

How much of the housing market is affordable?

Analysis of homes for sale

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Shelter

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Acknowledgements

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Disclaimers

This research is in no way endorsed or supported by Zoopla.

Please note that due to a change in methodology, the findings in this report are not directly comparable with those published in Shelter's report "How Much of the Housing Market is Affordable?" in Autumn 2013.

Introduction

The shape of the housing market is changing fundamentally. After decades of growth, the proportion of people who own their homes is falling. The social sector is shrinking too, with the private rented sector expanding to take up the slack. These changes are not happening through the choice of the people affected – homeownership remains the ideal for many – if not most – people, and few would choose the private rented sector as a place to settle and bring up children.

So what is driving this change? The most immediate answer is cost. Simply put, the cost of getting onto the property ladder is too high for a growing number of people. It's not just that prices are high, but that average earnings have not kept pace with them. And as recent figures showing the contrast in prices between London and other areas have shown, conditions vary widely across the country. Attempts to explore what's happening in the housing market which do not take these variations into account will by definition provide a limited view of the complexity of the situation.

In order to address this limitation, Shelter has carried out research which attempts to provide a more nuanced picture of the housing market, by taking a snapshot of the entire English housing market – in this case every property advertised for sale on Zoopla on one day in April 2014. The data has been broken down to a local authority level to address the variations in earnings and local housing markets mentioned above.

The results are certainly shocking, if not surprising, starkly revealing the scale of the problem faced by first-time buyers across the country with the findings most dramatic for London and the southern half of England. However, the problems are not confined to the south; the results show that affordability problems are found across the country.

This is important because as house prices continue to rise, first-time buyers are placed under increasing pressure to either over-extend themselves – burdening themselves with high repayments and making themselves vulnerable to drops in income or rises in interest rates – or to abandon their hopes of owning their own home.

Furthermore, the effects of these problems do not just impact on first-time buyers themselves; as more people are priced out of ownership, pressure increases on the rental market, driving prices up and standards down. And as wages fail to rise at the same rate as rents, more people may have to turn to the Government for help, potentially increasing the pressure on the welfare budget.

This report provides further proof of the extent of our housing crisis. It's not just affecting workless households struggling in unstable private lets with poor conditions or young renters unable to save due to high rents; even working families who have managed to save the necessary deposit are finding themselves priced out of the ownership market.

Key Findings

- Affordability problems are not confined to London and the South East, but are found across the country.
- In more than half (59%) of local authority areas, less than one in ten available properties are affordable to a working couple with children on average wages.
- There are 14 local authority areas where no available properties are affordable to a working couple with children on average wages.
- In more than four fifths (85%) of local authority areas, less than one in ten available properties are affordable to a single person on average wages.
- There are 13 local authority areas where no available properties are affordable to a single person on average wages.
- There are five local authority areas which are completely unaffordable to either couples with children or single people on average wages: Kensington and Chelsea, Camden, Islington, Epsom and Ewell, and Adur. In addition, Kensington and Chelsea had no properties listed which were affordable to a couple without children.
- In all of the 32 London boroughs surveyed¹, less than 10% of available properties are affordable to a couple with children on average wages.
- In the North East region, there are no local authority areas in which less than 10% of available properties are affordable to a couple with children on average wages.
- In every local authority area in London, the South East and the South West, less than 10% of available properties are affordable to a single person on average wages.

¹ City of London has been excluded from the analysis due to low sample size, as have the Isles of Scilly

Methods and sources

This analysis of the housing market was carried out by comparing asking prices for properties on sale with affordability thresholds for three different household types derived from average earnings figures.

Market information

Information on properties for sale was sourced from Zoopla, a property website which lists property for sale across the UK, via their Applications Programming Interface (API). This provided details of every property for sale on the site on one day in April².

Exclusions

The property dataset was trimmed to remove the following types of property:

- All properties which listed 'number of bedrooms' as zero. Most of these were plots of land, offices, commercial premises and unconverted barns, although some studio flats will also have been excluded as a result.
- All properties for sale on a shared ownership basis.
- All properties which included the word 'retirement' in their descriptions. Most of these are exclusively retirement properties and thus outside the scope of our interest.

In terms of the geographical area covered, analysis was only carried out for England. Two local authority areas – Isles of Scilly and City of London – were removed from the analysis due to small sample sizes.

Income information

Income information was based on median earnings from the Annual Survey of Hours and Earnings, adjusted to reflect the lower ages of first-time buyers. Full details on this methodology are given in the appendix to this report. The three household types used were: a couple without children (equating to two full-time average incomes); a couple with a child or children (equating to one full-time and one part-time average income) and a single person (equating to one full-time average income).

Establishing affordability thresholds

For each of the three household types for which we have income data, an 'affordability threshold' was established. This was done by taking the estimated average income for each household type, and the average advance (82% of property price) and income multiple (3.4 times income) for first-time-buyers from data published by the Council of Mortgage Lenders (CML)³:

Income x Lending multiple = Advance (This works out how much the household would be able to borrow, based on their income.)

² ScraperWiki obtained the data through the API for Shelter on a pro bono basis; mySociety were then employed to link property locations to local authority areas.

³ CML first-time buyers statistics relating to February 2014

(Advance / Percent advance) x 100 = Affordability threshold (This works out, assuming that they already had an average deposit, the highest price the household would be able to pay for a property.)

Note that this does not take into account the affordability of monthly payments and other costs, but purely gauges against what the notional households would be able to borrow.

A full listing of the incomes and affordability thresholds used in this analysis is included in this document, starting at page 33.

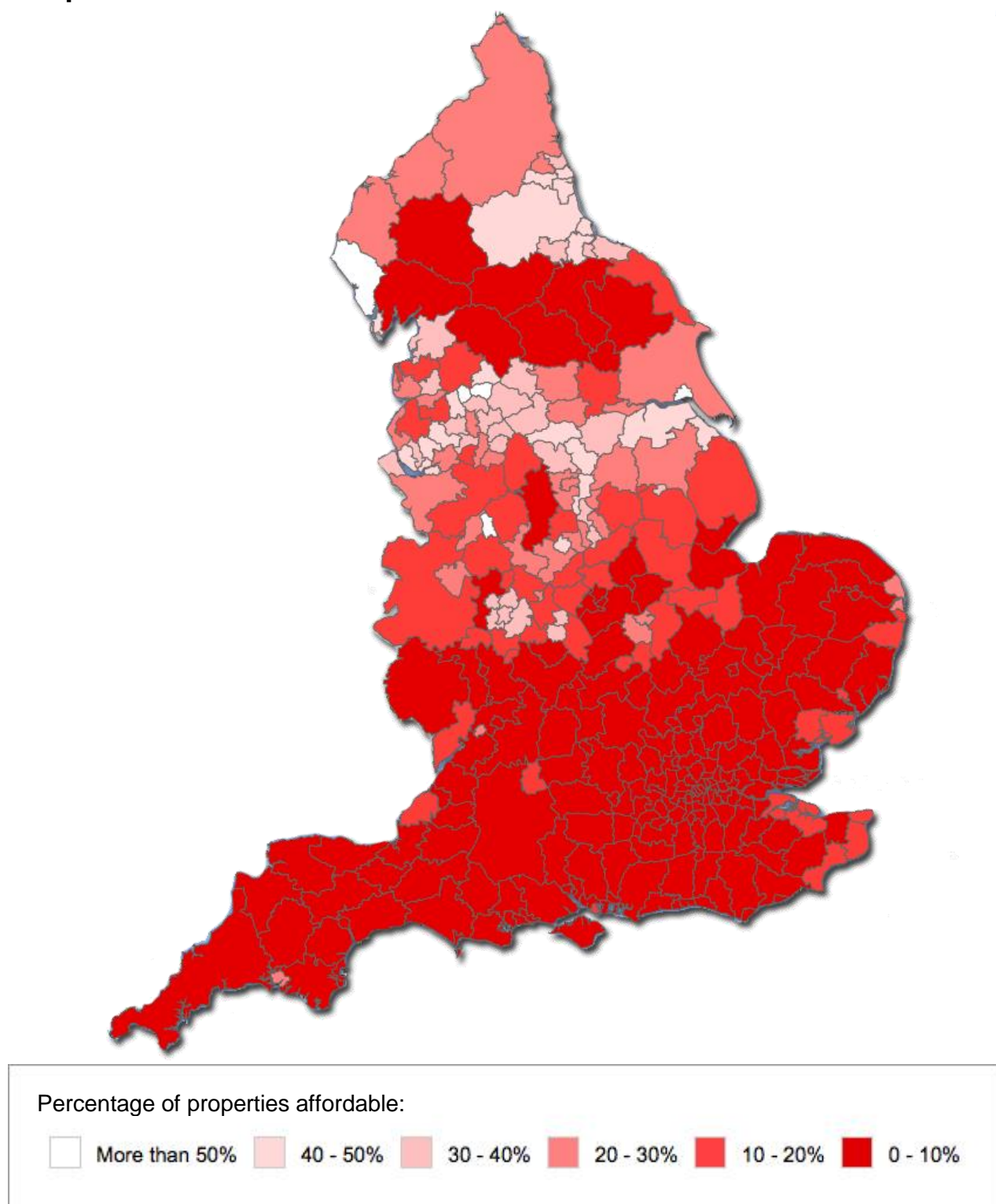
Affordability calculation

This affordability threshold was then compared with the property dataset, to establish what proportion of homes on the market (1 or more bedrooms for single people, 2 or more for couples with or without children) would be affordable for each household type in each local authority area.

No upper limit was placed on the size of properties included in the analysis. This decision was made in order to more accurately reflect the proportion of the entire housing market which is actually available to first-time buyers on average incomes in any given area.

