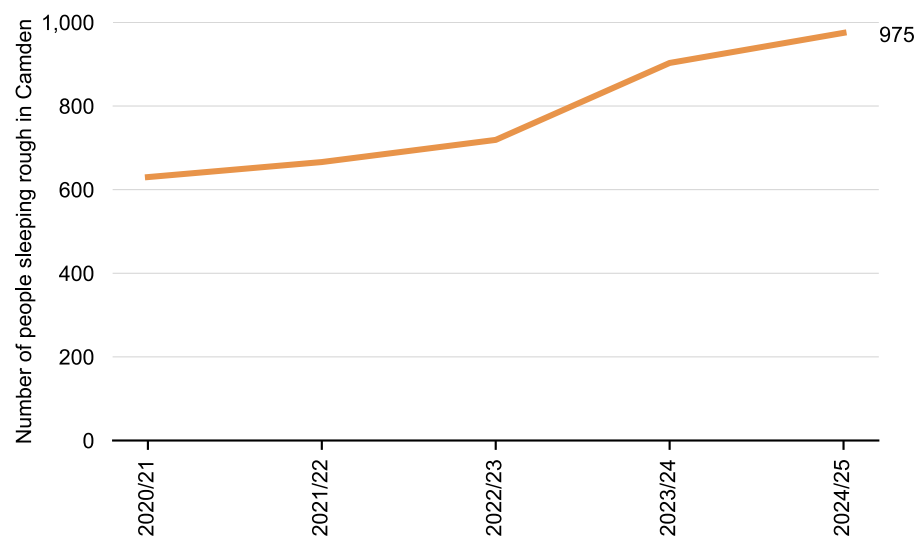
In the year April 2024 to March 2025, 975 people were seen rough sleeping in the borough, an 8% increase on the 903 rough sleepers in 2023/24. Of these, 53% had never slept rough before. 79% of rough sleepers are men; 46% of the rough sleepers were from the UK, 25%

from Europe, 16% from Africa and 7% from Asia. This means 54% were non-UK nationals who have limited recourse to public funds.

57% of the rough sleepers were White, 24% Black or Black British, 6% Asian or Asian British, 3% Mixed ethnicity, 5% Arab and 4% other ethnicities.

In Camden, during 2024/25, 319 people (33%) who were recorded as rough sleeping were provided with accommodation in the borough. Of these, 74% were placed in hubs, shelters, or other forms of emergency accommodation. This includes provision under the Severe Weather Emergency Protocol (SWEP), which requires councils to offer accommodation to people sleeping rough when temperatures drop during the winter months. A further 21% were housed in temporary accommodation, mostly hostels, and 4% moved into longer-term housing in the private rented sector.

**Figure 5.6: Number of people sleeping rough in Camden, 2020-2025**



Source: Rough sleeping in London (CHAIN reports) - London Datastore (GLA), 202/2012-2024/2025

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In addition to these consistently high levels of rough sleeping and ongoing movement onto the streets, around half (49%) of people sleeping rough in Camden are identified as needing mental health support. A further 23% have support needs related to alcohol misuse, and 40% require help with drug dependency. When individuals experience multiple issues simultaneously, their needs often fall through the gaps between traditional support services.<sup>10</sup>

### Learning from: Peer research and photovoice (Camden Homelessness and Rough Sleeping Strategy 2025–2030)

As part of Camden’s development of the [Homelessness and Rough Sleeping Strategy 2025–2030](#), the council partnered with residents through a peer-research approach to ensure that lived experience informed the consultation phase of the Strategy. Residents shared the emotional and practical challenges they face. One mother described,

“*my experience of homelessness is very difficult, the negative consequences of which my daughter and I are still experiencing; all this has affected our mental and physical health,*” recalling how repeated moves left her daughter “*very traumatised.*”

Several residents highlighted the mental strain of instability, including the stress of moving between temporary accommodation and waiting for updates on housing or immigration applications. One explained,

“*Sometimes I’m really up, and sometimes I’m really, really down [...] Having someone to talk to would help [...] A bit of hope.*”

Another reflected,

“*This is why people fall through the cracks: because they’re exhausted. They just give up.*”

Positive relationships with staff and support organisations were described as vital:

“*The staff at this hostel actually care about you [...] My nurse brought me a voucher and card on my birthday. It made me choke up a bit.*”

Others emphasised the need for [trauma-informed approaches](#):

“*Decision-makers need to provide mental health support that addresses trauma [...] We need person-centred therapy.*”

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### 🏠 Housing: Quality of housing is high

**6% of the local authority housing stock and 15% of the Private Rented Sector housing were found to be non-decent, and the energy efficiency rating was C, like the London average**

Living in safe, decent housing is a basic human right. Poor housing conditions can have a serious impact on a person’s health, wellbeing, and opportunities for employment and education.

A home is considered *non-decent* if it fails to meet one or more key standards: not complying with basic legal health and safety requirements; not in a reasonable state of repair; lacks reasonably modern facilities and services; or it has inadequate insulation or heating.

