

How much of the housing market is affordable?

Analysis of homes for sale

From the Shelter policy library

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Shelter

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Disclaimer

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

Introduction

To date, debates about the state of the housing market have tended to focus on average house prices, average house price indices or inflation rates. Whilst this can help to get a picture of the market as a whole, it can be difficult to relate the notional figures used in these discussions to the often frustrating experience of would-be first-time buyers in the real world. Also, this approach does not take into account the extent to which earnings and housing markets vary across the country.

In order to address this limitation, Shelter has carried out research which attempts to provide a more real life 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 August 2013 – we hope to move the debate one step closer to the real world. 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 (55%) of local authority areas, less than one in ten available properties are affordable to a working couple with children on average wages.
- There are seven local authority areas where no available properties are affordable to a working couple with children on average wages.
- In more than four fifths (82%) of local authority areas, less than one in ten available properties are affordable to a single person on average wages.
- There are seven local authority areas where no available properties are affordable to a single person on average wages.
- Three central London areas are completely unaffordable to either couples with children or single people on average wages: Kensington and Chelsea, Westminster and Camden.
- In 31 out of 32 London boroughs¹, 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 and in 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 August².

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 sourced from work done for Shelter's 'A Home Of Their Own' (AHOTO) campaign. This 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 available in the technical report produced for that project³. For many areas this income information is only available at a county level, so the relevant county average has been applied to the local authority area in these cases. 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 income average identified in AHOTO, and the average advance (80% of property price) and income multiple (3.33 times income) for first-time-buyers from data published by the Council of Mortgage Lenders (CML)⁴:

² ScraperWiki were employed by Shelter to obtain the data through the API; property locations were linked to local authority areas by mySociety on a pro bono basis.

³[http://england.shelter.org.uk/_data/assets/pdf_file/0006/681144/Shelter - A Home Of Their Own Technical Report.pdf](http://england.shelter.org.uk/_data/assets/pdf_file/0006/681144/Shelter_-_A_Home_Of_Their_Own_Technical_Report.pdf)

⁴ CML first-time buyers statistics relating to June 2013

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

(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.

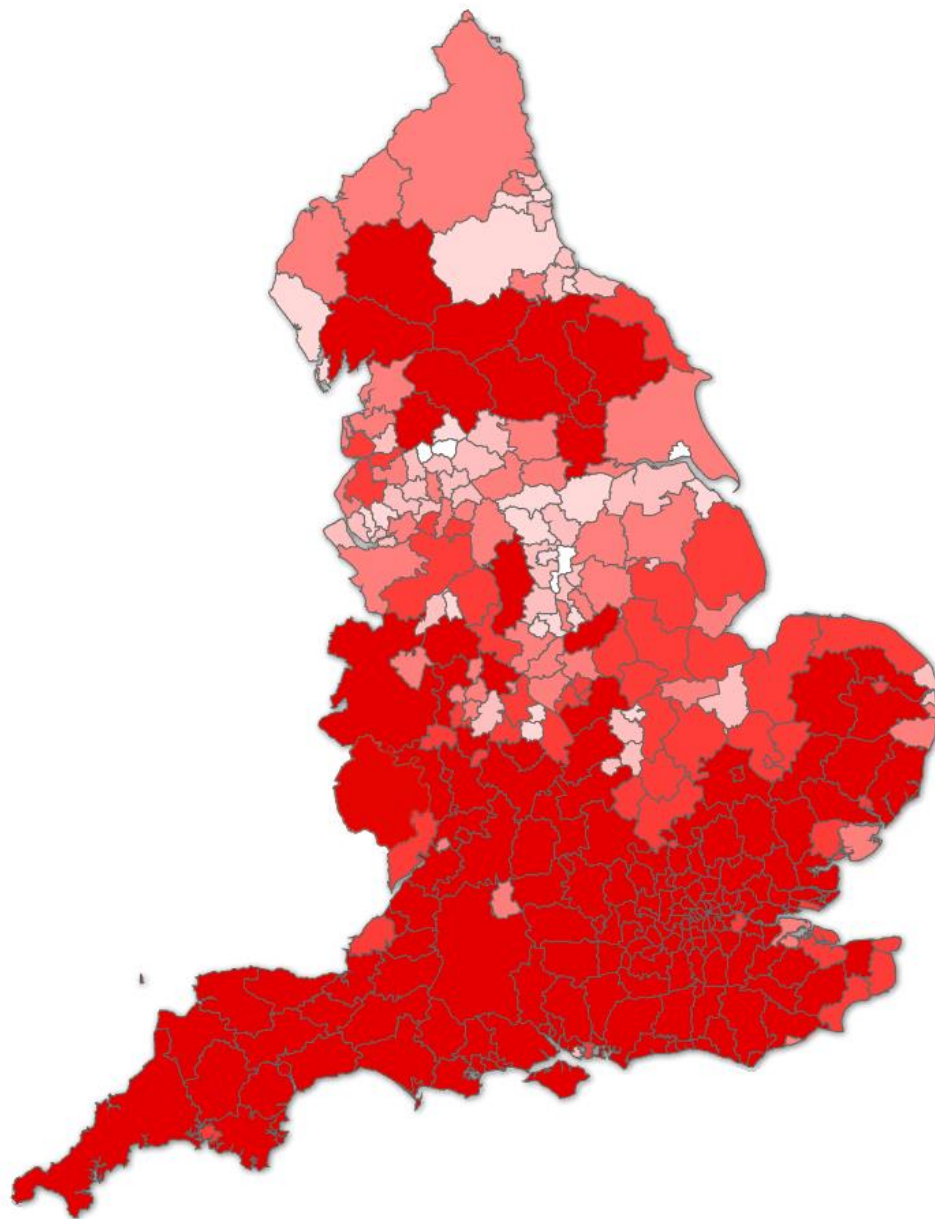
Affordability calculation

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.

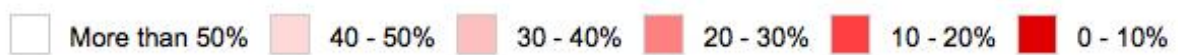
No upper limit was placed on the size of properties included in the analysis. This decision was made in order to more accurately reflect the proportion of the entire housing market which is actually available to first-time buyers on average incomes in any given area.

Main Findings

Couples with children



Percentage of properties affordable:



Couples with children – Twenty least affordable areas				
Rank	LA Area	Region	Number of 2+ bed properties affordable	% of 2+ bed properties affordable
1=	Cambridge	East	0	0.0%
	Kensington and Chelsea	London		
	Westminster	London		
	Camden	London		
	Brent	London		
	Hackney	London		
	Brighton and Hove UA	South East		
8	Hammersmith and Fulham	London	1	0.1%
9	Islington	London	1	0.2%
10	Harrow	London	3	0.2%
11	Elmbridge	South East	3	0.3%
12	Barnet	London	9	0.3%
13	Haringey	London	3	0.3%
14	Oxford	South East	3	0.4%
15	Brentwood	East	3	0.5%
16	Epsom and Ewell	South East	2	0.5%
17	Wandsworth	London	7	0.5%
18	Lambeth	London	5	0.6%
19	Horsham	South East	6	0.6%
20	Newham	London	7	0.6%

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	9,248	34.2%	0.0%
North West	16,877	28.0%	7.7%
Yorkshire & Humber	14,006	30.0%	33.3%
East Midlands	9,248	25.8%	12.5%
West Midlands	7,314	20.0%	36.7%
East	4,229	10.0%	68.1%
London	613	1.6%	96.9%
South East	3,425	6.0%	86.6%
South West	3,271	6.3%	86.1%
England	68,231	17.2%	54.9%

In more than half (55%) of local authority areas, less than one in ten available properties are affordable to a couple with children on average wages.

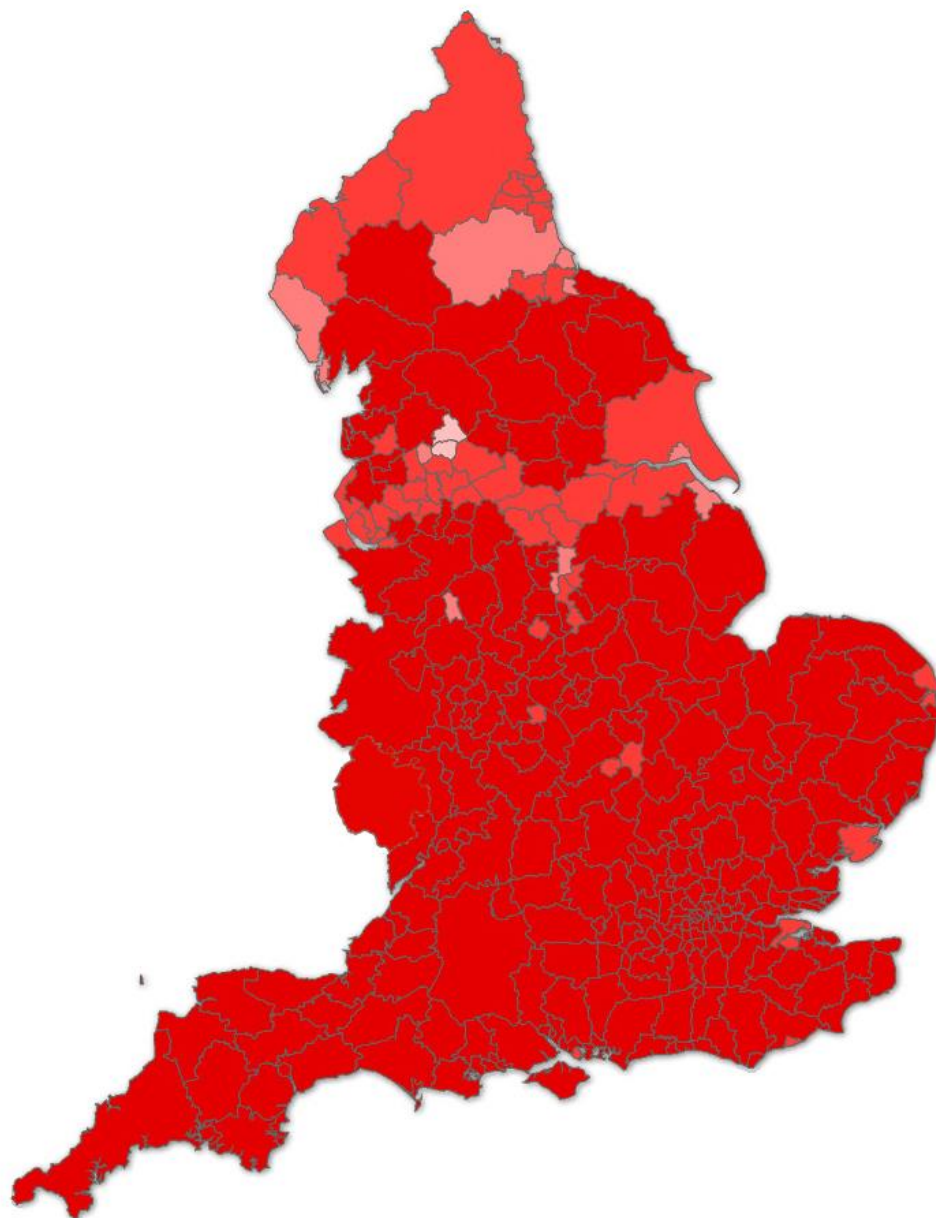
There are seven local authority areas where no available properties are affordable to a couple with children.