Main Findings

Couples with children



Couples with children – Twenty least affordable areas				
Rank	LA Area	Region	Number of 2+ bed properties affordable	% of 2+ bed properties affordable
1=	Westminster	London	0	0.0%
	Kensington and Chelsea	London		
	Camden	London		
	Ealing	London		
	Brent	London		
	Richmond upon Thames	London		
	Kingston upon Thames	London		
	Waltham Forest	London		
	Islington	London		
	Sutton	London		
	Slough UA	South East		
	Epsom and Ewell	South East		
	Adur	South East		
	Watford	East of England		
15	Wandsworth	London	1	0.1%
16	Lambeth	London	1	0.1%
17	Hammersmith and Fulham	London	1	0.1%
18	Brighton and Hove UA	South East	1	0.1%
19	Tower Hamlets	London	1	0.1%
20	Newham	London	1	0.1%

Region	Total number of 2+ bed properties affordable to a local couple with children	Percentage of 2+ bed properties affordable to a local couple with children	Proportion of LA areas in which less than 10% of properties are affordable to a local couple with children
North East	9,748	37.3%	0.0%
North West	16,134	29.8%	5.1%
Yorkshire & Humber	12,440	31.3%	28.6%
East Midlands	6,070	19.5%	27.5%
West Midlands	7,465	22.6%	23.3%
East	2,174	7.1%	85.1%
London	86	0.3%	100.0%
South East	1,712	4.2%	91.0%
South West	2,437	6.0%	86.1%
England	58,266	17.9%	58.6%

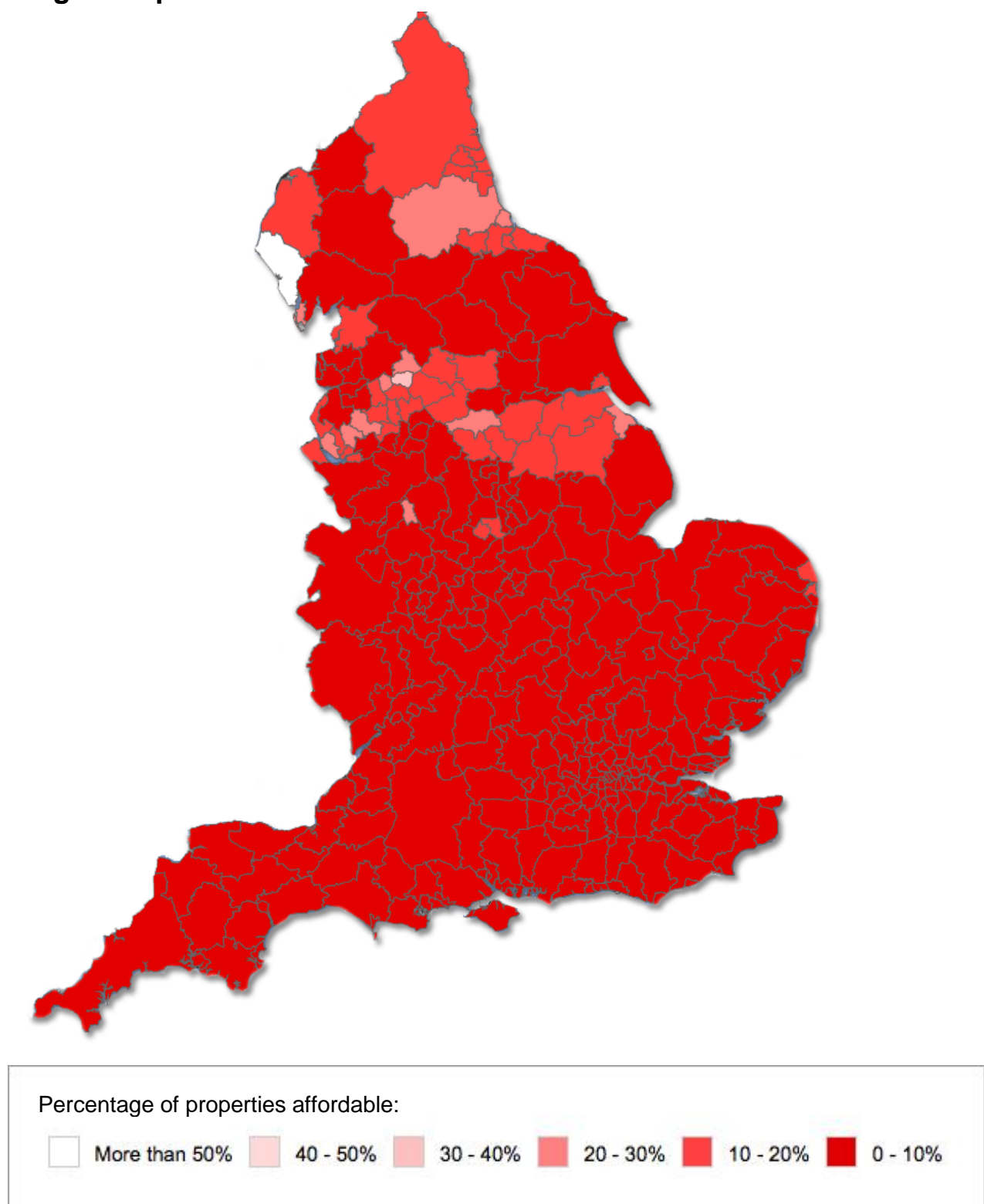
In more than half (59%) of local authority areas, less than one in ten available properties are affordable to a couple with children on average wages.

There are 14 local authority areas where no available properties are affordable to a couple with children.

Although there are pockets of unaffordability right across the country, the problem is most pronounced in the south; in London, less than 10% of available properties are affordable to a couple with children in all of the 32 boroughs surveyed. The South East, South West and East also have high levels of unaffordability. However, in the North East, there are no local authority areas in which this is the case.

Looking at the regional totals, in London less than half a percent of available properties are affordable to local couples with children. This figure is higher – but still low – in the South East, South West and East, and generally improves the further one gets from London.

Single People



Single people – Twenty least affordable areas				
Rank	LA Area	Region	Number of 1+ bed properties affordable	% of 1+ bed properties affordable
1=	Kensington and Chelsea	London	0	0.0%
	Wandsworth	London		
	Camden	London		
	Hammersmith and Fulham	London		
	Southwark	London		
	Lewisham	London		
	Haringey	London		
	Islington	London		
	Hackney	London		
	Hertsmere	East of England		
	Uttlesford	East of England		
	Epsom and Ewell	South East		
	Adur	South East		
14	Westminster	London	1	0.0%
15	Ealing	London	1	0.1%
16	Brent	London	1	0.1%
17	Barnet	London	2	0.1%
18	Tower Hamlets	London	2	0.1%
19	Kingston upon Thames	London	1	0.1%
20	Epping Forest	East of England	1	0.1%

Region	Total number of properties affordable to a local single person	Percentage of properties affordable to a local single person	Proportion of LA areas in which less than 10% of properties are affordable to a local single person
North East	4,795	17.7%	0.0%
North West	7,055	12.5%	48.7%
Yorkshire & Humber	4,813	11.6%	47.6%
East Midlands	1,953	6.0%	90.0%
West Midlands	2,177	6.3%	96.7%
East	1,031	3.1%	97.9%
London	78	0.2%	100.0%
South East	1,182	2.6%	100.0%
South West	1,400	3.2%	100.0%
England	24,484	7.0%	84.9%

Of the three household types for which analysis was conducted, single people are the most badly affected. The widening of the market to include properties with only one bedroom is not enough to overcome the restriction of a single income.

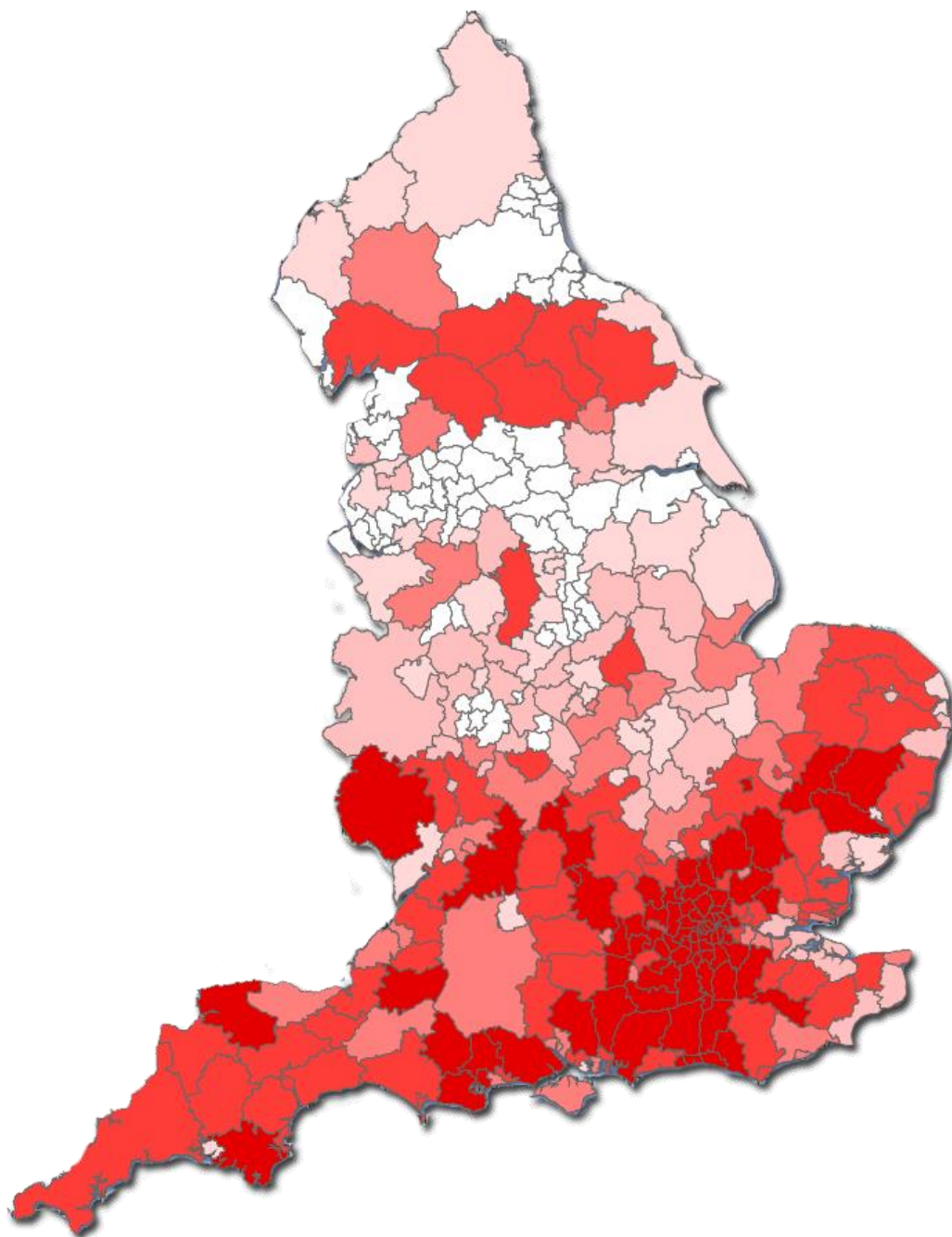
In more than four fifths (85%) of local authority areas, less than one in ten available properties are affordable to a single person on average wages.

There are 13 local authority areas where no available properties are affordable to a single person.

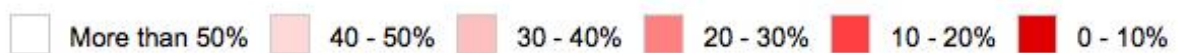
Less than 10% of available properties are affordable to a single person in every local authority area in London, the South East and the South West, and in more than 95% of local authority areas in the West Midlands and East.

This is reflected in the regional totals, with London and the South East having the lowest percentage of properties available to local single people (0.2% and 2.6% respectively), closely followed by the South West.

