

# Housing in the marginals

How is England's housing shortage affecting political battlegrounds?

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## Introduction

This report looks at how England's housing shortage is affecting the kind of Parliamentary constituencies which will decide the next general election.

Every year, the shortage of affordable homes hits the dreams, aspirations and livelihoods of more and more people in new ways. It is no longer a crisis which solely affects those on low incomes, but those in the middle too – people in all corners of the country, on all kinds of incomes. It is at the root of almost every single problem Shelter sees through its services, from the family stuck in temporary accommodation to the young couple struggling with mortgage debt.

Put simply, everyone deserves a safe, decent and affordable place they can call home no matter who they are or where they live. This report looks at political battlegrounds not because the problems faced by voters in these areas matter more, but because for a generation the perception that housing is not a 'key voter' issue has been a factor in all political parties failing to prioritise the bold action we need to end the housing crisis. The report seeks to examine whether that perception holds up.

To read Shelter and KPMG's plan for how the next government can build the homes we need by the end of the next Parliament visit [www.thehomesweneed.org.uk](http://www.thehomesweneed.org.uk)

## Methodology

This paper looks at housing affordability in 115 marginal seats in England. There are many competing views of what the key 'swing seats' in the 2015 general election are. Therefore, as a credible external reference point, **the seats we choose here are the seats polled by pollster Lord Ashcroft in his series of polling in marginal seats** – plus the two seats (Milton Keynes South and Plymouth Moor View) which on a uniform swing would give Labour and Conservative respectively a working majority. We have matched affordability data to every single 'Ashcroft polled' seat in England.

Constituency level housing data is not readily available. Therefore, as a substitute, we took data for that constituency's corresponding local authority<sup>1</sup>. On this basis, we examined data across eight metrics:

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<sup>1</sup> We used GovEval data for reliable information on what local authority best relates to a given constituency.

- Tenure as a proportion of stock. This is based on 2011 Census data.
- Tenure change between 2001 and 2011. This is based on 2011 Census data.
- Years it takes to save for a home. This is based on data from Shelter's *A Home of Their Own* report (January 2015). In the few areas where corresponding local authority data is not available, we have used county level data. The figure we have taken is for a young couple with a child on typical income.
- Percentage of homes for sale that are affordable. This is based on local authority level data from Shelter's recent report *How much of the housing market is affordable?* (June 2014). The figure we have taken is for a young couple with a child on typical income.
- Young working adults living at home. This is based on local authority level Census and ONS figures for the percentage of young adults (aged 20-34) who are living at home despite being in work.
- Average private rents. All data from Valuation Office Agency (VOA). 2 bed home, 12 months to March 2014.
- Rent inflation/rent increases in 2014. This is the change in average private rent for 2 bed home, 12 months 2013 to 2014. A credible national average for this figure is not obtainable, so as a substitute we compared rent inflation in each area to CPI inflation (1.6% in March 2014).
- Social housing waiting list. All data from the Office of National Statistics (ONS) and Department for Communities and Local Government (DCLG).

We chose these metrics for a number of reasons. They not only tell the story of how the housing shortage is being felt in reality, but they can also most easily be compared across different geographical areas. They also provide local authority level data for us to match up to constituencies.

In addition, we looked at how many of marginal seats would constitute a housing 'hot spot' area of very high unaffordability when it comes to home ownership. We defined a housing 'hot spot' as an area that performs worse than the national average on two or more of the following three metrics outlined above: declines in home ownership between 2001-2011, the percentage of homes on the market affordable to a typical young family, and the number of years it takes a young family on typical income to save for their first home in the area.

# Summary of findings

## Summary

- We found strong evidence that England's housing crisis is being felt in political battlegrounds across the country. In fact, in most of these areas, housing affordability is worse than in the country at large. Marginal areas are more likely to be worse affected by the housing shortage, especially when it comes to the affordability of home ownership.
- While London is the worst affected region, the marginal Parliamentary constituencies hit hardest by the housing crisis are by no means confined to the capital. The cluster of key seats in the East of England, East Midlands and the South West in particular, as well as the broader South East, are also hard hit.
- This amounts to a significant political opportunity facing all parties: for the first time in a generation, the kinds of voters that will decide the next election are being hit hard by the housing shortage, opening up a space for all politicians to be the party that offers credible solutions to it. The only solution which will start to turn the tide on unaffordability in these areas – as across the country – is building the affordable homes they desperately need.