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 but one of the 32 boroughs surveyed. The South East and South West 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 national map rather than regional totals reveals, apart from the concentration of red across the southern half of the country, a band of low affordability areas across the north of England from the Lake District to the Vale of York.

Looking at the regional totals, in London less than 2% of available properties are affordable to local couples with children. This figure is slightly but not much better in the South East and South West, and generally improves further from London.

Single People



Percentage of properties affordable:



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%
	Westminster	London		
	Camden	London		
	Hammersmith and Fulham	London		
	Islington	London		
	Ealing	London		
	Epsom and Ewell	South East		
8	Brent	London	1	0.1%
9	Wandsworth	London	1	0.1%
10	Harrow	London	1	0.1%
11	Lambeth	London	1	0.1%
12	Barnet	London	3	0.1%
13	Haringey	London	1	0.1%
14	Hackney	London	1	0.1%
15	Southwark	London	2	0.2%
16	Elmbridge	South East	2	0.2%
17	Kingston upon Thames	London	2	0.2%
18	Lewisham	London	3	0.3%
19	Spelthorne	South East	2	0.3%
20	Brighton and Hove UA	South East	6	0.3%

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	4,489	16.0%	8.3%
North West	6,635	10.6%	43.6%
Yorkshire & Humber	5,337	11.0%	52.4%
East Midlands	2,572	6.9%	82.5%
West Midlands	2,226	5.8%	93.3%
East	1,749	3.8%	95.7%
London	167	0.4%	100.0%
South East	1,972	3.1%	95.5%
South West	1,685	3.0%	100.0%
England	26,832	6.3%	82.4%

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 (82%) of local authority areas, less than one in ten available properties are affordable to a single person on average wages.

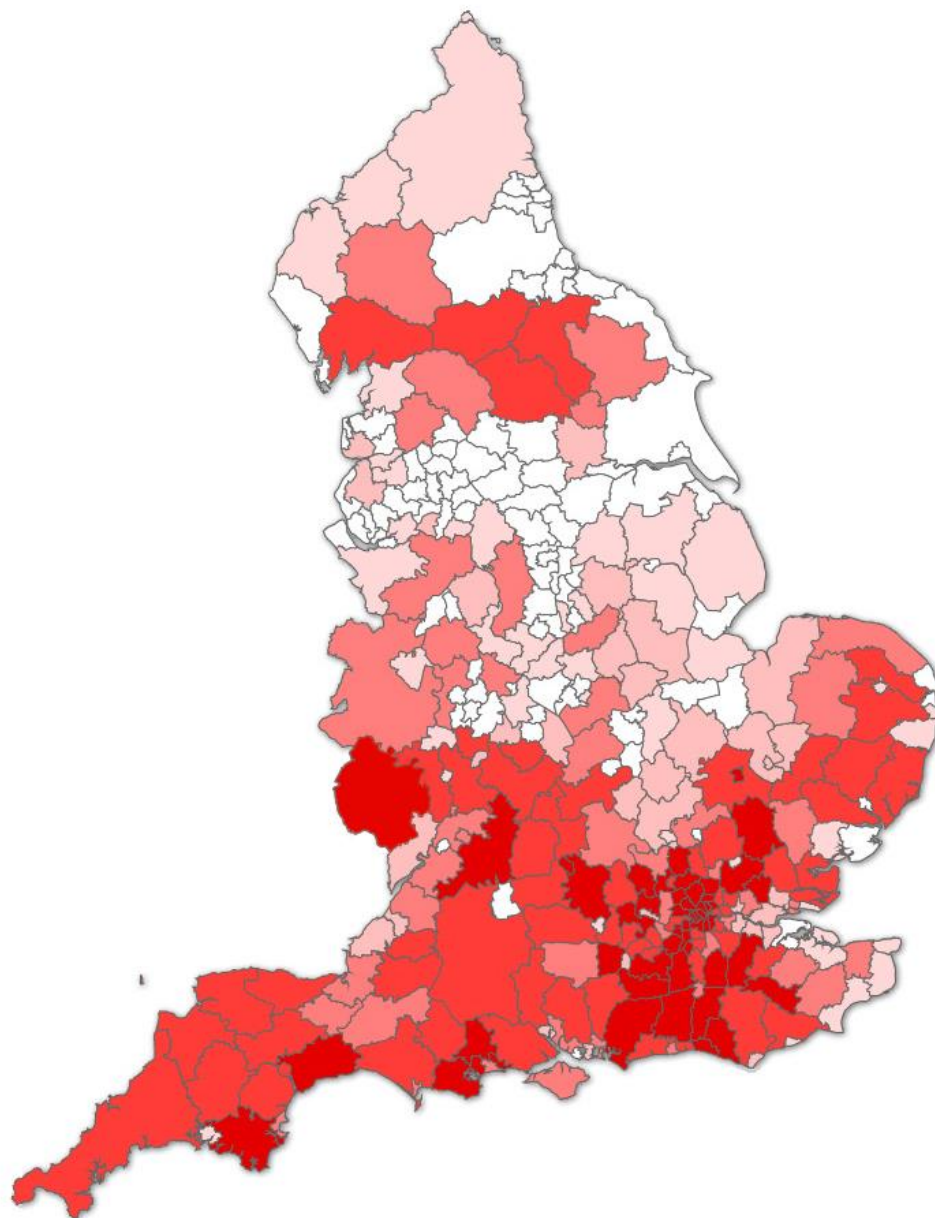
There are seven local authority areas where no available properties are affordable to a single person.

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

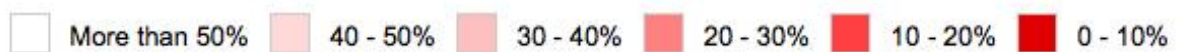
This is reflected in the regional totals, with London and the South West having the lowest percentage of properties available to local single people (0.4% and 3.0% respectively), closely followed by the South East.

For single people, almost the entire country is in the lowest affordability group; apart from a few scattered areas, only the far north and a band from the Mersey to the Humber have affordability levels of more than 10%.

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	Kensington and Chelsea	London	2	0.1%
2	Westminster	London	9	0.3%
3	Camden	London	7	0.5%
4	Islington	London	4	0.7%
5	Hammersmith and Fulham	London	10	1.0%
6	Cambridge	East	6	3.0%
7	Elmbridge	South East	34	3.3%
8	South Bucks	South East	21	3.4%
9	Brent	London	54	3.6%
10	Harrow	London	50	4.1%
11	Brighton and Hove UA	South East	70	4.2%
12	Mole Valley	South East	20	4.2%
13	Wandsworth	London	56	4.3%
14	St Albans	East	24	4.3%
15	Barnet	London	135	4.6%
16	Hart	South East	14	4.7%
17	South Hams	South West	71	4.8%
18	Epping Forest	East	60	5.3%
19	Horsham	South East	52	5.4%
20	Hackney	London	29	5.6%

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	15,176	56.1%	0.0%
North West	31,580	52.4%	0.0%
Yorkshire & Humber	25,674	54.9%	0.0%
East Midlands	17,740	49.4%	0.0%
West Midlands	16,580	45.3%	3.3%
East	12,856	30.3%	14.9%
London	3,867	10.3%	53.1%
South East	11,618	20.3%	28.4%
South West	10,487	20.1%	19.4%
England	145,578	36.8%	15.7%

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 no areas which have absolutely nothing that's affordable – however 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 almost the same 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.

The northern red band has contracted and become less extreme, but still represents a concentration of lower affordability.