Couples without children



Percentage of properties affordable:



Couples without children – Twenty least affordable areas				
Rank	LA Area	Region	Number of 2+ bed properties affordable	% of 2+ bed properties affordable
1=	Westminster	London	0	0.0%
	Kensington and Chelsea	London		
3	Camden	London	1	0.1%
4	Hammersmith and Fulham	London	2	0.2%
5	Islington	London	2	0.4%
6	Lambeth	London	6	0.5%
7	Waltham Forest	London	3	0.5%
8	Hackney	London	3	0.7%
9	South Bucks	South East	3	0.7%
10	Wandsworth	London	11	0.8%
11	Brent	London	9	0.9%
12	Richmond upon Thames	London	8	0.9%
13	Tower Hamlets	London	9	0.9%
14	Adur	South East	2	1.0%
15	Kingston upon Thames	London	7	1.0%
16	Mole Valley	South East	4	1.1%
17	Southwark	London	10	1.1%
18	Barnet	London	28	1.3%
19	Haringey	London	8	1.3%
20	Hertsmere	East of England	7	1.5%

Region	Total number of 2+ bed properties affordable to a local couple without children	Percentage of 2+ bed properties affordable to a local couple without children	Proportion of LA areas in which less than 10% of properties are affordable to a local couple without children
North East	15,636	59.8%	0.0%
North West	28,686	53.0%	0.0%
Yorkshire & Humber	21,370	53.7%	0.0%
East Midlands	13,497	43.3%	0.0%
West Midlands	15,133	45.8%	3.3%
East	7,104	23.3%	27.7%
London	1029	3.5%	84.4%
South East	5,856	14.2%	47.8%
South West	7,591	18.8%	22.2%
England	115,902	35.6%	25.0%

Unsurprisingly, the picture is better for couples with no children than for other household types, as they are assumed to have two average full-time incomes. On this analysis, there are only two areas which have absolutely nothing that's affordable – however for the rest of the areas at the top of the table the proportions are still vanishingly small.

Again, the highest levels of unaffordability are found in London and the South East. The South West has a similar proportion of affordable properties as the South East, but a noticeably lower proportion of LA areas in which less than 10% of properties are affordable. This suggests that the affordable properties are more evenly spread in the South West than they are in the South East.

Full results by region

North East	Couple with children			Single person			Couple – no children		
LA Name	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
North East total	9,748	37.3%		4,795	17.7%		15,636	59.8%	
Darlington UA	293	32.5%	282	108	11.8%	287	475	52.7%	265
Durham UA	2780	42.4%	308	1648	24.8%	319	4288	65.3%	306
Gateshead	574	41.5%	305	224	15.5%	297	912	66.0%	309
Hartlepool UA	456	43.1%	311	222	20.7%	314	692	65.5%	307
Middlesbrough UA	292	33.3%	285	151	16.4%	302	514	58.5%	277
Newcastle upon Tyne	697	29.7%	271	277	11.0%	282	1251	53.3%	266
North Tyneside	630	35.9%	290	216	11.6%	285	1057	60.3%	286
Northumberland UA	1225	27.2%	263	643	13.8%	293	1917	42.6%	234
Redcar and Cleveland UA	382	37.4%	297	144	13.8%	292	624	61.1%	291
South Tyneside	779	41.5%	304	388	19.9%	311	1242	66.1%	310
Stockton-on-Tees UA	740	41.5%	303	342	18.8%	308	1215	68.1%	312
Sunderland	900	43.0%	310	432	19.6%	310	1449	69.2%	316

How much of the housing market is affordable?

North West	Couple with children			Single person			Couple – no children		
LA Name	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
North West total	16,134	29.8%		7,055	12.5%		28,686	53.0%	
Allerdale	223	27.7%	265	129	15.8%	299	398	49.4%	255
Barrow-in-Furness	88	43.3%	312	57	26.8%	321	126	62.1%	298
Blackburn with Darwen UA	550	44.6%	315	238	18.9%	309	809	65.7%	308
Blackpool UA	282	22.5%	246	64	4.8%	207	719	57.4%	274
Bolton	793	35.7%	289	357	15.5%	298	1356	61.0%	290
Burnley	372	57.1%	323	235	35.5%	323	519	79.6%	322
Bury	493	28.3%	267	184	10.3%	277	987	56.6%	272
Carlisle	131	23.9%	251	26	4.6%	201	232	42.3%	233
Cheshire East UA	505	13.6%	206	228	5.9%	228	1020	27.4%	176
Cheshire West and Chester UA	681	22.1%	244	273	8.5%	258	1244	40.4%	229
Chorley	163	14.6%	215	46	4.0%	188	425	38.1%	217
Copeland	408	72.3%	324	305	52.8%	324	479	84.9%	324
Eden	23	4.7%	143	7	1.4%	95	98	20.2%	148
Fylde	155	20.6%	240	55	6.9%	242	286	38.0%	216
Halton UA	266	45.1%	316	96	15.8%	300	353	59.8%	283
Hyndburn	548	53.7%	321	284	27.4%	322	741	72.6%	320
Knowsley	406	37.2%	295	136	12.3%	289	708	65.0%	305
Lancaster	408	36.5%	292	198	16.7%	304	595	53.3%	267
Liverpool	1493	41.8%	307	892	23.1%	318	2456	68.8%	314
Manchester	674	27.4%	264	278	10.0%	274	1462	59.4%	282
Oldham	320	35.1%	288	92	9.9%	273	538	59.1%	278
Pendle	230	45.9%	317	132	25.5%	320	334	66.7%	311
Preston	357	30.4%	273	103	8.4%	257	643	54.8%	271
Ribble Valley	98	13.8%	207	18	2.5%	138	211	29.7%	183
Rochdale	558	32.2%	281	211	11.8%	288	1039	59.9%	285
Rossendale	269	34.4%	286	122	15.3%	296	454	58.1%	275
Salford	484	31.0%	278	183	10.9%	281	934	59.9%	284

How much of the housing market is affordable?

North West (cont.)	Couple with children			Single person			Couple – no children		
	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
Sefton	644	27.8%	266	352	14.6%	295	1189	51.4%	261
South Lakeland	43	4.0%	132	14	1.2%	83	173	16.2%	125
South Ribble	216	21.1%	241	46	4.4%	197	467	45.6%	241
St Helens	486	43.7%	313	246	21.9%	316	775	69.7%	318
Stockport	480	24.1%	252	139	6.7%	239	926	46.6%	244
Tameside	607	33.2%	284	79	4.2%	192	1083	59.1%	279
Trafford	187	13.8%	208	82	5.7%	224	438	32.3%	198
Warrington UA	336	23.4%	248	126	8.4%	256	691	48.2%	250
West Lancashire	171	16.8%	230	93	9.1%	261	407	40.0%	224
Wigan	1116	46.1%	318	502	20.4%	313	1669	68.9%	315
Wirral	730	36.3%	291	349	16.6%	303	1228	61.1%	292
Wyre	140	15.2%	223	78	8.1%	253	474	51.5%	262

How much of the housing market is affordable?

Yorkshire & Humber	Couple with children			Single person			Couple – no children		
LA Name	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
Yorkshire and Humber total	12,440	31.3%		4,813	11.6%		21,370	53.7%	
Barnsley	1048	48.7%	319	441	20.3%	312	1493	69.4%	317
Bradford	1642	37.5%	298	529	11.6%	284	2594	59.3%	281
Calderdale	704	37.2%	294	344	17.3%	305	1186	62.7%	300
Craven	20	4.3%	138	1	0.2%	25	62	13.5%	109
Doncaster	855	38.4%	300	327	14.5%	294	1400	62.9%	301
East Riding of Yorkshire UA	514	25.7%	258	208	10.0%	275	935	46.8%	245
Hambleton	18	2.3%	90	11	1.4%	92	128	16.7%	131
Harrogate	46	3.4%	116	27	1.9%	118	154	11.4%	95
Kingston upon Hull, City of UA	770	57.0%	322	263	18.7%	307	1105	81.7%	323
Kirklees	1014	30.8%	275	399	11.6%	286	1734	52.6%	264
Leeds	1263	27.0%	261	540	10.8%	280	2535	54.2%	269
North East Lincolnshire UA	648	44.4%	314	329	21.9%	317	1036	71.0%	319
North Lincolnshire UA	850	40.0%	301	287	13.3%	291	1315	61.8%	295
Richmondshire	30	6.8%	164	16	3.5%	173	84	19.0%	141
Rotherham	850	41.8%	306	366	17.6%	306	1227	60.3%	287
Ryedale	10	2.4%	94	4	1.0%	70	68	16.3%	129
Scarborough	129	11.7%	198	52	4.4%	195	445	40.3%	228
Selby	97	11.0%	195	38	4.2%	191	291	32.9%	200
Sheffield	950	37.4%	296	440	15.9%	301	1579	62.1%	299
Wakefield	974	28.7%	268	183	5.3%	219	1835	54.0%	268
York UA	8	1.0%	56	8	0.9%	66	164	20.1%	147

How much of the housing market is affordable?

East Midlands	Couple with children			Single person			Couple – no children		
	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
East Midlands total	6,070	19.5%		1,953	6.0%		13,497	43.3%	
Amber Valley	167	18.6%	233	67	7.3%	247	417	46.5%	243
Ashfield	304	31.2%	279	82	8.3%	254	601	61.8%	294
Bassetlaw	254	27.1%	262	98	10.2%	276	407	43.4%	238
Blaby	65	9.5%	188	25	3.5%	175	269	39.4%	221
Bolsover	282	40.6%	302	64	9.2%	264	430	61.9%	297
Boston	41	7.4%	171	6	1.1%	78	164	29.6%	182
Broxtowe	178	22.5%	245	64	7.8%	251	448	56.6%	273
Charnwood	111	13.8%	210	39	4.7%	204	325	40.5%	231
Chesterfield	159	21.2%	242	45	5.9%	227	372	49.5%	256
Corby	61	28.8%	269	3	1.4%	94	94	44.3%	239
Daventry	36	8.2%	177	16	3.5%	174	110	24.9%	167
Derby UA	521	42.9%	309	157	12.5%	290	830	68.4%	313
Derbyshire Dales	34	3.9%	131	10	1.1%	80	138	16.0%	122
East Lindsey	161	11.2%	197	68	4.6%	202	580	40.3%	227
East Northamptonshire	99	18.8%	235	32	5.7%	226	212	40.3%	226
Erewash	158	25.2%	254	69	10.6%	279	378	60.4%	288
Gedling	227	29.0%	270	74	9.1%	263	405	51.7%	263
Harborough	47	8.5%	179	12	2.1%	130	140	25.4%	169
High Peak	152	14.6%	214	51	4.7%	206	393	37.7%	214
Hinckley and Bosworth	183	14.8%	217	39	3.1%	162	485	39.3%	218
Kettering	95	23.7%	249	34	8.1%	252	182	45.4%	240
Leicester UA	154	9.4%	185	79	4.4%	196	807	49.3%	254
Lincoln	158	30.4%	274	37	6.4%	238	262	50.5%	260
Mansfield	237	25.3%	255	66	6.9%	244	470	50.2%	258
Melton	22	6.3%	159	10	2.8%	146	49	14.0%	112

How much of the housing market is affordable?