## Home ownership in marginal seats

### *Hot spots*

- Housing unaffordability is high across the whole country. However, we **examined areas of very high housing unaffordability** – 'hot spots' where on several metrics those wanting to own their own home face an even bigger uphill battle than they do in the country at large.<sup>2</sup> We found that a majority of marginal seats in England (56%) are housing affordability hot spots of this sort.
  - Predictably, London seats are worst affected. However, key seats in the East of England are also hard hit. **Thirteen out of fourteen of marginals in the East of England (93%) can be classified as housing hot spots** (including Watford, Norwich

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<sup>2</sup> We defined a housing 'hot spot area' as an area that performs worse than the national average on two or more of the following three metrics: declines in home ownership between 2001-2011, the percentage of homes on the market affordable to a typical young family, and the number of years it takes a young family on typical income to save for their first home in the area.

North and Thurrock). Any party wishing to hold or win these seats could do far worse than put housing at the front of their campaign.

- **Lib Dem-Conservative marginals are also disproportionately affected by housing unaffordability**, owing largely to their location in the South West of England. Three quarters of these contests are taking place in ‘affordability hot spots’.
- Some of the worst hit individual seats include **Castle Point** (Con-UKIP), **Brentford and Isleworth** (Con-Lab), **Cambridge** (Lib Dem-Lab), **Croydon Central** (Con-Lab), **Hastings and Rye** (Con-Lab), **Ipswich** (Con-Lab), **Stevenage** (Con-Lab) and the East Midlands marginal of **Northampton North** (Con-Lab).

#### *Home ownership decline*

- Between 2001 and 2011, mortgaged home ownership in England declined by around 15% (reflecting both the decline in first time buyers getting onto the housing ladder and the increased proportion of owner occupiers who have paid off their mortgage)<sup>3</sup>. This was broadly the pattern across all English marginal seats, too. However, there were several types of seat where mortgaged home ownership decline was more pronounced:
  - **8 out of 11 (73%) of key East Midlands seats** saw even sharper declines in home ownership than the national average. According to recent reports, these Midlands seats will play a particularly crucial role in who wins the election<sup>4</sup>.
  - **Conservative-Labour marginal tend to be worse affected**. 54% of these seats have seen declines in home ownership starker than the national average.<sup>5</sup>
  - Some of the hardest hit individual seats include **Worcester** (Con-Lab, 21% decline in home ownership), **Blackpool North** (Con-Lab, 17%) and **Hampstead & Kilburn** (Lab-Con, 27%).

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<sup>3</sup> All changes in tenure are proportionate changes in the percentage of stock, not percentage points.

<sup>4</sup> ‘Alarm rings for Labour in Midlands bellweather’, *The Times*, March 16<sup>th</sup> 2015.

<sup>5</sup> Between 2001 and 2011, home ownership declined by an average of 15% across England. Source: 2011 Census data.

### *Homes affordable to typical young family*

- Across England, only around 17.9% of homes for sale are affordable to a typical young family looking to buy. A majority of marginal areas (55%) have even fewer affordable homes for sale than that.<sup>6</sup>
  - Particularly hard hit are the likes of **Hove** (Con-Lab marginal; 99% of homes for sale unaffordable), **Thurrock** (Con-Lab-UKIP; 93% unaffordable) and **St Ives** (Lib Dem-Con; 93%).
  - As well as London, the **worst affected regions are the South East**, where the proportion of homes for sale that are affordable is lower than the national average in 100% of seats, and the **South West**, where the proportion is lower than the national average in 17 out of 20 marginal seats.
  - Affordability is particularly acute in Lib Dem held marginals (69% of these have fewer affordable homes for sale than the national average).
- On average, across England at large, a typical young family faces around 12.3 years of saving before they can afford a home of their own. This was roughly the average across marginal seats.
  - The worst hit areas are London and the South East (where every single seat fared worse than the national average), the South West (17 of 20 seats above the national average) and the East of England (13 out of 14 worse than national average).
  - Examples include Hastings and Rye (Con-Lab marginal, 17.3 years), Hornsey and Wood Green (Lib Dem-Lab marginal, 31.6 years) and Great Yarmouth (Con-UKIP marginal, and seat of the current Housing Minister, 13 years of saving).