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	9,248	34.2%		4,489	16.0%		15,176	56.1%	
County Durham UA	2,483	41.2%	305	1,418	23.1%	318	3,608	59.8%	276
Darlington UA	271	29.3%	265	137	14.5%	296	506	54.8%	258
Gateshead	622	41.8%	307	246	15.9%	302	991	66.6%	305
Hartlepool UA	376	39.9%	299	216	22.5%	317	620	65.7%	303
Middlesbrough UA	258	41.1%	303	130	20.1%	313	392	62.4%	286
Newcastle upon Tyne	708	25.9%	251	319	10.8%	270	1,424	52.2%	250
North Tyneside	796	35.0%	282	271	11.3%	275	1,326	58.2%	267
Northumberland UA	1,307	23.9%	243	732	13.0%	288	2,250	41.1%	203
Redcar and Cleveland UA	234	31.0%	273	63	8.2%	251	435	57.7%	264
South Tyneside	915	44.4%	313	403	18.8%	309	1,293	62.8%	293
Stockton-on-Tees UA	527	33.2%	276	229	14.1%	293	939	59.1%	273
Sunderland	751	34.5%	280	325	14.3%	295	1392	64.0%	299

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	16,877	28.0%		6,635	10.6%		31,580	52.4%	
Allerdale	190	25.5%	248	99	13.0%	287	318	42.7%	209
Barrow-in-Furness	96	42.9%	310	49	21.6%	315	131	58.5%	270
Blackburn with Darwen UA	462	39.6%	298	230	19.3%	311	730	62.5%	288
Blackpool UA	368	23.4%	240	75	4.6%	201	946	60.3%	281
Bolton	806	32.3%	275	302	11.7%	280	1,479	59.2%	274
Burnley	403	57.7%	323	255	36.1%	324	557	79.7%	323
Bury	503	27.7%	259	223	12.1%	282	1,080	59.6%	275
Carlisle	217	27.1%	255	93	11.3%	276	385	48.1%	233
Cheshire East UA	436	12.0%	188	158	4.2%	187	924	25.4%	149
Cheshire West and Chester UA	697	20.8%	226	227	6.5%	232	1,367	40.8%	199
Chorley	259	21.1%	228	69	5.5%	217	528	43.1%	212
Copeland	232	43.9%	311	114	21.0%	314	341	64.6%	301
Eden	33	5.7%	132	12	2.0%	116	143	24.6%	144
Fylde	132	11.5%	185	57	4.7%	204	386	33.7%	176
Halton UA	255	37.8%	292	74	10.8%	269	407	60.4%	282
Hyndburn	488	52.1%	321	248	25.8%	322	725	77.5%	322
Knowsley	471	41.3%	306	126	10.9%	271	779	68.3%	311
Lancaster	288	24.9%	247	108	8.8%	259	563	48.7%	235
Liverpool	1,557	37.9%	293	831	19.0%	310	2,789	67.9%	310
Manchester	874	29.2%	264	326	9.4%	264	1,793	59.9%	278
Oldham	372	36.0%	288	118	11.2%	274	639	61.9%	285
Pendle	268	49.8%	320	168	30.1%	323	361	67.1%	308
Preston	487	38.4%	295	154	11.7%	278	759	59.9%	277
Ribble Valley	60	8.3%	166	9	1.2%	75	181	25.1%	146
Rochdale	708	35.0%	283	277	13.3%	291	1,218	60.2%	280
Rossendale	257	39.4%	297	103	15.4%	300	400	61.3%	284
Salford	656	35.4%	284	297	14.7%	298	1,158	62.5%	287

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	662	26.9%	254	316	12.3%	284	1,267	51.4%	243
South Lakeland	40	2.8%	88	18	1.2%	74	192	13.2%	69
South Ribble	197	18.2%	216	23	2.1%	124	494	45.7%	222
St. Helens	588	45.5%	317	258	19.6%	312	932	72.2%	318
Stockport	566	19.3%	221	136	4.4%	197	1,228	41.8%	206
Tameside	615	29.5%	266	113	5.3%	214	1,214	58.2%	266
Trafford	326	16.7%	207	86	4.2%	189	747	38.3%	193
Warrington UA	379	22.1%	233	145	8.2%	249	812	47.3%	229
West Lancashire	148	15.4%	201	73	7.5%	243	335	34.9%	180
Wigan	980	37.6%	291	349	13.2%	290	1,740	66.8%	306
Wirral	576	37.1%	289	245	15.1%	299	979	63.0%	294
Wyre	225	20.9%	227	71	6.4%	230	553	51.5%	244

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 & Humber total	14,006	30.0%		5,337	11.0%		25,674	54.9%	
Barnsley	1,098	44.1%	312	446	17.7%	308	1,737	69.7%	315
Bradford	1,441	30.2%	269	449	9.0%	261	2,817	59.1%	272
Calderdale	748	35.8%	285	341	15.6%	301	1,310	62.7%	292
Craven	28	5.5%	128	9	1.7%	100	105	20.5%	119
Doncaster	1,162	44.7%	314	419	15.9%	303	1,831	70.4%	316
East Riding of Yorkshire UA	731	27.8%	260	289	10.5%	268	1,409	53.5%	255
Hambleton	24	2.6%	77	11	1.2%	73	159	17.3%	104
Harrogate	31	1.6%	46	12	0.6%	33	238	12.4%	63
Kingston upon Hull, City of UA	875	58.3%	324	372	24.0%	320	1,282	85.5%	324
Kirklees	1,108	29.1%	263	456	11.4%	277	2,019	53.0%	253
Leeds	1,650	27.1%	256	591	9.1%	262	3,196	52.5%	251
North East Lincolnshire UA	779	44.8%	316	442	24.7%	321	1,195	68.7%	312
North Lincolnshire UA	786	36.0%	286	280	12.6%	286	1,364	62.5%	290
Richmondshire	37	6.9%	152	11	2.0%	114	95	17.7%	105
Rotherham	925	39.0%	296	314	13.0%	289	1,500	63.2%	295
Ryedale	20	4.2%	112	4	0.8%	55	103	21.6%	123
Scarborough	221	16.7%	208	104	7.3%	239	673	50.9%	239
Selby	95	9.2%	176	46	4.3%	195	310	30.0%	165
Sheffield	1,152	40.1%	300	496	16.1%	304	1,978	68.9%	313
Wakefield	1,057	28.8%	262	225	6.0%	226	2,018	54.9%	259
York UA	38	3.1%	93	20	1.5%	95	335	27.3%	156

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	9,248	25.8%		2,572	6.9%		17,740	49.4%	
Amber Valley	389	34.5%	279	81	6.9%	234	687	60.9%	283
Ashfield	427	37.6%	290	168	14.6%	297	736	64.8%	302
Bassetlaw	273	25.9%	250	105	9.8%	266	464	44.0%	216
Blaby	125	17.1%	211	26	3.4%	163	369	50.6%	238
Bolsover	441	57.5%	322	182	23.6%	319	582	75.9%	321
Boston	151	22.8%	235	13	1.9%	111	356	53.9%	256
Broxtowe	201	21.7%	232	59	6.2%	228	444	48.0%	231
Charnwood	194	20.7%	225	44	4.6%	200	417	44.5%	221
Chesterfield	403	42.0%	308	91	9.3%	263	633	65.9%	304
Corby	132	40.2%	301	25	7.5%	244	205	62.5%	288
Daventry	44	8.0%	165	19	3.4%	159	138	25.2%	147
Derby UA	500	46.0%	318	159	14.2%	294	755	69.5%	314
Derbyshire Dales	51	7.0%	153	5	0.7%	41	160	21.9%	125
East Lindsey	261	18.1%	215	60	4.1%	183	672	46.5%	227
East Northamptonshire	130	19.7%	223	28	4.0%	179	283	42.9%	210
Erewash	318	42.6%	309	73	9.4%	265	499	66.9%	307
Gedling	217	25.7%	249	65	7.5%	242	391	46.3%	225
Harborough	54	7.5%	156	18	2.4%	136	183	25.3%	148
High Peak	268	21.5%	230	45	3.4%	161	548	43.9%	215
Hinckley and Bosworth	389	26.2%	252	79	5.1%	213	760	51.2%	242
Kettering	177	30.1%	268	51	8.4%	256	347	59.0%	271
Leicester UA	255	16.6%	206	96	5.7%	225	790	51.6%	246
Lincoln	254	36.0%	287	32	4.4%	196	450	63.8%	298
Mansfield	399	38.2%	294	176	16.6%	305	671	64.2%	300
Melton	52	15.9%	203	10	3.0%	153	105	32.0%	173

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	301	23.4%	239	99	7.6%	245	506	39.4%	195
North East Derbyshire	277	30.3%	270	76	8.2%	250	467	51.1%	241
North Kesteven	197	14.7%	198	36	2.6%	140	547	40.9%	200
North West Leicestershire	195	24.2%	244	41	5.0%	211	402	49.9%	236
Northampton	295	34.7%	281	112	12.2%	283	496	58.4%	269
Nottingham UA	745	48.5%	319	201	11.9%	281	1,123	73.1%	319
Oadby and Wigston	58	18.2%	217	9	2.8%	145	154	48.4%	234
Rushcliffe	67	8.5%	168	18	2.2%	131	171	21.6%	124
Rutland UA	46	11.8%	186	14	3.5%	166	125	32.0%	172
South Derbyshire	200	24.5%	246	39	4.7%	205	383	46.9%	228
South Holland	115	13.1%	192	11	1.2%	76	358	40.9%	201
South Kesteven	219	15.1%	200	59	4.0%	178	505	34.8%	179
South Northamptonshire	20	3.4%	100	4	0.7%	42	100	17.0%	101
Wellingborough	113	33.8%	278	44	12.5%	285	190	56.9%	263
West Lindsey	295	23.1%	237	99	7.6%	246	568	44.4%	220