East Midlands (cont.)	Couple with children			Single person			Couple – no children		
	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
Newark and Sherwood	149	14.4%	212	31	2.9%	153	353	34.1%	204
North East Derbyshire	206	26.1%	259	62	7.7%	249	365	46.2%	242
North Kesteven	147	13.9%	211	37	3.4%	171	386	36.6%	211
North West Leicestershire	85	15.2%	222	17	3.0%	160	203	36.3%	209
Northampton	125	15.6%	224	83	9.5%	269	399	49.9%	257
Nottingham UA	559	38.4%	299	148	9.2%	266	925	63.6%	302
Oadby and Wigston	27	7.7%	173	15	4.1%	190	92	26.1%	173
Rushcliffe	86	16.2%	226	25	4.6%	200	165	31.1%	192
Rutland UA	19	5.5%	150	8	2.3%	134	77	22.4%	160
South Derbyshire	156	23.8%	250	53	7.8%	250	279	42.6%	235
South Holland	71	8.8%	180	15	1.8%	115	203	25.0%	168
South Kesteven	192	16.9%	231	70	6.1%	231	385	34.0%	203
South Northamptonshire	15	3.7%	119	5	1.1%	81	49	12.0%	98
Wellingborough	38	14.9%	219	17	6.2%	235	93	36.5%	210
West Lindsey	289	25.2%	253	120	10.4%	278	555	48.4%	251

How much of the housing market is affordable?

West Midlands	Couple with children			Single person			Couple – no children		
LA Name	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
West Midlands total	7,465	22.6%		2,177	6.3%		15,133	45.8%	
Birmingham	1531	31.0%	277	335	6.2%	234	3002	60.8%	289
Bromsgrove	58	10.3%	193	30	5.0%	211	157	27.9%	178
Cannock Chase	73	13.2%	205	32	5.5%	220	259	46.8%	246
Coventry	402	37.2%	293	109	9.7%	271	664	61.4%	293
Dudley	651	33.1%	283	161	7.7%	248	1144	58.2%	276
East Staffordshire	187	22.9%	247	61	7.2%	246	309	37.9%	215
Herefordshire, County of UA	46	2.6%	97	19	1.0%	75	161	9.2%	72
Lichfield	118	14.8%	216	21	2.6%	139	272	34.1%	205
Malvern Hills	23	3.7%	123	11	1.7%	111	79	12.9%	104
Newcastle-under-Lyme	252	26.8%	260	80	8.4%	255	558	59.3%	280
North Warwickshire	76	15.1%	220	27	5.2%	214	181	35.9%	207
Nuneaton and Bedworth	219	34.8%	287	63	9.7%	270	406	64.5%	303
Redditch	44	12.5%	202	14	3.6%	179	117	33.3%	201
Rugby	57	17.2%	232	21	6.1%	233	102	30.7%	191
Sandwell	690	30.3%	272	161	6.8%	241	1478	64.9%	304
Shropshire UA	217	10.0%	191	71	3.1%	164	648	30.0%	185
Solihull	153	18.8%	234	78	9.1%	262	295	36.3%	208
South Staffordshire	55	8.9%	182	34	5.2%	218	199	32.1%	197
Stafford	147	14.9%	218	46	4.5%	198	365	36.9%	212
Staffordshire Moorlands	164	19.2%	236	50	5.7%	225	358	41.9%	232
Stoke-on-Trent UA	770	50.7%	320	325	21.1%	315	1147	75.6%	321
Stratford-on-Avon	39	4.5%	141	26	2.8%	147	183	20.9%	154
Tamworth	75	21.5%	243	17	4.5%	199	176	50.4%	259
Telford and Wrekin UA	299	25.4%	256	78	6.3%	237	570	48.5%	252
Walsall	425	31.9%	280	70	5.1%	213	722	54.2%	270
Warwick	9	1.9%	81	7	1.4%	95	61	13.2%	106
Wolverhampton	465	31.0%	276	148	9.3%	267	928	61.8%	296

How much of the housing market is affordable?

West Midlands (cont.)	Couple with children			Single person			Couple – no children		
	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
Worcester	54	9.5%	187	45	6.9%	245	213	37.5%	213
Wychavon	59	5.7%	154	16	1.5%	101	168	16.3%	128
Wyre Forest	107	16.0%	225	21	2.9%	154	211	31.5%	194

How much of the housing market is affordable?

East	Couple with children			Single person			Couple – no children		
LA Name	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
East total	2,174	7.1%		1,031	3.1%		7,104	23.3%	
Babergh	10	1.8%	76	6	1.1%	76	48	8.7%	67
Basildon	44	9.2%	184	10	1.9%	120	136	28.4%	179
Bedford UA	62	7.6%	172	43	4.8%	208	259	31.9%	196
Braintree	38	4.8%	144	26	3.0%	157	154	19.4%	143
Breckland	29	2.7%	101	7	0.6%	53	136	12.5%	103
Brentwood	10	2.4%	95	8	1.8%	113	26	6.3%	48
Broadland	34	4.4%	140	15	1.9%	121	145	18.9%	140
Broxbourne	1	0.4%	33	3	0.9%	69	43	15.1%	117
Cambridge	3	2.4%	92	2	1.4%	93	7	5.6%	43
Castle Point	15	4.1%	134	6	1.6%	103	67	18.3%	136
Central Bedfordshire UA	90	7.8%	175	39	3.1%	163	273	23.7%	163
Chelmsford	6	1.0%	57	8	1.2%	84	71	12.0%	99
Colchester	100	10.8%	194	20	1.9%	124	283	30.6%	189
Dacorum	22	4.0%	133	19	3.0%	155	66	12.1%	101
East Cambridgeshire	12	4.4%	139	11	3.8%	186	56	20.4%	150
East Hertfordshire	7	1.2%	63	6	1.0%	71	38	6.7%	53
Epping Forest	9	1.2%	62	1	0.1%	20	33	4.5%	32
Fenland	155	12.5%	201	37	2.9%	151	495	40.0%	223
Forest Heath	8	2.8%	107	2	0.7%	56	34	12.1%	100
Great Yarmouth	171	25.6%	257	77	11.2%	283	326	48.9%	253
Harlow	4	1.8%	74	2	0.7%	60	50	22.0%	159
Hertsmere	1	0.2%	23	0	0.0%	1	7	1.5%	20
Huntingdonshire	53	5.5%	151	30	2.9%	152	294	30.7%	190
Ipswich	89	16.3%	227	17	2.9%	149	263	48.1%	249
King's Lynn and West Norfolk	117	9.5%	186	44	3.4%	170	261	21.2%	155
Luton UA	57	6.9%	167	28	3.0%	158	251	30.4%	188
Maldon	19	3.8%	124	18	3.4%	172	92	18.2%	135

How much of the housing market is affordable?

East (cont.)	Couple with children			Single person			Couple – no children		
LA Name	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
Mid Suffolk	17	2.7%	105	11	1.7%	109	46	7.3%	55
North Hertfordshire	32	8.4%	178	14	3.3%	169	70	18.4%	137
North Norfolk	57	6.6%	161	36	4.0%	189	137	15.9%	121
Norwich	28	6.5%	160	6	1.1%	82	145	33.5%	202
Peterborough UA	202	12.1%	199	46	2.6%	142	656	39.4%	220
Rochford	13	3.7%	121	12	3.2%	165	56	15.9%	120
South Cambridgeshire	19	4.2%	135	11	2.4%	136	62	13.7%	110
South Norfolk	41	3.8%	126	18	1.6%	106	176	16.1%	123
Southend-on-Sea UA	51	8.8%	181	21	3.0%	159	142	24.6%	166
St. Albans	5	1.1%	60	4	0.9%	64	30	6.8%	54
St. Edmundsbury	4	1.0%	58	2	0.5%	44	29	7.5%	57
Stevenage	5	4.6%	142	5	3.8%	184	34	31.2%	193
Suffolk Coastal	61	5.8%	155	37	3.3%	167	206	19.5%	144
Tendring	274	12.9%	204	217	9.4%	268	906	42.7%	236
Three Rivers	11	3.8%	128	9	3.0%	156	15	5.2%	41
Thurrock UA	28	6.9%	168	15	3.3%	166	123	30.4%	187
Uttlesford	3	0.6%	42	0	0.0%	1	25	5.2%	39
Watford	0	0.0%	1	2	0.8%	61	12	6.2%	46
Waveney	156	19.7%	237	79	9.7%	272	312	39.3%	219
Welwyn Hatfield	1	0.3%	30	1	0.3%	33	8	2.2%	23

How much of the housing market is affordable?

London	Couple with children			Single person			Couple – no children		
LA Name	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
London total	86	0.3%		78	0.2%		1029	3.5%	
Barking and Dagenham	7	2.0%	84	2	0.5%	45	56	16.2%	126
Barnet	5	0.2%	24	2	0.1%	17	28	1.3%	18
Bexley	12	3.3%	115	8	1.9%	123	88	24.2%	165
Brent	0	0.0%	1	1	0.1%	16	9	0.9%	11
Bromley	3	0.3%	27	7	0.6%	50	69	6.0%	45
Camden	0	0.0%	1	0	0.0%	1	1	0.1%	3
Croydon	7	0.6%	43	6	0.5%	40	109	9.8%	80
Ealing	0	0.0%	1	1	0.1%	15	36	3.2%	26
Enfield	4	0.5%	38	2	0.2%	26	70	8.5%	62
Greenwich	4	0.7%	47	10	1.4%	97	60	10.6%	91
Hackney	1	0.2%	25	0	0.0%	1	3	0.7%	8
Hammersmith and Fulham	1	0.1%	17	0	0.0%	1	2	0.2%	4
Haringey	1	0.2%	22	0	0.0%	1	8	1.3%	19
Harrow	3	0.4%	35	2	0.3%	31	12	1.7%	21
Havering	5	0.7%	46	5	0.7%	55	92	13.0%	105
Hillingdon	6	0.8%	52	4	0.5%	46	46	6.4%	49
Hounslow	4	0.5%	37	2	0.2%	24	55	6.4%	50
Islington	0	0.0%	1	0	0.0%	1	2	0.4%	5
Kensington and Chelsea	0	0.0%	1	0	0.0%	1	0	0.0%	1
Kingston upon Thames	0	0.0%	1	1	0.1%	19	7	1.0%	15
Lambeth	1	0.1%	16	4	0.3%	32	6	0.5%	6
Lewisham	2	0.3%	32	0	0.0%	1	30	5.1%	37
Merton	9	1.4%	68	1	0.1%	22	30	4.8%	34
Newham	1	0.1%	20	6	0.6%	51	71	8.6%	66
Redbridge	4	0.5%	40	5	0.5%	49	82	10.1%	83
Richmond upon Thames	0	0.0%	1	2	0.2%	23	8	0.9%	12
Southwark	4	0.4%	36	0	0.0%	1	10	1.1%	17

How much of the housing market is affordable?