There has been a steady reduction in the number of Council-owned homes that were classified as non-decent over the past 5 years or so, down to 1,388 homes in 2025 (6% of all Council homes). However, the English Housing Survey on Stock Condition from 2023 states that the proportion of non-decent homes in the Private Rented Sector in Camden is 15.2%, which is higher than the London average (12.4%) but lower than the national average (22.5%).<sup>11</sup>

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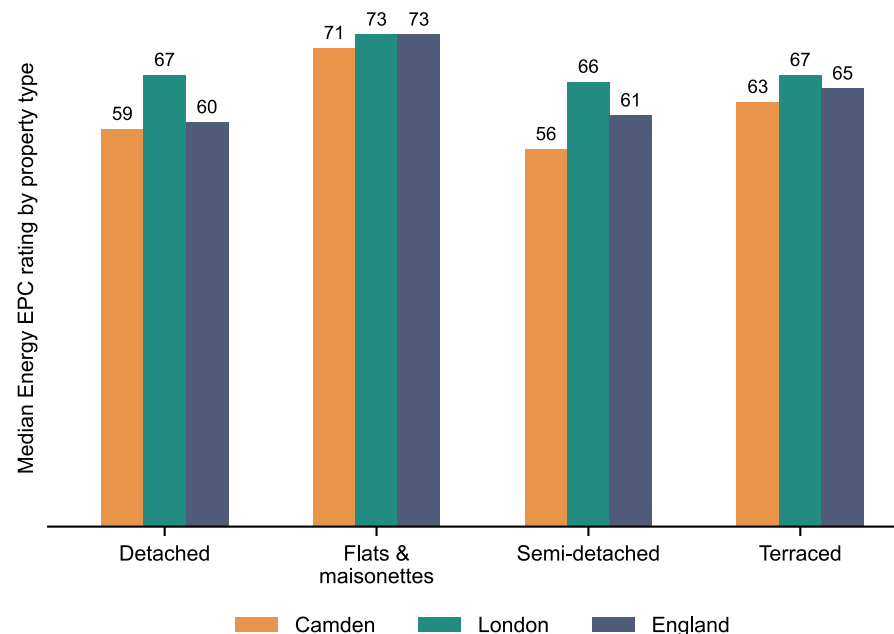
Poor housing conditions, particularly issues like damp and mould, can have significant consequences on health and wellbeing. The Stock Condition survey from 2023 records there were 2,161 (8.7%) of Camden council homes that were damp. In the private rented sector there were 750 (2.1%) homes with damp. Overall, out of 100,628 occupied homes in the borough, there were 3,116 (3.1%) that had problems with damp and mould.

Energy Performance Certificates (EPCs) indicate the energy efficiency of dwellings. They are based on data about a building’s energy features, like the building materials used, the heating systems, and the insulation. Domestic EPCs are banded from A to G, where A is the most energy efficient.

In 2024, Camden had an efficiency score of 70, which is graded a C (a score of 69-80), similar to the comparison group. London as a region was also graded a C, while England just misses out on a C and is graded a D (a score of 68).<sup>12</sup>

When energy efficiency grades broken down by tenure, Camden’s social housing scores highest with 70, just ahead of private rented on 69, so both are graded a C. Camden’s owner occupiers are graded a D (68). This is in line with London and England, where social housing is the most energy efficient and owner occupiers the least.

Figure 5.7: Median energy EPC rating by property type



Source: Open Data Communities and Valuation Office Agency, Department for Levelling up, Housing and Communities, 2024

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## Endnotes

- 1 <https://www.gov.uk/government/statistical-data-sets/uk-house-price-index-data-downloads-may-2025#download-the-data>
- 2 <https://www.gov.uk/government/statistical-data-sets/uk-house-price-index-data-downloads-may-2025#download-the-data>
- 3 <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/bulletins/housingaffordabilityinenglandandwales/2024>
- 4 <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/privaterentandhousepricesuk/september2025>
- 5 <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/privaterentalaffordabilityengland>
- 6 [LARP\\_2025\\_Additional\\_Tables\\_FINAL\\_V1.0.xlsx](#)
- 7 <https://data.london.gov.uk/dataset/local-authority-average-rents/>
- 8 <https://www.gov.uk/government/statistical-data-sets/local-authority-housing-statistics-open-data>
- 9 [https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fassets.publishing.service.gov.uk%2Fmedia%2F68ee42a2a8398380cb4ad058%2FStatutory\\_Homelessness\\_Detailed\\_Local\\_Authority\\_Data\\_202506.ods&wdOrigin=BROWSELINK](https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fassets.publishing.service.gov.uk%2Fmedia%2F68ee42a2a8398380cb4ad058%2FStatutory_Homelessness_Detailed_Local_Authority_Data_202506.ods&wdOrigin=BROWSELINK)
- 10 [Rough sleeping in London \(CHAIN reports\) - London Datastore](#)
- 11 [English Housing Survey: local authority stock condition modelling - GOV.UK](#)
- 12 [Energy efficiency of housing in England and Wales - Office for National Statistics](#)

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