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	7,314	20.0%		2,226	5.8%		16,580	45.3%	
Birmingham	1,729	31.0%	272	344	5.7%	224	3,533	63.4%	296
Bromsgrove	24	3.9%	109	11	1.7%	103	110	17.9%	106
Cannock Chase	144	22.3%	234	52	7.7%	247	342	52.9%	252
Coventry	510	40.9%	302	105	8.1%	248	840	67.4%	309
Dudley	398	19.2%	220	142	6.5%	231	1,200	57.7%	265
East Staffordshire	183	18.8%	219	85	8.4%	255	408	42.0%	207
Herefordshire, County of UA	45	2.9%	90	22	1.3%	81	156	9.9%	51
Lichfield	41	5.0%	119	21	2.5%	137	232	28.5%	160
Malvern Hills	20	2.7%	84	14	1.8%	106	92	12.5%	64
Newcastle-under-Lyme	312	30.4%	271	74	7.1%	236	597	58.2%	268
North Warwickshire	98	17.3%	212	30	5.1%	212	234	41.3%	204
Nuneaton and Bedworth	244	41.1%	304	106	17.4%	307	420	70.8%	317
Redditch	61	12.9%	191	31	6.3%	229	170	36.0%	183
Rugby	61	13.8%	194	21	4.5%	199	152	34.4%	178
Sandwell	635	27.5%	258	133	5.5%	218	1,446	62.5%	291
Shropshire UA	138	5.5%	129	69	2.7%	142	572	23.0%	135
Solihull	170	17.1%	209	73	7.0%	235	368	36.9%	186
South Staffordshire	51	5.1%	120	29	2.8%	149	219	21.9%	127
Stafford	59	6.3%	145	19	2.0%	113	239	25.6%	150
Staffordshire Moorlands	191	18.7%	218	45	4.3%	194	405	39.7%	196
Stoke-on-Trent UA	696	44.8%	315	346	21.7%	316	1,177	75.7%	320
Stratford-on-Avon	53	5.0%	118	23	2.1%	123	175	16.6%	98
Tamworth	79	20.5%	224	23	5.5%	219	199	51.6%	245
Telford and Wrekin UA	293	21.6%	231	71	5.0%	210	628	46.3%	226
Walsall	347	22.9%	236	88	5.6%	220	787	51.9%	247
Warwick	20	4.1%	110	12	2.2%	132	82	16.7%	99
Wolverhampton	487	27.3%	257	134	7.2%	238	1,000	56.1%	261

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	8.8%	171	37	5.4%	216	270	44.0%	217
Wychavon	57	5.4%	126	32	2.9%	151	204	19.2%	111
Wyre Forest	114	16.2%	205	34	4.6%	203	323	46.0%	224

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	4,229	10.0%		1,749	3.8%		12,856	30.3%	
Babergh	16	1.9%	55	5	0.6%	35	133	16.1%	93
Basildon	74	9.0%	174	46	5.0%	209	248	30.1%	166
Bedford UA	117	10.4%	179	52	4.2%	190	408	36.3%	184
Braintree	95	7.2%	155	28	2.0%	117	371	28.2%	159
Breckland	97	6.6%	150	22	1.5%	90	394	26.9%	155
Brentwood	3	0.5%	15	5	0.7%	47	41	6.7%	27
Broadland	23	2.2%	63	22	2.0%	119	174	16.6%	97
Broxbourne	12	2.3%	67	9	1.5%	91	122	23.3%	139
Cambridge	0	0.0%	1	3	1.3%	79	6	3.0%	6
Castle Point	32	5.4%	125	14	2.2%	129	172	28.8%	162
Central Bedfordshire UA	175	11.8%	187	58	3.6%	169	471	31.8%	171
Chelmsford	29	3.3%	99	19	2.0%	112	144	16.4%	95
Colchester	212	13.5%	193	95	5.6%	222	652	41.5%	205
Dacorum	46	5.8%	136	31	3.4%	163	162	20.4%	117
East Cambridgeshire	54	12.9%	190	25	5.7%	223	158	37.6%	188
East Hertfordshire	10	1.1%	35	8	0.8%	50	103	10.8%	59
Epping Forest	18	1.6%	45	9	0.8%	52	60	5.3%	18
Fenland	428	31.8%	274	77	5.6%	221	858	63.6%	297
Forest Heath	41	11.0%	183	6	1.5%	97	133	35.8%	181
Great Yarmouth	266	30.0%	267	154	16.7%	306	492	55.5%	260
Harlow	26	7.6%	158	9	2.4%	134	137	40.1%	198
Hertsmere	6	0.8%	24	3	0.4%	25	49	6.6%	26
Huntingdonshire	155	11.0%	182	61	4.1%	181	477	33.8%	177
Ipswich	143	19.5%	222	29	3.7%	171	366	50.0%	237
King's Lynn and West Norfolk	170	10.0%	178	48	2.7%	143	533	31.2%	168
Luton UA	69	6.7%	151	48	4.2%	188	445	43.4%	213
Maldon	19	2.7%	87	26	3.6%	170	118	17.1%	102

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	35	3.9%	108	8	0.9%	60	125	13.8%	77
North Hertfordshire	44	7.9%	162	24	3.8%	173	144	25.8%	152
North Norfolk	129	10.7%	180	83	6.6%	233	316	26.3%	153
Norwich	81	12.3%	189	24	3.1%	156	315	47.8%	230
Peterborough UA	448	23.2%	238	72	3.5%	168	1,028	53.2%	254
Rochford	12	2.7%	83	24	4.8%	206	55	12.3%	62
South Cambridgeshire	19	2.8%	89	12	1.7%	101	90	13.2%	68
South Norfolk	26	1.8%	50	16	1.1%	68	231	15.7%	88
Southend-on-Sea UA	114	14.4%	197	51	5.3%	215	344	43.4%	214
St Albans	5	0.9%	27	2	0.3%	21	24	4.3%	14
St Edmundsbury	12	2.2%	66	2	0.4%	23	82	15.3%	82
Stevenage	19	9.0%	172	18	7.1%	236	116	54.7%	257
Suffolk Coastal	44	3.5%	102	35	2.7%	141	193	15.4%	83
Tendring	603	23.7%	242	304	11.2%	273	1,440	56.7%	262
Three Rivers	11	2.4%	71	13	2.6%	139	36	7.8%	34
Thurrock UA	51	8.3%	167	43	6.2%	227	233	38.0%	191
Uttlesford	15	2.1%	60	4	0.6%	31	60	8.6%	39
Watford	8	2.2%	65	7	1.5%	96	65	18.0%	107
Waveney	207	21.3%	229	88	8.7%	258	444	45.7%	223
Welwyn Hatfield	10	1.7%	48	7	1.1%	69	88	14.9%	80

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	613	1.6%		167	0.4%		3,867	10.3%	
Barking and Dagenham	27	5.3%	124	3	0.5%	30	188	36.9%	185
Barnet	9	0.3%	12	3	0.1%	12	135	4.6%	15
Bexley	77	10.8%	181	14	1.8%	105	230	32.3%	174
Brent	0	0.0%	1	1	0.1%	8	54	3.6%	9
Bromley	73	4.5%	114	20	1.1%	70	255	15.8%	89
Camden	0	0.0%	1	0	0.0%	1	7	0.5%	3
Croydon	47	2.7%	85	13	0.6%	39	410	23.7%	142
Ealing	10	0.6%	21	0	0.0%	1	145	9.3%	46
Enfield	16	1.1%	40	8	0.5%	28	115	8.1%	35
Greenwich	47	6.4%	147	12	1.4%	83	157	21.3%	121
Hackney	0	0.0%	1	1	0.1%	14	29	5.6%	20
Hammersmith and Fulham	1	0.1%	8	0	0.0%	1	10	1.0%	5
Haringey	3	0.3%	13	1	0.1%	13	79	9.0%	43
Harrow	3	0.2%	10	1	0.1%	10	50	4.1%	10
Havering	66	5.9%	138	12	1.0%	65	262	23.2%	137
Hillingdon	40	3.7%	105	12	0.9%	62	219	20.5%	118
Hounslow	12	1.1%	38	8	0.6%	36	153	13.8%	78
Islington	1	0.2%	9	0	0.0%	1	4	0.7%	4
Kensington and Chelsea	0	0.0%	1	0	0.0%	1	2	0.1%	1
Kingston upon Thames	10	1.1%	39	2	0.2%	17	80	8.8%	40
Lambeth	5	0.6%	18	1	0.1%	11	57	6.3%	24
Lewisham	11	1.4%	42	3	0.3%	18	159	19.9%	115
Merton	30	3.6%	104	6	0.6%	37	114	13.7%	75
Newham	7	0.6%	20	9	0.7%	43	172	15.5%	87
Redbridge	59	5.1%	122	10	0.8%	51	228	19.9%	116
Richmond upon Thames	9	0.8%	23	5	0.4%	24	72	6.1%	22
Southwark	19	2.1%	59	2	0.2%	15	78	8.5%	38

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	4	0.7%	22	3	0.5%	27	97	18.0%	108
Tower Hamlets	13	1.0%	34	9	0.5%	29	131	10.5%	57
Waltham Forest	7	1.0%	32	7	0.8%	57	110	16.0%	91
Wandsworth	7	0.5%	17	1	0.1%	9	56	4.3%	13
Westminster	0	0.0%	1	0	0.0%	1	9	0.3%	2