London (cont.)	Couple with children			Single person			Couple – no children		
	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
Sutton	0	0.0%	1	2	0.4%	37	16	3.7%	29
Tower Hamlets	1	0.1%	19	2	0.1%	18	9	0.9%	13
Waltham Forest	0	0.0%	1	2	0.3%	34	3	0.5%	7
Wandsworth	1	0.1%	15	0	0.0%	1	11	0.8%	10
Westminster	0	0.0%	1	1	0.0%	14	0	0.0%	1

How much of the housing market is affordable?

South East	Couple with children			Single person			Couple – no children		
LA Name	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
South East total	1,712	4.2%		1,182	2.6%		5,856	14.2%	
Adur	0	0.0%	1	0	0.0%	1	2	1.0%	14
Arun	48	4.2%	136	48	3.7%	183	124	10.9%	93
Ashford	17	3.0%	108	4	0.7%	57	75	13.2%	108
Aylesbury Vale	27	2.7%	106	18	1.7%	108	102	10.2%	87
Basingstoke and Deane	16	3.4%	117	13	2.6%	140	91	19.6%	145
Bracknell Forest UA	7	2.6%	98	5	1.7%	110	25	9.4%	76
Brighton and Hove UA	1	0.1%	18	3	0.2%	29	21	2.0%	22
Canterbury	57	7.4%	170	44	5.2%	216	130	16.9%	132
Cherwell	18	2.2%	87	10	1.1%	79	77	9.3%	74
Chichester	15	1.7%	72	16	1.7%	112	45	5.2%	38
Chiltern	7	1.5%	70	3	0.6%	54	21	4.6%	33
Crawley	1	0.5%	38	4	1.6%	107	18	8.7%	67
Dartford	14	5.6%	152	3	1.0%	74	68	27.2%	175
Dover	125	15.2%	221	59	6.7%	240	249	30.3%	186
East Hampshire	6	0.9%	53	7	1.0%	72	58	8.6%	65
Eastbourne	10	1.7%	73	6	0.9%	68	87	15.1%	118
Eastleigh	9	2.6%	99	12	3.1%	161	77	22.6%	161
Elmbridge	1	0.1%	21	4	0.5%	42	20	2.5%	25
Epsom and Ewell	0	0.0%	1	0	0.0%	1	12	5.0%	35
Fareham	30	7.2%	169	26	5.7%	223	61	14.6%	113
Gosport	29	11.0%	196	11	3.7%	181	106	40.2%	225
Gravesham	2	0.9%	54	5	2.0%	126	44	20.9%	152
Guildford	22	3.9%	130	14	2.3%	135	43	7.7%	60
Hart	7	3.2%	112	9	3.8%	185	16	7.3%	56
Hastings	43	9.9%	190	32	6.3%	236	116	26.6%	174
Havant	32	5.0%	146	19	2.7%	144	89	13.8%	111
Horsham	7	0.9%	55	6	0.8%	62	37	5.0%	36

How much of the housing market is affordable?

South East (cont.)	Couple with children			Single person			Couple – no children		
	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
Isle of Wight UA	185	9.0%	183	78	3.6%	176	440	21.4%	156
Lewes	4	0.8%	51	2	0.4%	36	42	8.5%	63
Maidstone	15	2.2%	85	10	1.3%	89	92	13.2%	107
Medway UA	105	13.8%	209	78	9.2%	265	303	39.9%	222
Mid Sussex	15	2.4%	91	3	0.4%	39	56	8.8%	69
Milton Keynes UA	101	9.7%	189	80	6.9%	243	330	31.7%	195
Mole Valley	1	0.3%	28	6	1.5%	99	4	1.1%	16
New Forest	44	3.1%	111	38	2.5%	137	128	9.1%	70
Oxford	2	0.4%	34	3	0.5%	47	12	2.3%	24
Portsmouth UA	50	6.7%	162	24	2.7%	145	206	27.8%	177
Reading UA	7	2.7%	104	6	1.9%	122	62	23.8%	164
Reigate and Banstead	9	1.7%	71	6	1.0%	73	40	7.5%	58
Rother	81	6.9%	166	66	5.2%	215	239	20.3%	149
Runnymede	10	2.3%	89	16	3.3%	168	28	6.5%	52
Rushmoor	7	4.2%	137	7	3.6%	177	49	29.7%	184
Sevenoaks	4	0.8%	50	7	1.3%	87	31	6.0%	44
Shepway	123	16.3%	228	49	5.9%	230	244	32.4%	199
Slough UA	0	0.0%	1	3	0.7%	57	65	18.5%	138
South Bucks	1	0.2%	26	1	0.2%	27	3	0.7%	9
South Oxfordshire	5	0.7%	45	7	0.9%	67	38	5.2%	40
Southampton UA	30	3.3%	113	30	2.6%	143	235	25.7%	171
Spelthorne	5	1.4%	66	1	0.2%	28	36	9.8%	79
Surrey Heath	2	0.7%	49	4	1.3%	88	28	10.3%	88
Swale	70	12.5%	200	54	8.9%	260	194	34.6%	206
Tandridge	1	0.3%	29	5	1.3%	86	14	3.9%	30
Test Valley	20	3.8%	125	10	1.8%	114	86	16.2%	124
Thanet	129	10.2%	192	75	5.2%	217	322	25.5%	170
Tonbridge and Malling	7	1.3%	65	3	0.5%	48	55	10.0%	82

How much of the housing market is affordable?

South East (cont.)	Couple with children			Single person			Couple – no children		
LA Name	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
Tunbridge Wells	6	1.1%	59	8	1.4%	90	53	9.9%	81
Vale of White Horse	14	2.0%	82	8	1.1%	77	80	11.4%	94
Waverley	4	0.7%	48	2	0.3%	35	24	4.4%	31
Wealden	23	2.2%	86	17	1.5%	102	108	10.1%	85
West Berkshire UA	22	3.3%	114	15	2.0%	127	101	15.1%	116
West Oxfordshire	9	1.5%	69	13	2.0%	125	61	10.2%	86
Winchester	21	3.8%	128	29	5.0%	210	41	7.5%	59
Windsor and Maidenhead UA	5	0.7%	44	10	1.3%	85	25	3.4%	28
Woking	1	0.3%	31	8	2.1%	131	11	3.3%	27
Wokingham UA	10	2.4%	93	7	1.6%	105	40	9.5%	77
Worthing	9	1.8%	78	11	1.9%	117	45	9.2%	73
Wycombe	4	0.6%	41	1	0.1%	21	71	10.5%	90

How much of the housing market is affordable?

South West	Couple with children			Single person			Couple – no children		
LA Name	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
South West total	2,437	6.0%		1,400	3.2%		7,591	18.8%	
Bath and North East Somerset UA	22	2.7%	100	17	1.9%	119	98	11.9%	97
Bournemouth UA	63	5.0%	145	67	4.2%	194	273	21.5%	157
Bristol, City of UA	32	3.7%	122	20	1.9%	116	224	25.9%	172
Cheltenham	43	8.1%	176	30	4.7%	205	152	28.5%	181
Christchurch	9	2.5%	96	1	0.3%	30	37	10.1%	84
Cornwall UA	451	6.2%	156	281	3.6%	180	1213	16.6%	130
Cotswold	13	1.9%	79	3	0.4%	38	38	5.4%	42
East Devon	45	2.7%	102	26	1.5%	100	172	10.3%	89
East Dorset	14	2.0%	83	21	2.9%	150	45	6.5%	51
Exeter	8	1.4%	67	3	0.5%	43	67	12.1%	102
Forest of Dean	174	14.4%	213	61	4.9%	209	488	40.4%	230
Gloucester	102	20.6%	239	48	8.6%	259	234	47.2%	247
Mendip	23	2.7%	103	20	2.2%	133	80	9.4%	75
Mid Devon	19	3.0%	109	4	0.6%	52	95	15.0%	115
North Devon	20	2.2%	88	8	0.8%	63	77	8.5%	64
North Dorset	10	1.2%	61	13	1.4%	98	78	9.2%	71
North Somerset UA	165	12.6%	203	84	5.9%	229	372	28.5%	180
Plymouth UA	275	20.0%	238	96	6.1%	232	598	43.4%	237
Poole UA	23	1.8%	77	21	1.6%	104	122	9.7%	78
Purbeck	4	1.3%	64	3	0.9%	65	25	7.8%	61
Sedgemoor	70	7.8%	174	34	3.6%	177	179	19.9%	146
South Gloucestershire UA	27	3.5%	118	6	0.7%	59	115	14.9%	114
South Hams	21	1.9%	80	24	2.0%	129	70	6.3%	47
South Somerset	75	5.3%	149	71	4.6%	203	338	23.7%	162
Stroud	25	3.1%	110	19	2.2%	132	124	15.2%	119
Swindon UA	129	16.6%	229	47	5.5%	221	370	47.6%	248
Taunton Deane	37	3.8%	127	14	1.4%	91	164	16.9%	133

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How much of the housing market is affordable?

South West (cont.)	Couple with children			Single person			Couple – no children		
	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
Teignbridge	84	6.2%	158	74	5.0%	212	220	16.3%	127
Tewkesbury	40	6.8%	165	35	5.5%	222	120	20.4%	151
Torbay UA	94	5.7%	153	78	4.2%	193	318	19.2%	142
Torridge	43	5.3%	148	24	2.9%	148	96	11.7%	96
West Devon	11	1.8%	75	3	0.5%	41	67	10.9%	92
West Dorset	63	6.8%	163	39	3.9%	187	164	17.6%	134
West Somerset	24	3.7%	120	14	2.0%	128	143	21.9%	158
Weymouth and Portland	30	5.0%	147	25	3.7%	182	112	18.6%	139
Wiltshire UA	149	6.2%	157	66	2.6%	141	503	20.9%	153

Incomes and affordability thresholds

Full methodology for how income levels were calculated is available in the appendix at the end of this report.

Affordability thresholds were calculated from the income figures by first working out how much the household could borrow based on the CML average first time buyer income multiple figure of 3.4 (as of February 2014). This was then assumed to be 82% of the value of the property (based on the CML average first time buyer advance figure of 82% as of February 2014), giving an upper limit on the value of properties which the household could afford to buy.