### **Private renting (PRS) in marginal seats**

- Between 2001 and 2011, the proportion of private rented sector stock expanded by 69% in England. 66 out of 114 (58%) marginal constituencies have seen bigger increases in private renting than this. **The average expansion in the PRS between 2001 and 2011 in**

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<sup>6</sup> Based on a typical income young family with a child, one full time earner and one part time.

**marginal seats is around 73%<sup>7</sup>, compared to 69% nationally.**

- Expansion in the PRS is especially high in Conservative-Labour marginals, where high house prices and a shortage of social housing has forced more people to rent. 66% of these seats saw an expansion in the PRS larger than the national average.
- Particularly stark were **Corby** (Con-Lab, 267% increase in private renting), **Cannock Chase** (Con-Lab, 140% increase) and **Solihull** (Lib Dem-Con, 135% increase).
- Private rents increased between 2013 and 2014 in three quarters of marginal constituencies. Over one third (37%) of these seats saw rents rise above CPI inflation in 2014.<sup>8</sup>
  - Hot spots for rent inflation include **Ealing Central** (Con-Lab, 14.2% increase), **Brentford and Isleworth** (Con-Lab, 7.9% increase) and **Watford** (Conservative-Lib Dem, 6.1% increase).

### **Young adults stuck living at home with parents**

- One indicator of housing affordability in any given area is the proportion of young adults in work but living with their parents<sup>9</sup>. 71 out of 115 marginal seats (62%) had more than 25% of working young adults stuck living in their childhood bedrooms.
  - The Conservative held seat of Castle point, where there has been a big swing to UKIP since 2010, is especially hard hit – with 45% of working young adults living with their parents.

### **Social renting in marginal seats**

- Between 2001 and 2011, social housing stock declined by 8% in England. Just over a third of marginal seats saw a decline sharper than this.

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<sup>7</sup> This is based on a calculation that weights housing stock for each area, rather than a crude mean of all areas.

<sup>8</sup> A reliable national average of rent inflation based on VOA data is not possible to estimate, given complex local variations. We have therefore used CPI (1.6% in March 2014) as the comparator instead.

<sup>9</sup> Though housing costs are not the only factor involved in this, it is considered a lead factor.

- The decline in social housing is particularly pronounced in marginal seats in Yorkshire. **10 of 12 Yorkshire marginals had steeper falls in their social housing** stock than the national average.
- Some of the worst hit seats include **Manchester Withington** (Lib Dem-Lab, 20% decline) and **Corby** (Con-Lab, 33%).
- On average in England, 60 in every 1,000 people were on the social housing waiting list in 2014. 44% of marginal seats were even worse affected than this.<sup>10</sup>
  - Marginal seats in the South West are especially short of social housing. 14 out of 20 (70%) of these homes have social housing waiting lists larger than the national average.
  - Particularly badly hit by the shortage of social homes are **Telford** (Lab-Con marginal), **Solihull** (Lib Dem-Con) and the cluster of seats in Brighton and Hove (**Hove, Brighton Pavillion, Brighton Kemptown**).




## Marginal constituencies in England: affordability<sup>11</sup>

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<sup>10</sup> Recent changes to the social housing list process means this is probably an under representation. Changes since 2010 allow local authorities, in theory, to disbar anyone but the very neediest from being on the social housing waiting list. In some areas this may artificially reduce the picture given of local need.