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	3,425	6.0%		1,972	3.1%		11,618	20.3%	
Adur	6	2.2%	61	7	2.2%	129	30	10.9%	60
Arun	95	6.0%	142	67	3.8%	175	271	17.2%	103
Ashford	60	7.8%	161	24	3.0%	154	178	23.3%	138
Aylesbury Vale	90	6.6%	149	66	4.4%	198	311	22.8%	131
Basingstoke and Deane	33	5.6%	130	19	2.9%	152	155	26.5%	154
Bracknell Forest UA	9	2.0%	56	8	1.6%	99	69	15.5%	86
Brighton and Hove UA	0	0.0%	1	6	0.3%	20	70	4.2%	11
Canterbury	80	7.6%	159	56	4.9%	207	290	27.6%	157
Cherwell	48	4.8%	115	26	2.4%	135	191	19.0%	110
Chichester	22	1.9%	53	24	1.9%	110	79	6.8%	29
Chiltern	15	2.4%	70	7	1.0%	67	46	7.3%	31
Crawley	5	1.7%	49	7	2.0%	120	66	22.4%	129
Dartford	24	5.7%	133	7	1.5%	89	129	30.6%	167
Dover	162	17.1%	210	84	8.5%	257	379	40.0%	197
East Hampshire	19	2.1%	58	8	0.8%	54	94	10.2%	55
Eastbourne	49	5.7%	131	8	0.8%	58	259	30.0%	164
Eastleigh	35	6.4%	148	23	3.9%	176	156	28.7%	161
Elmbridge	3	0.3%	11	2	0.2%	16	34	3.3%	7
Epsom and Ewell	2	0.5%	16	0	0.0%	1	37	9.8%	49
Fareham	52	8.0%	163	26	3.7%	172	142	21.9%	126
Gosport	152	33.3%	277	59	11.7%	279	274	60.0%	279
Gravesham	31	8.6%	169	17	4.1%	185	136	37.9%	189
Guildford	25	3.2%	97	12	1.4%	86	52	6.7%	28
Hart	3	1.0%	30	6	1.9%	107	14	4.7%	16
Hastings	148	23.6%	241	99	13.7%	292	301	48.0%	232
Havant	61	8.0%	164	38	4.6%	202	213	28.0%	158
Horsham	6	0.6%	19	7	0.7%	44	52	5.4%	19

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	238	9.1%	175	116	4.2%	186	675	25.8%	151
Lewes	6	0.9%	28	6	0.8%	56	61	9.2%	44
Maidstone	59	6.1%	143	37	3.5%	167	241	24.9%	145
Medway UA	268	26.4%	253	124	10.9%	272	529	52.0%	248
Mid Sussex	12	1.3%	41	6	0.6%	34	69	7.6%	32
Milton Keynes UA	194	14.3%	196	112	7.5%	241	518	38.1%	192
Mole Valley	4	0.8%	26	5	1.0%	63	20	4.2%	12
New Forest	53	2.7%	81	67	3.1%	157	252	12.7%	67
Oxford	3	0.4%	14	5	0.6%	40	48	6.8%	30
Portsmouth UA	121	11.2%	184	54	4.3%	191	419	38.9%	194
Reading UA	25	7.6%	157	11	2.8%	144	141	42.6%	208
Reigate and Banstead	36	3.8%	106	16	1.5%	92	155	16.2%	94
Rother	90	5.9%	139	71	4.3%	192	305	19.8%	114
Runnymede	21	3.5%	103	18	2.6%	138	75	12.5%	65
Rushmoor	15	9.0%	173	6	2.8%	146	54	32.3%	175
Sevenoaks	8	1.0%	33	8	1.0%	64	66	8.5%	37
Shepway	181	17.5%	213	116	9.9%	267	444	43.0%	211
Slough UA	41	7.8%	160	8	1.2%	78	164	31.4%	169
South Bucks	6	1.0%	29	4	0.6%	38	21	3.4%	8
South Oxfordshire	10	1.0%	31	6	0.6%	32	62	6.3%	23
Southampton UA	84	6.2%	144	36	2.2%	127	502	37.0%	187
Spelthorne	15	2.5%	75	2	0.3%	19	134	22.2%	128
Surrey Heath	20	5.7%	134	4	1.0%	66	52	14.8%	79
Swale	121	16.1%	204	72	8.9%	260	308	41.0%	202
Tandridge	7	1.1%	36	12	1.7%	104	62	9.5%	47
Test Valley	43	5.8%	135	17	2.1%	126	136	18.3%	109
Thanet	216	14.2%	195	140	8.2%	252	670	44.1%	218
Tonbridge and Malling	20	2.6%	76	6	0.7%	48	107	13.7%	76

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
Tunbridge Wells	8	1.1%	37	9	1.1%	71	61	8.2%	36
Vale of White Horse	13	1.5%	43	4	0.4%	26	100	11.3%	61
Waverley	20	2.4%	72	12	1.3%	82	73	8.9%	42
Wealden	41	2.5%	74	26	1.5%	94	166	10.0%	53
West Berkshire UA	38	4.9%	116	34	4.0%	177	149	19.4%	112
West Oxfordshire	23	2.7%	82	13	1.4%	84	115	13.3%	70
Winchester	24	3.2%	96	28	3.4%	160	78	10.3%	56
Windsor and Maidenhead UA	17	1.8%	51	15	1.4%	87	85	8.9%	41
Woking	13	2.5%	73	12	1.9%	108	88	16.8%	100
Wokingham UA	16	3.3%	98	7	1.3%	80	61	12.6%	66
Worthing	27	3.8%	107	6	0.7%	45	153	21.4%	122
Wycombe	33	3.1%	95	8	0.7%	46	171	16.1%	92

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	3,271	6.3%		1,685	3.0%		10,487	20.1%	
Bath and North East Somerset UA	30	2.7%	86	11	0.9%	61	148	13.5%	71
Bournemouth UA	51	2.7%	80	78	3.4%	158	440	23.0%	133
Bristol, City of UA	68	5.0%	117	33	2.0%	118	429	31.5%	170
Cheltenham	44	6.0%	141	30	3.5%	165	172	23.3%	140
Christchurch	11	1.9%	52	5	0.8%	53	54	9.2%	45
Cornwall UA	456	5.3%	123	283	3.1%	155	1,335	15.5%	85
Cotswold	19	1.9%	54	16	1.6%	98	63	6.3%	25
East Devon	45	2.3%	69	23	1.1%	72	148	7.6%	33
East Dorset	16	1.7%	47	15	1.5%	93	57	6.0%	21
Exeter	6	0.8%	25	7	0.9%	59	74	10.2%	54
Forest of Dean	210	15.1%	199	55	3.8%	174	529	37.9%	190
Gloucester	196	24.3%	245	66	7.3%	240	421	52.1%	249
Mendip	36	3.0%	91	29	2.3%	133	188	15.9%	90
Mid Devon	18	2.3%	68	6	0.7%	49	106	13.6%	72
North Devon	39	3.1%	94	18	1.4%	85	126	10.0%	52
North Dorset	30	3.1%	92	29	2.8%	147	148	15.2%	81
North Somerset UA	320	18.0%	214	161	8.3%	254	637	35.9%	182
Plymouth UA	276	15.8%	202	84	4.3%	193	772	44.3%	219
Poole UA	36	2.2%	64	36	2.1%	121	158	9.7%	48
Purbeck	7	2.0%	57	8	2.2%	128	34	9.8%	50
Sedgemoor	107	8.8%	170	44	3.4%	162	280	23.0%	136
South Gloucestershire UA	79	5.9%	140	24	1.7%	102	327	24.5%	143
South Hams	23	1.5%	44	23	1.5%	88	71	4.8%	17
South Somerset	133	7.1%	154	80	4.1%	180	433	23.0%	134
Stroud	57	5.1%	121	34	2.9%	150	254	22.8%	132
Swindon UA	328	28.5%	261	104	8.2%	253	587	51.0%	240
Taunton Deane	47	4.2%	111	24	2.0%	115	237	21.0%	120

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How much of the housing market is affordable?

South West (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
Teignbridge	104	6.3%	146	87	4.9%	208	270	16.5%	96
Tewkesbury	66	9.5%	177	31	4.1%	182	158	22.6%	130
Torbay UA	85	4.3%	113	91	4.1%	184	472	23.7%	141
Torridge	38	3.4%	101	14	1.2%	77	151	13.7%	74
West Devon	22	2.6%	79	3	0.4%	22	89	10.7%	58
West Dorset	32	2.6%	78	25	1.9%	109	166	13.7%	73
West Somerset	18	2.2%	61	18	2.1%	125	128	15.5%	84
Weymouth and Portland	41	5.5%	127	23	2.8%	148	224	29.9%	163
Wiltshire UA	177	5.8%	137	67	2.1%	122	601	19.8%	113

Incomes and affordability thresholds

Full methodology for how income levels were calculated is available in the technical report relating to Shelter's A Home Of Their Own research:

[http://england.shelter.org.uk/_data/assets/pdf_file/0006/681144/Shelter -
A Home Of Their Own Technical Report.pdf](http://england.shelter.org.uk/_data/assets/pdf_file/0006/681144/Shelter_-_A_Home_Of_Their_Own_Technical_Report.pdf)

Note that for some areas local level figures could not be calculated so county level figures were used instead.