North East	Couple with children – one full time, one part time		Single person – one full time		Couple without children – 2 full time	
	Income	Affordability threshold	Income	Affordability threshold	Income	Affordability threshold
Darlington UA	£25,758	£106,803	£17,612	£73,025	£35,734	£148,163
Durham UA	£26,374	£109,355	£18,921	£78,451	£37,740	£156,483
Gateshead	£27,479	£113,938	£19,278	£79,934	£38,527	£159,746
Hartlepool UA	£28,123	£116,609	£18,975	£78,676	£38,250	£158,596
Middlesbrough UA	£24,334	£100,898	£17,049	£70,690	£35,271	£146,246
Newcastle upon Tyne	£27,227	£112,891	£18,961	£78,620	£37,192	£154,211
North Tyneside	£27,431	£113,737	£18,877	£78,272	£38,104	£157,993
Northumberland UA	£28,967	£120,108	£19,762	£81,938	£38,987	£161,652
Redcar and Cleveland UA	£28,196	£116,911	£18,910	£78,409	£37,423	£155,169
South Tyneside	£25,929	£107,511	£18,604	£77,137	£37,475	£155,384
Stockton-on-Tees UA	£30,439	£126,210	£20,914	£86,717	£41,368	£171,527
Sunderland	£26,405	£109,483	£18,550	£76,913	£37,587	£155,849

North West	Couple with children – one full time, one part time		Single person – one full time		Couple without children – 2 full time	
	Income	Affordability threshold	Income	Affordability threshold	Income	Affordability threshold
Allerdale	£28,423	£117,851	£20,583	£85,344	£41,135	£170,558
Barrow-in-Furness	£29,564	£122,584	£21,684	£89,908	£40,333	£167,233
Blackburn with Darwen UA	£25,648	£106,345	£17,332	£71,864	£35,660	£147,859
Blackpool UA	£22,419	£92,955	£15,637	£64,838	£31,499	£130,605
Bolton	£26,212	£108,682	£18,364	£76,142	£37,323	£154,756
Burnley	£27,126	£112,475	£18,579	£77,036	£36,704	£152,188
Bury	£27,863	£115,528	£20,283	£84,101	£40,920	£169,669
Carlisle	£27,626	£114,545	£17,663	£73,237	£36,690	£152,131
Cheshire East UA	£31,009	£128,576	£21,418	£88,805	£43,207	£179,152
Cheshire West and Chester UA	£32,363	£134,188	£21,922	£90,896	£42,554	£176,444
Chorley	£26,480	£109,796	£18,778	£77,859	£38,318	£158,878
Copeland	£43,049	£178,496	£29,942	£124,150	£61,968	£256,942
Eden	£27,087	£112,312	£19,979	£82,839	£38,392	£159,185
Fylde	£35,294	£146,340	£23,015	£95,428	£44,310	£183,725
Halton UA	£30,417	£126,119	£19,692	£81,649	£39,271	£162,831
Hyndburn	£27,569	£114,311	£16,886	£70,017	£35,034	£145,262
Knowsley	£27,331	£113,324	£18,273	£75,764	£37,216	£154,310
Lancaster	£31,973	£132,570	£22,372	£92,760	£41,782	£173,241
Liverpool	£27,446	£113,800	£19,460	£80,686	£39,738	£164,769
Manchester	£27,128	£112,483	£19,299	£80,019	£39,095	£162,102
Oldham	£25,203	£104,500	£17,338	£71,890	£34,457	£142,870
Pendle	£25,151	£104,286	£17,798	£73,796	£36,425	£151,032
Preston	£24,805	£102,849	£17,617	£73,045	£35,245	£146,137
Ribble Valley	£32,841	£136,169	£21,240	£88,066	£44,535	£184,656
Rochdale	£26,525	£109,983	£18,644	£77,303	£38,044	£157,745
Rossendale	£28,586	£118,526	£19,500	£80,852	£39,295	£162,932
Salford	£24,998	£103,650	£18,752	£77,752	£37,186	£154,185
Sefton	£29,880	£123,894	£20,041	£83,096	£41,018	£170,075
South Lakeland	£30,667	£127,155	£20,596	£85,399	£41,651	£172,700
South Ribble	£28,943	£120,007	£20,044	£83,109	£39,905	£165,461
St. Helens	£28,049	£116,300	£19,524	£80,953	£39,068	£161,988
Stockport	£32,010	£132,724	£21,982	£91,144	£44,674	£185,232
Tameside	£26,544	£110,060	£17,609	£73,012	£35,756	£148,257
Trafford	£35,169	£145,824	£24,137	£100,082	£48,443	£200,860
Warrington UA	£29,184	£121,007	£20,457	£84,820	£42,644	£176,817
West Lancashire	£28,158	£116,753	£20,304	£84,189	£41,427	£171,769
Wigan	£29,415	£121,966	£20,167	£83,620	£38,716	£160,531

How much of the housing market is affordable?

North West (cont.)	Couple with children – one full time, one part time		Single person – one full time		Couple without children – 2 full time	
	Income	Affordability threshold	Income	Affordability threshold	Income	Affordability threshold
Wirral	£30,292	£125,602	£20,944	£86,840	£41,391	£171,620
Wyre	£26,190	£108,593	£19,970	£82,803	£40,153	£166,490

Yorkshire & Humber	Couple with children – one full time, one part time		Single person – one full time		Couple without children – 2 full time	
	Income	Affordability threshold	Income	Affordability threshold	Income	Affordability threshold
Barnsley	£28,137	£116,666	£19,102	£79,203	£37,824	£156,831
Bradford	£28,466	£118,029	£18,428	£76,408	£37,132	£153,961
Calderdale	£28,967	£120,107	£19,831	£82,224	£40,983	£169,928
Craven	£26,731	£110,835	£17,664	£73,241	£35,158	£145,776
Doncaster	£27,618	£114,514	£19,037	£78,933	£37,112	£153,879
East Riding of Yorkshire UA	£29,767	£123,425	£20,941	£86,827	£39,833	£165,159
Hambleton	£27,916	£115,749	£20,019	£83,005	£39,032	£161,842
Harrogate	£29,373	£121,792	£20,850	£86,453	£39,946	£165,628
Kingston upon Hull UA	£27,016	£112,016	£17,867	£74,083	£36,017	£149,337
Kirklees	£29,106	£120,682	£19,868	£82,381	£39,226	£162,646
Leeds	£29,060	£120,494	£20,554	£85,223	£41,106	£170,440
North East Lincolnshire UA	£28,240	£117,095	£19,157	£79,433	£38,583	£159,978
North Lincolnshire UA	£30,871	£128,000	£21,457	£88,967	£41,445	£171,844
Richmondshire	£29,107	£120,686	£19,635	£81,414	£39,567	£164,058
Rotherham	£29,321	£121,575	£19,434	£80,578	£37,736	£156,467
Ryedale	£26,392	£109,430	£17,269	£71,604	£36,733	£152,306
Scarborough	£25,771	£106,857	£18,732	£77,667	£36,250	£150,304
Selby	£29,737	£123,299	£21,090	£87,448	£42,127	£174,671
Sheffield	£27,746	£115,043	£19,296	£80,009	£38,250	£158,596
Wakefield	£27,399	£113,605	£17,915	£74,281	£36,190	£150,058
York UA	£29,842	£123,734	£21,576	£89,462	£41,636	£172,637

East Midlands	Couple with children – one full time, one part time		Single person – one full time		Couple without children – 2 full time	
	Income	Affordability threshold	Income	Affordability threshold	Income	Affordability threshold
Amber Valley	£28,918	£119,904	£19,944	£82,696	£39,583	£164,123
Ashfield	£25,495	£105,710	£17,079	£70,817	£36,320	£150,597
Bassetlaw	£28,725	£119,105	£19,388	£80,390	£37,496	£155,471
Blaby	£32,398	£134,333	£21,275	£88,213	£44,342	£183,858
Bolsover	£26,735	£110,853	£17,909	£74,258	£36,333	£150,648
Boston	£24,062	£99,770	£16,407	£68,029	£34,025	£141,081
Broxtowe	£29,059	£120,489	£21,340	£88,483	£42,382	£175,731
Charnwood	£29,936	£124,125	£21,273	£88,203	£42,031	£174,276
Chesterfield	£25,999	£107,801	£18,904	£78,383	£35,898	£148,847
Corby	£28,495	£118,150	£18,693	£77,508	£36,778	£152,494
Daventry	£33,762	£139,988	£24,445	£101,357	£49,478	£205,153
Derby UA	£30,606	£126,901	£20,759	£86,072	£41,416	£171,727
Derbyshire Dales	£29,171	£120,953	£20,384	£84,518	£40,247	£166,880
East Lindsey	£25,525	£105,836	£19,092	£79,160	£38,100	£157,974
East Northamptonshire	£30,798	£127,697	£22,071	£91,514	£43,216	£179,188
Erewash	£28,373	£117,646	£21,571	£89,439	£40,710	£168,798
Gedling	£30,528	£126,579	£20,706	£85,855	£41,495	£172,053
Harborough	£34,815	£144,354	£23,296	£96,592	£45,134	£187,140
High Peak	£29,755	£123,374	£20,992	£87,039	£41,798	£173,308
Hinckley and Bosworth	£29,922	£124,069	£19,693	£81,652	£40,780	£169,088
Kettering	£31,007	£128,564	£20,369	£84,456	£40,997	£169,986
Leicester UA	£23,599	£97,848	£17,110	£70,944	£34,358	£142,461
Lincoln	£28,844	£119,599	£18,784	£77,885	£36,075	£149,579
Mansfield	£23,264	£96,462	£16,501	£68,419	£33,410	£138,529
Melton	£27,043	£112,130	£18,394	£76,269	£34,795	£144,271
Newark and Sherwood	£25,370	£105,193	£17,858	£74,047	£36,943	£153,177
North East Derbyshire	£29,656	£122,962	£20,169	£83,626	£40,229	£166,801
North Kesteven	£30,417	£126,120	£19,557	£81,089	£41,035	£170,146
North West Leicestershire	£29,635	£122,877	£19,875	£82,407	£39,376	£163,267
Northampton	£28,766	£119,275	£21,040	£87,240	£42,728	£177,166
Nottingham UA	£25,697	£106,550	£17,519	£72,642	£35,760	£148,273
Oadby & Wigston	£27,531	£114,151	£18,419	£76,373	£37,319	£154,739
Rushcliffe	£36,430	£151,053	£26,208	£108,666	£51,357	£212,942
Rutland UA	£28,402	£117,765	£19,443	£80,618	£40,899	£169,580
South Derbyshire	£32,004	£132,701	£22,352	£92,679	£42,384	£175,738

How much of the housing market is affordable?