**Key:**

-  Housing affordability or trend worse than national average
-  Rent increases higher than inflation in 2013-2014
-  Housing affordability 'hot spot' (home ownership)

Constituency	Majority (%)	Held by	Target for <sup>12</sup>	Region	Stock: Owned outright	Stock: Owned with mortgage	Stock: Social rent	Stock: PRS	Change since 2001: Owned with a mortgage	Change since 2001: Social rented	Change since 2001: PRS <sup>13</sup>	Years it takes to save for first home <sup>14</sup>	% of market homes affordable <sup>15</sup>	Young adults working but living with parents <sup>16</sup>	Average PRS rent <sup>17</sup>	Rent inflation <sup>18</sup>	Social housing waiting list (X per 1,000) <sup>19</sup>
<b>ENGLAND AVERAGE</b>					33%	31%	17%	19%	-15%	-8%	69%	12.3 years	17.9%	25.0%	£677.3	N/A CPI = 1.6%	60 in every 1,000 people
<b>Amber Valley</b>	1.2%	Con	Lab	East Midlands	38%	36%	12%	12%	-14%	-7%	74%	9.8	18.6%	30.0%	£476.0	0.2%	54
<b>Bedford</b>	3.0%	Con	Lab	East	31%	35%	16%	16%	-17%	2%	60%	12	7.6%	27.0%	£615.0	4.6%	14
<b>Bermondsey &amp; Old Southwark</b>	19.1%	LD	Lab	London	10%	22%	44%	24%	-1%	-18%	75%	25.8	0.4%	12.0%	£1,598.0	0.3%	105

<sup>11</sup> Marginal seat defined by any Parliamentary constituency in which Lord Ashcroft has conducted opinion polls. For more see <http://lordashcrofthpolls.com/constituency-polls/>

<sup>12</sup> Main challenger taken by second place party in latest Ashcroft poll for that seat.

<sup>13</sup> All tenure and tenure change data taken from 2011 Census.

<sup>14</sup> All data from *A Home of Their Own*, Shelter, Jan 2015 – assuming typical income family with one full time earner and one part time earner with a child. Data for each constituency is taken from its relevant unitary local authority, London borough or county.

<sup>15</sup> All data from *How much of the housing market is affordable?*, Shelter, August 2014 – assuming typical income family with one full time earner and one part time earner with a child. Data for each constituency is taken from its closest local authority.

<sup>16</sup> All data from Census 2011.

<sup>17</sup> All data from Valuation Office Agency (VOA). 2 bed home, 12 months to March 2014. Data for each constituency is taken from its closest local authority.

<sup>18</sup> Ibid. Change in average private rent for 2 bed home, 12 months 2013 to 2014. Data for each constituency is taken from its closest local authority. CPI data taken from March 2014.

<sup>19</sup> All data from Office for National Statistics (ONS) and Department for Communities and Local Government (DCLG).