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 3.33 (as of June 2013). This was then assumed to be 80% of the value of the property (based on the CML average first time buyer advance figure of 80% as of June 2013), 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	£26,159	£108,885	£18,329	£76,296	£36,761	£153,020
County Durham UA	£26,167	£108,921	£18,817	£78,324	£35,887	£149,378
Hartlepool UA	£28,062	£116,807	£20,334	£84,640	£40,085	£166,853
Middlesbrough UA	£25,593	£106,532	£17,998	£74,915	£35,577	£148,089
Northumberland UA	£27,530	£114,592	£19,339	£80,497	£36,440	£151,681
Redcar and Cleveland UA	£24,354	£101,373	£16,740	£69,678	£34,225	£142,462
Stockton-on-Tees UA	£27,790	£115,676	£19,494	£81,145	£37,403	£155,690
Gateshead	£28,544	£118,815	£19,284	£80,270	£39,732	£165,385
Newcastle upon Tyne	£26,221	£109,144	£18,429	£76,710	£36,849	£153,383
North Tyneside	£26,827	£111,668	£18,826	£78,363	£36,607	£152,375
South Tyneside	£27,073	£112,691	£18,318	£76,249	£36,022	£149,942
Sunderland	£23,773	£98,954	£17,881	£74,431	£34,382	£143,114

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
Blackburn with Darwen UA	£22,895	£95,301	£17,287	£71,956	£32,609	£135,734
Blackpool UA	£22,607	£94,102	£15,201	£63,273	£31,701	£131,954
Cheshire East UA	£31,195	£129,849	£21,313	£88,717	£42,212	£175,707
Cheshire West and Chester UA	£30,774	£128,097	£21,283	£88,592	£41,718	£173,652
Halton UA	£27,918	£116,209	£19,189	£79,876	£39,234	£163,312
Warrington UA	£29,893	£124,431	£20,979	£87,326	£42,372	£176,375
Allerdale	£27,212	£113,271	£19,290	£80,297	£38,247	£159,202
Barrow-in-Furness	£27,212	£113,271	£19,290	£80,297	£38,247	£159,202
Carlisle	£27,212	£113,271	£19,290	£80,297	£38,247	£159,202
Copeland	£27,212	£113,271	£19,290	£80,297	£38,247	£159,202
Eden	£27,212	£113,271	£19,290	£80,297	£38,247	£159,202
South Lakeland	£27,212	£113,271	£19,290	£80,297	£38,247	£159,202
Bolton	£24,918	£103,721	£17,845	£74,280	£36,145	£150,453
Bury	£28,045	£116,738	£20,624	£85,846	£41,456	£172,561
Manchester	£26,572	£110,605	£19,159	£79,748	£38,511	£160,303
Oldham	£25,454	£105,952	£17,411	£72,475	£35,341	£147,108
Rochdale	£26,840	£111,719	£19,126	£79,613	£38,338	£159,582
Salford	£26,066	£108,499	£18,854	£78,479	£37,182	£154,769
Stockport	£30,811	£128,252	£21,120	£87,911	£42,320	£176,158
Tameside	£26,039	£108,389	£18,474	£76,897	£35,673	£148,489
Trafford	£34,450	£143,398	£23,767	£98,928	£47,873	£199,270
Wigan	£27,566	£114,744	£18,821	£78,344	£37,817	£157,411
Burnley	£28,377	£118,120	£19,199	£79,915	£38,967	£162,200
Chorley	£28,377	£118,120	£19,199	£79,915	£38,967	£162,200
Fylde	£28,377	£118,120	£19,199	£79,915	£38,967	£162,200
Hyndburn	£28,377	£118,120	£19,199	£79,915	£38,967	£162,200
Lancaster	£28,377	£118,120	£19,199	£79,915	£38,967	£162,200
Pendle	£28,377	£118,120	£19,199	£79,915	£38,967	£162,200
Preston	£28,377	£118,120	£19,199	£79,915	£38,967	£162,200
Ribble Valley	£28,377	£118,120	£19,199	£79,915	£38,967	£162,200
Rossendale	£28,377	£118,120	£19,199	£79,915	£38,967	£162,200
South Ribble	£28,377	£118,120	£19,199	£79,915	£38,967	£162,200
West Lancashire	£28,377	£118,120	£19,199	£79,915	£38,967	£162,200
Wyre	£28,377	£118,120	£19,199	£79,915	£38,967	£162,200
Knowsley	£28,035	£116,694	£18,376	£76,489	£37,718	£157,003
Liverpool	£26,299	£109,471	£18,941	£78,840	£38,530	£160,379
St. Helens	£29,324	£122,063	£20,156	£83,899	£41,210	£171,538

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		
	Area	Income	Affordability threshold	Income	Area	Income	Affordability threshold
Sefton	£29,359	£122,209	£19,922	£82,924	£40,537	£168,737	
Wirral	£29,637	£123,365	£20,325	£84,604	£40,775	£169,726	

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
East Riding of Yorkshire UA	£29,275	£121,856	£20,907	£87,027	£41,724	£173,677
Kingston upon Hull, City of UA	£26,008	£108,256	£17,541	£73,014	£36,090	£150,224
North East Lincolnshire UA	£28,003	£116,561	£19,419	£80,833	£37,422	£155,771
North Lincolnshire UA	£29,765	£123,898	£20,808	£86,612	£41,444	£172,512
York UA	£29,751	£123,837	£20,840	£86,747	£41,013	£170,717
Craven	£28,130	£117,089	£19,532	£81,303	£38,841	£161,674
Hambleton	£28,130	£117,089	£19,532	£81,303	£38,841	£161,674
Harrogate	£28,130	£117,089	£19,532	£81,303	£38,841	£161,674
Richmondshire	£28,130	£117,089	£19,532	£81,303	£38,841	£161,674
Ryedale	£28,130	£117,089	£19,532	£81,303	£38,841	£161,674
Scarborough	£28,130	£117,089	£19,532	£81,303	£38,841	£161,674
Selby	£28,130	£117,089	£19,532	£81,303	£38,841	£161,674
Barnsley	£27,349	£113,839	£18,715	£77,903	£38,661	£160,926
Doncaster	£28,061	£116,806	£18,890	£78,630	£38,526	£160,365
Rotherham	£28,340	£117,967	£18,723	£77,936	£37,802	£157,349
Sheffield	£28,250	£117,592	£19,309	£80,376	£39,876	£165,982
Bradford	£26,033	£108,363	£17,521	£72,932	£36,653	£152,567
Calderdale	£29,578	£123,119	£19,914	£82,891	£41,870	£174,285
Kirklees	£28,021	£116,639	£19,986	£83,190	£39,310	£163,627
Leeds	£28,921	£120,385	£19,417	£80,823	£39,972	£166,383
Wakefield	£27,082	£112,730	£18,005	£74,948	£37,014	£154,071

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
Derby UA	£32,735	£136,261	£21,558	£89,736	£45,546	£189,584
Leicester UA	£24,656	£102,632	£16,418	£68,339	£35,536	£147,919
Nottingham UA	£27,644	£115,068	£17,923	£74,606	£40,198	£167,323
Rutland UA	£32,821	£136,617	£22,559	£93,903	£46,124	£191,992
Amber Valley	£31,687	£131,898	£20,107	£83,696	£42,328	£176,189
Bolsover	£31,687	£131,898	£20,107	£83,696	£42,328	£176,189
Chesterfield	£31,687	£131,898	£20,107	£83,696	£42,328	£176,189
Derbyshire Dales	£31,687	£131,898	£20,107	£83,696	£42,328	£176,189
Erewash	£31,687	£131,898	£20,107	£83,696	£42,328	£176,189
High Peak	£31,687	£131,898	£20,107	£83,696	£42,328	£176,189
North East Derbyshire	£31,687	£131,898	£20,107	£83,696	£42,328	£176,189
South Derbyshire	£31,687	£131,898	£20,107	£83,696	£42,328	£176,189
Blaby	£32,327	£134,561	£20,612	£85,797	£43,700	£181,902
Charnwood	£32,327	£134,561	£20,612	£85,797	£43,700	£181,902
Harborough	£32,327	£134,561	£20,612	£85,797	£43,700	£181,902
Hinckley and Bosworth	£32,327	£134,561	£20,612	£85,797	£43,700	£181,902
Melton	£32,327	£134,561	£20,612	£85,797	£43,700	£181,902
North West Leicestershire	£32,327	£134,561	£20,612	£85,797	£43,700	£181,902
Oadby and Wigston	£32,327	£134,561	£20,612	£85,797	£43,700	£181,902
Boston	£29,302	£121,968	£19,159	£79,748	£39,810	£165,710
East Lindsey	£29,302	£121,968	£19,159	£79,748	£39,810	£165,710
Lincoln	£29,302	£121,968	£19,159	£79,748	£39,810	£165,710
North Kesteven	£29,302	£121,968	£19,159	£79,748	£39,810	£165,710
South Holland	£29,302	£121,968	£19,159	£79,748	£39,810	£165,710
South Kesteven	£29,302	£121,968	£19,159	£79,748	£39,810	£165,710
West Lindsey	£29,302	£121,968	£19,159	£79,748	£39,810	£165,710
Corby	£31,790	£132,326	£20,550	£85,537	£44,205	£184,005
Daventry	£31,790	£132,326	£20,550	£85,537	£44,205	£184,005
East Northamptonshire	£31,790	£132,326	£20,550	£85,537	£44,205	£184,005
Kettering	£31,790	£132,326	£20,550	£85,537	£44,205	£184,005
Northampton	£31,790	£132,326	£20,550	£85,537	£44,205	£184,005
South Northamptonshire	£31,790	£132,326	£20,550	£85,537	£44,205	£184,005
Wellingborough	£31,790	£132,326	£20,550	£85,537	£44,205	£184,005
Ashfield	£27,963	£116,395	£19,768	£82,286	£38,271	£159,305
Bassetlaw	£27,963	£116,395	£19,768	£82,286	£38,271	£159,305

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	
Area	Income	Affordability threshold	Income	Affordability threshold	Income	Affordability threshold
Broxtowe	£27,963	£116,395	£19,768	£82,286	£38,271	£159,305
Gedling	£27,963	£116,395	£19,768	£82,286	£38,271	£159,305
Mansfield	£27,963	£116,395	£19,768	£82,286	£38,271	£159,305
Newark and Sherwood	£27,963	£116,395	£19,768	£82,286	£38,271	£159,305
Rushcliffe	£27,963	£116,395	£19,768	£82,286	£38,271	£159,305