East Midlands (cont.)	Couple with children – one full time, one part time		Single person – one full time		Couple without children – 2 full time	
	Income	Affordability threshold	Income	Affordability threshold	Income	Affordability threshold
South Holland	£27,247	£112,976	£18,910	£78,409	£35,726	£148,132
South Kesteven	£30,094	£124,782	£21,300	£88,317	£40,975	£169,897
South Northamptonshire	£34,689	£143,831	£23,435	£97,168	£45,530	£188,785
Wellingborough	£28,453	£117,974	£18,702	£77,544	£37,578	£155,811
West Lindsey	£31,200	£129,368	£20,657	£85,650	£41,508	£172,105

West Midlands	Couple with children – one full time, one part time		Single person – one full time		Couple without children – 2 full time	
	Income	Affordability threshold	Income	Affordability threshold	Income	Affordability threshold
Birmingham	£28,369	£117,627	£19,132	£79,326	£38,935	£161,439
Bromsgrove	£35,633	£147,749	£25,125	£104,178	£48,600	£201,511
Cannock Chase	£26,383	£109,393	£19,271	£79,905	£37,741	£156,487
Coventry	£31,087	£128,896	£20,486	£84,944	£41,557	£172,312
Dudley	£28,648	£118,783	£19,185	£79,547	£38,152	£158,193
East Staffordshire	£29,653	£122,951	£20,166	£83,617	£38,000	£157,560
Herefordshire UA	£25,909	£107,429	£16,788	£69,607	£34,659	£143,706
Lichfield	£34,382	£142,557	£23,534	£97,581	£43,855	£181,836
Malvern Hills	£30,031	£124,518	£21,887	£90,750	£41,067	£170,279
Newcastle-under-Lyme	£27,281	£113,118	£19,431	£80,569	£39,534	£163,922
North Warwickshire	£29,830	£123,684	£20,512	£85,048	£40,269	£166,970
Nuneaton and Bedworth	£29,915	£124,037	£20,717	£85,900	£40,923	£169,681
Redditch	£28,882	£119,756	£17,880	£74,135	£37,061	£153,668
Rugby	£33,665	£139,585	£23,289	£96,566	£46,532	£192,936
Sandwell	£25,858	£107,215	£17,539	£72,723	£35,035	£145,268
Shropshire UA	£30,056	£124,621	£21,513	£89,198	£42,434	£175,947
Solihull	£35,143	£145,716	£24,325	£100,860	£49,326	£204,524
South Staffordshire	£29,980	£124,306	£21,597	£89,546	£42,296	£175,374
Stafford	£32,289	£133,880	£22,334	£92,604	£43,779	£181,521
Staffordshire Moorlands	£29,323	£121,582	£20,792	£86,209	£41,706	£172,926
Stoke-on-Trent UA	£25,821	£107,062	£17,425	£72,248	£34,265	£142,076
Stratford-on-Avon	£32,085	£133,036	£23,535	£97,584	£47,420	£196,618
Tamworth	£28,194	£116,903	£19,663	£81,528	£37,470	£155,365
Telford and Wrekin UA	£28,327	£117,454	£18,433	£76,428	£37,405	£155,093
Walsall	£26,625	£110,397	£17,498	£72,554	£34,482	£142,972
Warwick	£33,261	£137,911	£22,754	£94,344	£44,750	£185,551
Wolverhampton	£26,489	£109,833	£18,756	£77,768	£36,909	£153,037
Worcester	£29,214	£121,131	£20,757	£86,066	£41,877	£173,638
Wychavon	£28,942	£120,002	£19,613	£81,320	£40,170	£166,560
Wyre Forest	£27,767	£115,129	£18,113	£75,101	£35,542	£147,368

How much of the housing market is affordable?

East	Couple with children – one full time, one part time		Single person – one full time		Couple without children – 2 full time	
	Income	Affordability threshold	Income	Affordability threshold	Income	Affordability threshold
Area						
Babergh	£29,070	£120,536	£19,740	£81,847	£38,606	£160,072
Basildon	£34,889	£144,661	£23,796	£98,667	£46,028	£190,847
Bedford UA	£31,272	£129,666	£22,444	£93,059	£45,990	£190,691
Braintree	£32,615	£135,233	£23,942	£99,272	£47,346	£196,312
Breckland	£24,339	£100,917	£17,804	£73,822	£32,644	£135,354
Brentwood	£42,598	£176,625	£30,968	£128,404	£59,001	£244,638
Broadland	£31,831	£131,984	£21,811	£90,438	£42,854	£177,686
Broxbourne	£33,075	£137,140	£24,313	£100,811	£48,197	£199,840
Cambridge	£35,924	£148,955	£24,279	£100,671	£50,019	£207,396
Castle Point	£32,537	£134,909	£20,484	£84,934	£44,181	£183,191
Central Bedfordshire UA	£33,932	£140,693	£23,599	£97,848	£47,922	£198,699
Chelmsford	£32,248	£133,710	£23,759	£98,511	£47,179	£195,622
Colchester	£31,114	£129,008	£21,205	£87,923	£41,587	£172,434
Dacorum	£32,999	£136,825	£23,460	£97,275	£46,354	£192,199
East Cambridgeshire	£31,263	£129,626	£21,479	£89,059	£42,769	£177,333
East Hertfordshire	£35,747	£148,218	£24,749	£102,619	£51,272	£212,592
Epping Forest	£38,007	£157,592	£25,596	£106,129	£51,292	£212,674
Fenland	£27,080	£112,284	£19,019	£78,858	£37,949	£157,349
Forest Heath	£23,164	£96,044	£18,647	£77,316	£32,488	£134,705
Great Yarmouth	£27,442	£113,784	£18,252	£75,680	£37,201	£154,247
Harlow	£27,366	£113,469	£19,405	£80,458	£38,712	£160,515
Hertsmere	£35,188	£145,900	£22,077	£91,540	£47,605	£197,385
Huntingdonshire	£30,267	£125,497	£22,002	£91,228	£43,918	£182,101
Ipswich	£28,428	£117,872	£18,985	£78,718	£38,861	£161,132
King's Lynn and West Norfolk	£27,397	£113,599	£18,681	£77,459	£35,514	£147,254
Luton UA	£28,832	£119,545	£19,736	£81,834	£39,442	£163,539
Maldon	£34,677	£143,784	£27,059	£112,196	£53,528	£221,944
Mid Suffolk	£28,546	£118,361	£21,190	£87,862	£38,257	£158,625
North Hertfordshire	£35,459	£147,024	£26,470	£109,753	£51,430	£213,246
North Norfolk	£25,678	£106,469	£16,999	£70,482	£33,662	£139,575
Norwich	£27,055	£112,178	£18,696	£77,521	£37,463	£155,335
Peterborough UA	£27,034	£112,092	£18,754	£77,762	£38,003	£157,573
Rochford	£32,045	£132,869	£23,071	£95,659	£47,718	£197,854
South Cambridgeshire	£38,798	£160,869	£26,918	£111,610	£52,569	£217,970
South Norfolk	£30,443	£126,228	£20,501	£85,002	£40,360	£167,346
Southend-on-Sea UA	£30,707	£127,320	£20,810	£86,287	£42,148	£174,762
St Albans	£46,073	£191,036	£30,110	£124,846	£62,151	£257,697

How much of the housing market is affordable?

East (cont.)	Couple with children – one full time, one part time		Single person – one full time		Couple without children – 2 full time	
	Income	Affordability threshold	Income	Affordability threshold	Income	Affordability threshold
Area						
St Edmundsbury	£26,910	£111,577	£18,317	£75,946	£37,761	£156,569
Stevenage	£30,185	£125,157	£21,415	£88,795	£43,117	£178,779
Suffolk Coastal	£31,588	£130,976	£22,132	£91,768	£44,626	£185,036
Tendring	£27,744	£115,035	£19,840	£82,263	£41,186	£170,772
Three Rivers	£40,382	£167,436	£26,893	£111,506	£53,262	£220,844
Thurrock UA	£30,992	£128,504	£22,799	£94,533	£46,511	£192,852
Uttlesford	£33,538	£139,058	£23,812	£98,732	£50,008	£207,352
Watford	£37,057	£153,649	£26,475	£109,772	£50,381	£208,895
Waveney	£27,125	£112,470	£18,376	£76,194	£37,094	£153,806
Welwyn Hatfield	£30,881	£128,045	£22,950	£95,158	£46,880	£194,380

London	Couple with children – one full time, one part time		Single person – one full time		Couple without children – 2 full time	
	Income	Affordability threshold	Income	Affordability threshold	Income	Affordability threshold
Barking and Dagenham	£31,687	£131,385	£22,286	£92,406	£46,038	£190,890
Barnet	£38,869	£161,165	£25,893	£107,362	£53,707	£222,686
Bexley	£34,197	£141,792	£25,776	£106,874	£50,910	£211,090
Brent	£29,465	£122,171	£22,053	£91,440	£45,213	£187,470
Bromley	£39,966	£165,713	£28,499	£118,165	£58,062	£240,743
Camden	£43,132	£178,840	£29,564	£122,582	£61,809	£256,282
Croydon	£35,004	£145,137	£24,461	£101,426	£49,669	£205,946
Ealing	£33,289	£138,029	£23,361	£96,862	£47,529	£197,071
Enfield	£33,000	£136,831	£23,244	£96,377	£48,226	£199,962
Greenwich	£33,548	£139,100	£24,809	£102,867	£50,995	£211,441
Hackney	£33,693	£139,703	£25,253	£104,708	£50,903	£211,060
Hammersmith and Fulham	£45,408	£188,275	£29,864	£123,828	£64,122	£265,870
Haringey	£31,550	£130,818	£22,894	£94,927	£46,900	£194,465
Harrow	£34,915	£144,770	£25,306	£104,929	£50,946	£211,238
Havering	£34,868	£144,575	£24,691	£102,376	£50,584	£209,740
Hillingdon	£36,277	£150,416	£24,458	£101,409	£50,167	£208,008
Hounslow	£32,653	£135,391	£23,701	£98,274	£49,524	£205,343
Islington	£40,641	£168,513	£27,808	£115,302	£56,348	£233,639
Kensington and Chelsea	£54,361	£225,399	£35,793	£148,409	£72,557	£300,844
Kingston upon Thames	£37,816	£156,796	£28,557	£118,405	£55,693	£230,921
Lambeth	£37,509	£155,523	£26,344	£109,229	£53,519	£221,907
Lewisham	£34,559	£143,295	£25,506	£105,755	£51,450	£213,331
Merton	£39,539	£163,942	£26,044	£107,987	£52,919	£219,421
Newham	£28,136	£116,662	£22,188	£91,999	£43,641	£180,952
Redbridge	£36,576	£151,656	£25,498	£105,723	£51,071	£211,759
Richmond upon Thames	£45,240	£187,580	£30,523	£126,557	£62,774	£260,282
Southwark	£38,645	£160,237	£26,684	£110,641	£54,487	£225,922
Sutton	£35,939	£149,016	£24,338	£100,912	£49,026	£203,277
Tower Hamlets	£34,485	£142,988	£27,472	£113,910	£55,807	£231,395
Waltham Forest	£29,968	£124,258	£21,982	£91,147	£43,972	£182,323
Wandsworth	£40,874	£169,477	£29,986	£124,332	£60,787	£252,044
Westminster	£46,794	£194,023	£30,726	£127,399	£63,678	£264,031