Constituency	Majority (%)	Held by	Target for <sup>12</sup>	Region	Stock: Owned outright	Stock: Owned with mortgage	Stock: Social rent	Stock: PRS	Change since 2001: Owned with a mortgage	Change since 2001: Social rented	Change since 2001: PRS <sup>13</sup>	Years it takes to save for first home <sup>14</sup>	% of market homes affordable <sup>15</sup>	Young adults working but living with parents <sup>16</sup>	Average PRS rent <sup>17</sup>	Rent inflation <sup>18</sup>	Social housing waiting list (X per 1,000) <sup>19</sup>
<b>Berwick-upon-Tweed</b>	7.0%	LD	Con	North East	33%	33%	19%	13%	-15%	-13%	53%	9.1	27.2%	31.0%	£440.0	1.9%	55
<b>Birmingham Edgbaston</b>	3.1%	Lab	Con	West Midlands	26%	30%	24%	18%	-11%	-13%	102%	10.5	31.0%	27.0%	£586.0	3.4%	41
<b>Birmingham Yardley</b>	2.5%	LD	Lab	West Midlands	26%	30%	24%	18%	-11%	-13%	102%	10.5	31.0%	27.0%	£586.0	3.4%	41
<b>Blackpool North</b>	5.3%	Con	Lab	North West	30%	32%	11%	26%	-17%	13%	48%	11.6	22.5%	28.0%	£505.0	1.4%	75
<b>Bolton West</b>	0.2%	Lab	Con	North West	30%	34%	20%	14%	-13%	-7%	127%	9.3	35.7%	29.0%	£453.0	0.7%	154
<b>Boston and Skegness</b>	28.8%	Con	UKIP	East Midlands	34%	31%	18%	16%	-16%	-9%	113%	12.8	7.4%	19.0%	£529.0	3.7%	85
<b>Bradford East</b>	0.9%	LD	Lab	Yorkshire	29%	36%	15%	18%	-14%	-9%	86%	8.1	37.5%	27.0%	£469.0	-0.2%	74
<b>Brent Central</b>	3.0%	LD	Lab	London	20%	24%	24%	30%	-27%	1%	66%	30.3	0.0%	25.0%	£1,347.0	-4.2%	44
<b>Brentford and Iselworth</b>	1.8%	Con	Lab	London	21%	31%	23%	23%	-18%	-3%	68%	23.3	0.5%	24.0%	£1,384.0	7.9%	67
<b>Brighton Kemptown</b>	1.6%	Con	Lab	South East	23%	31%	15%	30%	-14%	2%	36%	18.6	0.1%	13.0%	£1,007.0	0.0%	153
<b>Brighton Pavillion</b>	2.4%	Green	Lab	South East	23%	31%	15%	30%	-14%	2%	36%	18.6	0.1%	13.0%	£1,007.0	0.0%	153
<b>Broxtowe</b>	0.7%	Con	Lab	East Midlands	37%	36%	11%	14%	-16%	-11%	49%	10.1	22.5%	27.0%	£527.0	-2.4%	36
<b>Burnley</b>	4.3%	LD	Lab	North West	31%	34%	14%	19%	-20%	-6%	81%	8.9	57.1%	30.0%	£408.0	1.2%	53
<b>Bury North</b>	5.0%	Con	Lab	North West	32%	38%	15%	14%	-15%	-6%	105%	9.3	28.3%	30.0%	£491.0	-1.2%	15
<b>Camborne &amp; Redruth</b>	0.2%	Con	UKIP	South West	40%	30%	12%	17%	-13%	2%	25%	17.8	6.2%	28.0%	£603.0	1.0%	113
<b>Cambridge</b>	13.5%	LD	Lab	East	25%	24%	24%	26%	-17%	0%	28%	12.6	2.4%	11.0%	£1,012.0	5.3%	35
<b>Cannock Chase</b>	7.0%	Con	Lab	West Midlands	30%	39%	17%	12%	-15%	-13%	140%	10.5	13.2%	29.0%	£487.0	0.0%	31