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
Herefordshire, County of UA	£24,805	£103,249	£16,592	£69,066	£33,087	£137,726
Shropshire UA	£26,339	£109,637	£19,527	£81,283	£37,667	£156,790
Stoke-on-Trent UA	£23,919	£99,564	£17,392	£72,393	£34,033	£141,664
Telford and Wrekin UA	£27,229	£113,341	£18,196	£75,740	£36,424	£151,615
Cannock Chase	£28,153	£117,185	£20,254	£84,308	£39,095	£162,733
East Staffordshire	£28,153	£117,185	£20,254	£84,308	£39,095	£162,733
Lichfield	£28,153	£117,185	£20,254	£84,308	£39,095	£162,733
Newcastle-under-Lyme	£28,153	£117,185	£20,254	£84,308	£39,095	£162,733
South Staffordshire	£28,153	£117,185	£20,254	£84,308	£39,095	£162,733
Stafford	£28,153	£117,185	£20,254	£84,308	£39,095	£162,733
Staffordshire Moorlands	£28,153	£117,185	£20,254	£84,308	£39,095	£162,733
Tamworth	£28,153	£117,185	£20,254	£84,308	£39,095	£162,733
North Warwickshire	£30,310	£126,166	£21,653	£90,130	£42,319	£176,151
Nuneaton and Bedworth	£30,310	£126,166	£21,653	£90,130	£42,319	£176,151
Rugby	£30,310	£126,166	£21,653	£90,130	£42,319	£176,151
Stratford-on-Avon	£30,310	£126,166	£21,653	£90,130	£42,319	£176,151
Warwick	£30,310	£126,166	£21,653	£90,130	£42,319	£176,151
Birmingham	£28,270	£117,674	£19,027	£79,202	£39,729	£165,371
Coventry	£30,206	£125,734	£19,572	£81,467	£41,151	£171,292
Dudley	£25,129	£104,600	£18,903	£78,686	£36,061	£150,103
Sandwell	£25,725	£107,082	£17,810	£74,132	£34,743	£144,620
Solihull	£33,463	£139,289	£23,436	£97,551	£47,543	£197,897
Walsall	£25,140	£104,644	£17,817	£74,165	£35,329	£147,059
Wolverhampton	£26,113	£108,697	£18,237	£75,911	£36,698	£152,755
Bromsgrove	£27,529	£114,591	£19,801	£82,421	£38,899	£161,916
Malvern Hills	£27,529	£114,591	£19,801	£82,421	£38,899	£161,916
Redditch	£27,529	£114,591	£19,801	£82,421	£38,899	£161,916
Worcester	£27,529	£114,591	£19,801	£82,421	£38,899	£161,916
Wychavon	£27,529	£114,591	£19,801	£82,421	£38,899	£161,916
Wyre Forest	£27,529	£114,591	£19,801	£82,421	£38,899	£161,916

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
Bedford UA	£31,915	£132,846	£21,302	£88,671	£45,639	£189,973
Central Bedfordshire UA	£34,623	£144,117	£22,718	£94,566	£48,007	£199,827
Luton UA	£27,828	£115,833	£20,041	£83,422	£39,646	£165,027
Peterborough UA	£29,395	£122,357	£19,107	£79,534	£41,310	£171,952
Southend-on-Sea UA	£32,595	£135,675	£21,839	£90,903	£46,002	£191,484
Thurrock UA	£30,875	£128,516	£21,912	£91,209	£44,865	£186,750
Cambridge	£32,868	£136,812	£22,748	£94,687	£46,211	£192,354
East Cambridgeshire	£32,868	£136,812	£22,748	£94,687	£46,211	£192,354
Fenland	£32,868	£136,812	£22,748	£94,687	£46,211	£192,354
Huntingdonshire	£32,868	£136,812	£22,748	£94,687	£46,211	£192,354
South Cambridgeshire	£32,868	£136,812	£22,748	£94,687	£46,211	£192,354
Basildon	£33,112	£137,828	£23,308	£97,021	£47,559	£197,964
Braintree	£33,112	£137,828	£23,308	£97,021	£47,559	£197,964
Brentwood	£33,112	£137,828	£23,308	£97,021	£47,559	£197,964
Castle Point	£33,112	£137,828	£23,308	£97,021	£47,559	£197,964
Chelmsford	£33,112	£137,828	£23,308	£97,021	£47,559	£197,964
Colchester	£33,112	£137,828	£23,308	£97,021	£47,559	£197,964
Epping Forest	£33,112	£137,828	£23,308	£97,021	£47,559	£197,964
Harlow	£33,112	£137,828	£23,308	£97,021	£47,559	£197,964
Maldon	£33,112	£137,828	£23,308	£97,021	£47,559	£197,964
Rochford	£33,112	£137,828	£23,308	£97,021	£47,559	£197,964
Tendring	£33,112	£137,828	£23,308	£97,021	£47,559	£197,964
Uttlesford	£33,112	£137,828	£23,308	£97,021	£47,559	£197,964
Broxbourne	£35,237	£146,673	£24,905	£103,666	£50,837	£211,608
Dacorum	£35,237	£146,673	£24,905	£103,666	£50,837	£211,608
East Hertfordshire	£35,237	£146,673	£24,905	£103,666	£50,837	£211,608
Hertsmere	£35,237	£146,673	£24,905	£103,666	£50,837	£211,608
North Hertfordshire	£35,237	£146,673	£24,905	£103,666	£50,837	£211,608
St Albans	£35,237	£146,673	£24,905	£103,666	£50,837	£211,608
Stevenage	£35,237	£146,673	£24,905	£103,666	£50,837	£211,608
Three Rivers	£35,237	£146,673	£24,905	£103,666	£50,837	£211,608
Watford	£35,237	£146,673	£24,905	£103,666	£50,837	£211,608
Welwyn Hatfield	£35,237	£146,673	£24,905	£103,666	£50,837	£211,608
Breckland	£28,290	£117,756	£19,268	£80,205	£39,079	£162,666
Broadland	£28,290	£117,756	£19,268	£80,205	£39,079	£162,666
Great Yarmouth	£28,290	£117,756	£19,268	£80,205	£39,079	£162,666

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						
King's Lynn and West Norfolk	£28,290	£117,756	£19,268	£80,205	£39,079	£162,666
North Norfolk	£28,290	£117,756	£19,268	£80,205	£39,079	£162,666
Norwich	£28,290	£117,756	£19,268	£80,205	£39,079	£162,666
South Norfolk	£28,290	£117,756	£19,268	£80,205	£39,079	£162,666
Babergh	£28,149	£117,169	£19,068	£79,370	£38,467	£160,120
Forest Heath	£28,149	£117,169	£19,068	£79,370	£38,467	£160,120
Ipswich	£28,149	£117,169	£19,068	£79,370	£38,467	£160,120
Mid Suffolk	£28,149	£117,169	£19,068	£79,370	£38,467	£160,120
St Edmundsbury	£28,149	£117,169	£19,068	£79,370	£38,467	£160,120
Suffolk Coastal	£28,149	£117,169	£19,068	£79,370	£38,467	£160,120
Waveney	£28,149	£117,169	£19,068	£79,370	£38,467	£160,120

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
Camden	£47,876	£199,284	£29,420	£122,459	£65,211	£271,440
Hackney	£35,771	£148,898	£24,274	£101,042	£52,978	£220,523
Hammersmith and Fulham	£46,646	£194,162	£32,062	£133,457	£65,553	£272,862
Haringey	£33,694	£140,253	£23,759	£98,899	£51,945	£216,220
Islington	£46,702	£194,398	£30,045	£125,063	£65,153	£271,199
Kensington and Chelsea	£50,411	£209,834	£34,650	£144,229	£70,844	£294,886
Lambeth	£40,139	£167,079	£25,733	£107,112	£56,624	£235,699
Lewisham	£36,684	£152,696	£24,933	£103,784	£53,608	£223,143
Newham	£27,702	£115,309	£21,062	£87,671	£42,676	£177,639
Southwark	£41,374	£172,220	£26,690	£111,096	£57,592	£239,728
Tower Hamlets	£43,884	£182,667	£27,440	£114,220	£61,738	£256,983
Wandsworth	£47,659	£198,380	£29,322	£122,054	£65,895	£274,290
Westminster	£56,058	£233,342	£33,904	£141,123	£75,728	£315,217
Barking and Dagenham	£33,204	£138,211	£21,452	£89,295	£45,941	£191,230
Barnet	£40,038	£166,657	£25,532	£106,276	£55,880	£232,599
Bexley	£38,975	£162,232	£25,590	£106,516	£53,680	£223,443
Brent	£33,189	£138,149	£22,671	£94,368	£49,456	£205,859
Bromley	£45,707	£190,254	£28,416	£118,283	£61,659	£256,655
Croydon	£37,966	£158,035	£24,104	£100,332	£52,483	£218,461
Ealing	£36,901	£153,599	£24,081	£100,237	£51,958	£216,275
Enfield	£34,976	£145,588	£23,432	£97,534	£51,060	£212,539
Greenwich	£38,611	£160,720	£24,410	£101,608	£53,645	£223,297
Harrow	£36,262	£150,941	£23,353	£97,206	£50,138	£208,700
Havering	£39,166	£163,029	£25,266	£105,169	£53,547	£222,888
Hillingdon	£39,763	£165,512	£24,806	£103,255	£55,786	£232,210
Hounslow	£36,894	£153,572	£23,695	£98,632	£51,632	£214,918
Kingston upon Thames	£46,065	£191,745	£28,273	£117,688	£62,808	£261,438
Merton	£40,865	£170,102	£28,089	£116,919	£57,429	£239,049
Redbridge	£38,078	£158,501	£25,836	£107,542	£53,480	£222,609
Richmond upon Thames	£50,195	£208,935	£32,456	£135,100	£70,033	£291,512
Sutton	£38,224	£159,108	£24,214	£100,793	£53,538	£222,850
Waltham Forest	£35,598	£148,176	£22,942	£95,496	£50,027	£208,237