South East	Couple with children – one full time, one part time		Single person – one full time		Couple without children – 2 full time	
	Income	Affordability threshold	Income	Affordability threshold	Income	Affordability threshold
Adur	£28,016	£116,163	£17,981	£74,554	£38,912	£161,341
Arun	£30,026	£124,500	£19,659	£81,512	£37,924	£157,244
Ashford	£31,282	£129,707	£21,344	£88,499	£41,425	£171,762
Aylesbury Vale	£34,254	£142,028	£22,905	£94,972	£45,702	£189,495
Basingstoke and Deane	£35,738	£148,181	£24,794	£102,805	£47,112	£195,343
Bracknell Forest UA	£38,461	£159,472	£24,726	£102,522	£50,742	£210,392
Brighton and Hove UA	£32,471	£134,634	£22,102	£91,641	£44,832	£185,888
Canterbury	£32,905	£136,437	£23,557	£97,675	£43,996	£182,423
Cherwell	£31,724	£131,539	£21,473	£89,036	£42,241	£175,144
Chichester	£26,393	£109,435	£20,938	£86,814	£41,303	£171,255
Chiltern	£36,306	£150,538	£24,630	£102,125	£53,007	£219,784
Crawley	£29,411	£121,948	£21,360	£88,564	£42,724	£177,149
Dartford	£34,447	£142,828	£23,489	£97,392	£48,416	£200,748
Dover	£31,627	£131,134	£21,422	£88,821	£43,061	£178,544
East Hampshire	£35,127	£145,648	£24,747	£102,610	£48,351	£200,480
Eastbourne	£27,296	£113,177	£18,568	£76,991	£36,718	£152,245
Eastleigh	£33,427	£138,601	£22,830	£94,660	£46,432	£192,521
Elmbridge	£44,954	£186,396	£29,447	£122,097	£61,905	£256,678
Epsom and Ewell	£38,987	£161,654	£27,349	£113,399	£54,390	£225,519
Fareham	£32,813	£136,054	£21,930	£90,929	£43,340	£179,704
Gosport	£29,849	£123,765	£20,330	£84,296	£40,115	£166,331
Gravesham	£29,135	£120,802	£22,873	£94,839	£43,883	£181,952
Guildford	£42,021	£174,235	£27,199	£112,775	£55,706	£230,974
Hart	£41,459	£171,904	£27,078	£112,274	£54,195	£224,709
Hastings	£24,235	£100,487	£16,798	£69,652	£32,279	£133,839
Havant	£31,534	£130,752	£22,204	£92,064	£42,358	£175,630
Horsham	£35,753	£148,246	£25,545	£105,918	£49,172	£203,885
Isle of Wight UA	£29,277	£121,392	£19,126	£79,303	£37,878	£157,055
Lewes	£30,028	£124,506	£21,971	£91,098	£44,948	£186,371
Maidstone	£30,051	£124,601	£21,040	£87,237	£41,122	£170,507
Medway UA	£30,421	£126,136	£22,205	£92,071	£42,888	£177,828
Mid Sussex	£37,300	£154,658	£23,420	£97,106	£50,853	£210,855
Milton Keynes UA	£33,976	£140,876	£23,534	£97,581	£46,331	£192,102
Mole Valley	£36,162	£149,942	£26,282	£108,972	£49,838	£206,645
New Forest	£33,377	£138,394	£22,691	£94,084	£44,094	£182,829
Oxford	£30,406	£126,072	£21,531	£89,276	£43,139	£178,869
Portsmouth UA	£28,360	£117,592	£19,273	£79,912	£37,637	£156,055

South East (cont.)	Couple with children – one full time, one part time		Single person – one full time		Couple without children – 2 full time	
	Income	Affordability threshold	Income	Affordability threshold	Income	Affordability threshold
Reading UA	£33,961	£140,814	£25,219	£104,565	£50,295	£208,539
Reigate and Banstead	£39,996	£165,836	£28,665	£118,854	£56,780	£235,430
Rother	£27,035	£112,097	£19,987	£82,875	£40,709	£168,793
Runnymede	£35,459	£147,025	£26,000	£107,804	£50,289	£208,515
Rushmoor	£32,020	£132,766	£22,167	£91,911	£45,173	£187,305
Sevenoaks	£35,004	£145,137	£24,520	£101,670	£50,198	£208,137
Shepway	£32,957	£136,650	£21,685	£89,914	£41,759	£173,145
Slough UA	£29,831	£123,690	£21,891	£90,766	£45,137	£187,152
South Bucks	£37,680	£156,235	£25,816	£107,040	£51,003	£211,475
South Oxfordshire	£35,851	£148,652	£24,849	£103,033	£48,804	£202,360
Southampton UA	£26,733	£110,844	£19,484	£80,787	£39,218	£162,611
Spelthorne	£39,602	£164,203	£27,020	£112,033	£54,300	£225,146
Surrey Heath	£40,361	£167,349	£28,507	£118,200	£55,667	£230,814
Swale	£29,480	£122,235	£21,694	£89,950	£43,647	£180,975
Tandridge	£36,238	£150,255	£24,602	£102,008	£48,507	£201,128
Test Valley	£33,105	£137,266	£22,726	£94,231	£44,482	£184,437
Thanet	£27,950	£115,891	£18,828	£78,067	£37,369	£154,946
Tonbridge and Malling	£34,463	£142,895	£24,485	£101,523	£48,030	£199,147
Tunbridge Wells	£40,107	£166,298	£27,086	£112,310	£52,276	£216,754
Vale of White Horse	£33,760	£139,982	£24,773	£102,717	£49,384	£204,764
Waverley	£39,124	£162,222	£27,112	£112,417	£53,789	£223,027
Wealden	£30,601	£126,881	£22,330	£92,588	£44,106	£182,880
West Berkshire UA	£34,406	£142,660	£25,685	£106,497	£50,680	£210,136
West Oxfordshire	£32,770	£135,877	£23,167	£96,059	£47,120	£195,377
Winchester	£36,991	£153,376	£26,861	£111,376	£51,556	£213,770
Windsor and Maidenhead UA	£38,847	£161,072	£29,645	£122,917	£55,114	£228,520
Woking	£36,280	£150,429	£24,835	£102,974	£49,079	£203,498
Wokingham UA	£40,960	£169,835	£29,037	£120,399	£56,735	£235,241
Worthing	£30,834	£127,847	£20,883	£86,590	£41,247	£171,025
Wycombe	£34,549	£143,250	£23,893	£99,067	£49,076	£203,486

South West	Couple with children – one full time, one part time		Single person – one full time		Couple without children – 2 full time	
	Income	Affordability threshold	Income	Affordability threshold	Income	Affordability threshold
Bath and North East Somerset UA	£33,253	£137,879	£23,036	£95,515	£45,518	£188,733
Bournemouth UA	£30,737	£127,444	£20,849	£86,447	£39,995	£165,833
Bristol, City of UA	£29,457	£122,139	£20,326	£84,277	£41,003	£170,011
Cheltenham	£33,376	£138,389	£23,247	£96,390	£46,957	£194,700
Christchurch	£31,327	£129,893	£21,533	£89,283	£42,729	£177,170
Cornwall UA	£25,766	£106,833	£17,452	£72,362	£35,645	£147,794
Cotswold	£26,305	£109,070	£20,253	£83,978	£40,565	£168,195
East Devon	£28,431	£117,884	£19,821	£82,185	£38,031	£157,690
East Dorset	£30,727	£127,403	£22,303	£92,474	£42,141	£174,732
Exeter	£27,009	£111,989	£18,602	£77,131	£37,225	£154,347
Forest of Dean	£30,763	£127,556	£21,854	£90,613	£42,536	£176,369
Gloucester	£29,245	£121,261	£19,609	£81,304	£39,674	£164,501
Mendip	£28,956	£120,060	£19,943	£82,690	£38,293	£158,776
Mid Devon	£25,662	£106,404	£18,501	£76,711	£35,439	£146,942
North Devon	£24,790	£102,789	£16,704	£69,262	£33,169	£137,531
North Dorset	£26,434	£109,605	£18,069	£74,919	£36,992	£153,382
North Somerset UA	£33,089	£137,199	£23,382	£96,950	£43,674	£181,089
Plymouth UA	£28,971	£120,122	£18,948	£78,565	£39,772	£164,907
Poole UA	£29,363	£121,748	£21,672	£89,859	£43,319	£179,614
Purbeck	£25,464	£105,581	£18,009	£74,671	£35,685	£147,962
Sedgemoor	£28,495	£118,149	£18,855	£78,181	£37,874	£157,037
South Gloucestershire UA	£31,915	£132,330	£21,451	£88,941	£42,175	£174,870
South Hams	£28,924	£119,928	£19,551	£81,063	£37,954	£157,372
South Somerset	£27,661	£114,691	£19,749	£81,886	£39,945	£165,627
Stroud	£29,765	£123,416	£21,365	£88,587	£41,980	£174,063
Swindon UA	£30,059	£124,634	£20,896	£86,642	£41,055	£170,229
Taunton Deane	£27,354	£113,419	£18,244	£75,647	£37,205	£154,264
Teignbridge	£27,333	£113,334	£18,752	£77,752	£36,715	£152,232
Tewkesbury	£31,704	£131,455	£23,163	£96,042	£43,427	£180,062
Torbay UA	£23,526	£97,547	£17,195	£71,298	£33,563	£139,163
Torridge	£24,413	£101,226	£17,319	£71,809	£32,837	£136,153
West Devon	£26,358	£109,289	£20,446	£84,775	£36,250	£150,307
West Dorset	£32,113	£133,153	£21,698	£89,966	£42,374	£175,695
West Somerset	£28,186	£116,870	£19,613	£81,320	£42,866	£177,739
Weymouth and Portland	£28,129	£116,633	£20,312	£84,222	£37,634	£156,044
Wiltshire UA	£29,593	£122,703	£20,471	£84,879	£41,408	£171,693

Appendix: Calculating first-time buyer incomes using the Annual Survey of Hours and Earnings (ASHE)

In order to calculate first-time buyer incomes for a range of households, they must first be calculated for different income categories of individual.

The four income categories used from ASHE are:

- All full-time
- Male full-time
- Female full-time
- Female part-time

For each of these categories a value must be calculated for each local authority and county area. For some areas the “All earnings” category will also be needed.

1. For each area, identify which method of calculation will be used.

This depends on whether the figures for the given category and the “All earnings” figure for the area in question are available or not. If they are not available (or a paucity of data makes the figures unreliable), they are marked with an “x” in the ASHE spreadsheet.

Conditions	Method to use
Category figure available	a
Category figure not available, but “All earnings” figure available	b
Neither category or “All earnings” figures available	c

2. Methods of calculation:

- a) Use category figure adjusted for age (see section 3)
- b) Calculate a figure using the ratio of all earnings in the LA to all earnings in England:

$$(\text{LA all earnings} / \text{England all earnings}) * \text{England category earnings}$$
 Then adjust this figure for age (see section 3).
- c) Use figure for the county in which the LA is located, adjusted for age.

3. Adjust figure from step 2 to reflect the lower age of first-time buyers.

This is done by applying the ratio of earnings of 22-29 year olds to all earnings for each category. This table gives the 2013 figures:

	22-29	All	%
All FT	21,196	27,017	78.45%
Male FT	22,001	29,251	75.21%
Female FT	20,265	23,589	85.91%
Female PT	8,175	9,004	90.79%

Multiply the figure from step 2 by the relevant percentage from the table above to get the final income figure for the category for the area.

4. Add up elements to arrive at totals for household types.

For the three household types needed, add up the figures arrived at in stages 1-3 in the following combinations:

Household type	Income categories
Single person	All Full-time
Couple with children	Male Full-time + Female Part-time
Couple without children	Male Full-time + Female Full-time

Tristan Carlyon
Statistics Analyst
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