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
Bracknell Forest UA	£37,203	£154,859	£25,572	£106,442	£49,065	£204,233
Brighton and Hove UA	£31,398	£130,696	£22,220	£92,491	£46,095	£191,872
Isle Of Wight UA	£29,187	£121,492	£19,727	£82,115	£39,775	£165,564
Medway UA	£32,497	£135,267	£22,598	£94,062	£44,663	£185,912
Milton Keynes UA	£33,923	£141,205	£22,234	£92,550	£45,874	£190,951
Portsmouth UA	£28,831	£120,008	£19,549	£81,372	£40,557	£168,819
Reading UA	£37,122	£154,520	£24,898	£103,636	£50,684	£210,974
Slough UA	£35,038	£145,847	£21,850	£90,949	£47,267	£196,749
Southampton UA	£27,689	£115,254	£19,195	£79,899	£39,688	£165,201
West Berkshire UA	£35,492	£147,735	£24,973	£103,949	£48,954	£203,772
Windsor and Maidenhead UA	£47,361	£197,139	£30,754	£128,012	£61,140	£254,497
Wokingham UA	£41,241	£171,666	£28,807	£119,911	£55,242	£229,946
Aylesbury Vale	£36,553	£152,153	£25,479	£106,056	£49,571	£206,338
Chiltern	£36,553	£152,153	£25,479	£106,056	£49,571	£206,338
South Bucks	£36,553	£152,153	£25,479	£106,056	£49,571	£206,338
Wycombe	£36,553	£152,153	£25,479	£106,056	£49,571	£206,338
Eastbourne	£28,918	£120,372	£19,691	£81,964	£41,257	£171,732
Hastings	£28,918	£120,372	£19,691	£81,964	£41,257	£171,732
Lewes	£28,918	£120,372	£19,691	£81,964	£41,257	£171,732
Rother	£28,918	£120,372	£19,691	£81,964	£41,257	£171,732
Wealden	£28,918	£120,372	£19,691	£81,964	£41,257	£171,732
Basingstoke and Deane	£34,777	£144,761	£23,107	£96,183	£47,413	£197,356
East Hampshire	£34,777	£144,761	£23,107	£96,183	£47,413	£197,356
Eastleigh	£34,777	£144,761	£23,107	£96,183	£47,413	£197,356
Fareham	£34,777	£144,761	£23,107	£96,183	£47,413	£197,356
Gosport	£34,777	£144,761	£23,107	£96,183	£47,413	£197,356
Hart	£34,777	£144,761	£23,107	£96,183	£47,413	£197,356
Havant	£34,777	£144,761	£23,107	£96,183	£47,413	£197,356
New Forest	£34,777	£144,761	£23,107	£96,183	£47,413	£197,356
Rushmoor	£34,777	£144,761	£23,107	£96,183	£47,413	£197,356
Test Valley	£34,777	£144,761	£23,107	£96,183	£47,413	£197,356
Winchester	£34,777	£144,761	£23,107	£96,183	£47,413	£197,356
Ashford	£32,333	£134,587	£22,698	£94,480	£46,785	£194,744
Canterbury	£32,333	£134,587	£22,698	£94,480	£46,785	£194,744
Dartford	£32,333	£134,587	£22,698	£94,480	£46,785	£194,744
Dover	£32,333	£134,587	£22,698	£94,480	£46,785	£194,744
Gravesham	£32,333	£134,587	£22,698	£94,480	£46,785	£194,744

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
Maidstone	£32,333	£134,587	£22,698	£94,480	£46,785	£194,744
Sevenoaks	£32,333	£134,587	£22,698	£94,480	£46,785	£194,744
Shepway	£32,333	£134,587	£22,698	£94,480	£46,785	£194,744
Swale	£32,333	£134,587	£22,698	£94,480	£46,785	£194,744
Thanet	£32,333	£134,587	£22,698	£94,480	£46,785	£194,744
Tonbridge and Malling	£32,333	£134,587	£22,698	£94,480	£46,785	£194,744
Tunbridge Wells	£32,333	£134,587	£22,698	£94,480	£46,785	£194,744
Cherwell	£34,157	£142,177	£23,011	£95,785	£46,910	£195,262
Oxford	£34,157	£142,177	£23,011	£95,785	£46,910	£195,262
South Oxfordshire	£34,157	£142,177	£23,011	£95,785	£46,910	£195,262
Vale of White Horse	£34,157	£142,177	£23,011	£95,785	£46,910	£195,262
West Oxfordshire	£34,157	£142,177	£23,011	£95,785	£46,910	£195,262
Elmbridge	£41,670	£173,449	£27,325	£113,740	£55,715	£231,914
Epsom and Ewell	£41,670	£173,449	£27,325	£113,740	£55,715	£231,914
Guildford	£41,670	£173,449	£27,325	£113,740	£55,715	£231,914
Mole Valley	£41,670	£173,449	£27,325	£113,740	£55,715	£231,914
Reigate and Banstead	£41,670	£173,449	£27,325	£113,740	£55,715	£231,914
Runnymede	£41,670	£173,449	£27,325	£113,740	£55,715	£231,914
Spelthorne	£41,670	£173,449	£27,325	£113,740	£55,715	£231,914
Surrey Heath	£41,670	£173,449	£27,325	£113,740	£55,715	£231,914
Tandridge	£41,670	£173,449	£27,325	£113,740	£55,715	£231,914
Waverley	£41,670	£173,449	£27,325	£113,740	£55,715	£231,914
Woking	£41,670	£173,449	£27,325	£113,740	£55,715	£231,914
Adur	£32,435	£135,010	£21,427	£89,190	£43,818	£182,392
Arun	£32,435	£135,010	£21,427	£89,190	£43,818	£182,392
Chichester	£32,435	£135,010	£21,427	£89,190	£43,818	£182,392
Crawley	£32,435	£135,010	£21,427	£89,190	£43,818	£182,392
Horsham	£32,435	£135,010	£21,427	£89,190	£43,818	£182,392
Mid Sussex	£32,435	£135,010	£21,427	£89,190	£43,818	£182,392
Worthing	£32,435	£135,010	£21,427	£89,190	£43,818	£182,392

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	£30,126	£125,398	£21,210	£88,286	£42,278	£175,983
Bournemouth UA	£28,545	£118,817	£20,263	£84,344	£41,429	£172,448
Bristol, City of UA	£29,623	£123,304	£20,126	£83,775	£40,571	£168,875
Cornwall UA	£25,494	£106,118	£17,445	£72,617	£35,421	£147,442
North Somerset UA	£33,897	£141,097	£22,944	£95,503	£43,575	£181,381
Plymouth UA	£27,794	£115,693	£18,952	£78,890	£39,044	£162,521
Poole UA	£29,669	£123,498	£21,832	£90,877	£41,695	£173,556
South Gloucestershire UA	£31,937	£132,937	£21,703	£90,341	£41,763	£173,840
Swindon UA	£31,068	£129,321	£21,254	£88,470	£41,171	£171,374
Torbay UA	£22,975	£95,634	£17,046	£70,953	£34,690	£144,397
Wiltshire UA	£29,700	£123,626	£19,971	£83,131	£39,858	£165,909
East Devon	£26,609	£110,762	£18,039	£75,086	£35,916	£149,502
Exeter	£26,609	£110,762	£18,039	£75,086	£35,916	£149,502
Mid Devon	£26,609	£110,762	£18,039	£75,086	£35,916	£149,502
North Devon	£26,609	£110,762	£18,039	£75,086	£35,916	£149,502
South Hams	£26,609	£110,762	£18,039	£75,086	£35,916	£149,502
Teignbridge	£26,609	£110,762	£18,039	£75,086	£35,916	£149,502
Torridge	£26,609	£110,762	£18,039	£75,086	£35,916	£149,502
West Devon	£26,609	£110,762	£18,039	£75,086	£35,916	£149,502
Christchurch	£28,796	£119,864	£19,607	£81,615	£39,755	£165,482
East Dorset	£28,796	£119,864	£19,607	£81,615	£39,755	£165,482
North Dorset	£28,796	£119,864	£19,607	£81,615	£39,755	£165,482
Purbeck	£28,796	£119,864	£19,607	£81,615	£39,755	£165,482
West Dorset	£28,796	£119,864	£19,607	£81,615	£39,755	£165,482
Weymouth and Portland	£28,796	£119,864	£19,607	£81,615	£39,755	£165,482
Cheltenham	£30,566	£127,232	£20,877	£86,898	£41,299	£171,908
Cotswold	£30,566	£127,232	£20,877	£86,898	£41,299	£171,908
Forest of Dean	£30,566	£127,232	£20,877	£86,898	£41,299	£171,908
Gloucester	£30,566	£127,232	£20,877	£86,898	£41,299	£171,908
Stroud	£30,566	£127,232	£20,877	£86,898	£41,299	£171,908
Tewkesbury	£30,566	£127,232	£20,877	£86,898	£41,299	£171,908
Mendip	£28,027	£116,661	£19,482	£81,092	£37,805	£157,365
Sedgemoor	£28,027	£116,661	£19,482	£81,092	£37,805	£157,365
South Somerset	£28,027	£116,661	£19,482	£81,092	£37,805	£157,365
Taunton Deane	£28,027	£116,661	£19,482	£81,092	£37,805	£157,365
West Somerset	£28,027	£116,661	£19,482	£81,092	£37,805	£157,365