Constituency	Majority (%)	Held by	Target for <sup>12</sup>	Region	Stock: Owned outright	Stock: Owned with mortgage	Stock: Social rent	Stock: PRS	Change since 2001: Owned with a mortgage	Change since 2001: Social rented	Change since 2001: PRS <sup>13</sup>	Years it takes to save for first home <sup>14</sup>	% of market homes affordable <sup>15</sup>	Young adults working but living with parents <sup>16</sup>	Average PRS rent <sup>17</sup>	Rent inflation <sup>18</sup>	Social housing waiting list (X per 1,000) <sup>19</sup>
Carlisle	2.0%	Con	Lab	North West	35%	34%	15%	14%	-15%	-17%	71%	9.1	23.9%	25.0%	£442.0	0.7%	122
Carshalton & Wallington	11.5%	LD	Con	London	29%	40%	15%	16%	-13%	-5%	70%	17.5	0.0%	29.0%	£1,023.0	4.8%	18
Castle Point	17.0%	Con	UKIP	East	43%	40%	5%	11%	-18%	-5%	113%	13.5	4.1%	45.0%	£743.0	1.1%	46
Cheadle	6.2%	LD	Con	North West	35%	39%	14%	11%	-13%	-4%	74%	10	24.1%	32.0%	£597.0	1.4%	52
Cheltenham	9.3%	LD	Con	South West	32%	33%	12%	21%	-17%	-8%	63%	13.6	8.1%	14.0%	£714.0	-0.3%	63
Chippenham	4.7%	LD	Con	South West	34%	34%	15%	15%	-16%	3%	38%	14.8	6.2%	24.0%	£643.0	1.7%	95
City of Chester	5.5%	Con	Lab	North West	35%	37%	15%	13%	-14%	-11%	89%	9.8	22.1%	29.0%	£581.0	0.3%	42
Colchester	15.1%	LD	Con	East	32%	35%	13%	19%	-17%	-12%	75%	13.5	10.8%	22.0%	£632.0	0.6%	46
Colne Valley	8.7%	Con	Lab	Yorkshire	32%	35%	15%	16%	-12%	-11%	70%	8.5	30.8%	27.0%	£459.0	0.4%	23
Corby	21.8%	Lab	Con	East Midlands	23%	39%	21%	15%	-7%	-33%	267%	10.8	28.8%	23.0%	£491.0	2.3%	43
Croydon Central	6.0%	Con	Lab	London	24%	36%	18%	21%	-18%	6%	61%	17.1	0.6%	29.0%	£999.0	3.5%	34
Derby North	1.4%	Lab	Con	East Midlands	30%	33%	20%	17%	-17%	-4%	108%	8.4	42.9%	23.0%	£493.0	0.6%	37
Dewsbury	2.8%	Con	Lab	Yorkshire	32%	35%	15%	16%	-12%	-11%	70%	8.5	30.8%	27.0%	£459.0	0.4%	23
Dudley North	1.7%	Lab	UKIP	West Midlands	35%	34%	20%	9%	-14%	-9%	127%	10.1	33.1%	33.0%	£507.0	1.0%	30
Ealing Central	7.9%	Con	Lab	London	23%	30%	18%	28%	-22%	-4%	66%	27.8	0.0%	22.0%	£1,462.0	14.2%	82
Eastbourne	7.0%	LD	Con	South East	33%	29%	13%	23%	-11%	-17%	67%	17.3	1.7%	22.0%	£707.0	1.4%	73
Eastleigh	4.3%	LD	UKIP/Con	South East	33%	42%	12%	12%	-19%	5%	114%	14.3	2.6%	27.0%	£725.0	3.0%	37

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Elmet & Rothwell	8.1%	Con	Lab	Yorkshire	26%	33%	22%	18%	-13%	-13%	77%	10.3	27.0%	18.0%	£624.0	3.7%	56
Enfield North	1.9%	Con	Lab	London	26%	33%	18%	22%	-22%	1%	121%	20.6	0.5%	33.0%	£1,152.0	4.0%	18
Erewash	5.2%	Con	Lab	East Midlands	34%	39%	13%	13%	-16%	-7%	95%	9.8	25.2%	27.0%	£478.0	1.3%	46
Gloucester	2.4%	Con	Lab	South West	29%	39%	13%	17%	-16%	-6%	81%	13.6	20.6%	22.0%	£562.0	0.7%	98
Great Grimsby	2.2%	Lab	UKIP	Yorkshire	31%	36%	14%	18%	-16%	-7%	79%	7.8	44.4%	26.0%	£440.0	-2.4%	141
Great Yarmouth	9.9%	Con	UKIP	East	36%	29%	17%	16%	-16%	-4%	76%	13	25.6%	28.0%	£490.0	-1.0%	9
Halesowen & Rowley	2.3%	Con	Lab	West Midlands	35%	34%	20%	9%	-14%	-9%	127%	10.1	33.1%	33.0%	£507.0	1.0%	30
Halifax	3.4%	Lab	Con	Yorkshire	31%	36%	15%	16%	-13%	-10%	75%	8.1	37.2%	26.0%	£472.0	0.4%	80
Hampstead Harrogate & Knaresborough	0.1%	Lab	Con	London	20%	24%	24%	30%	-27%	1%	66%	30.3	0.0%	25.0%	£1,347.0	-4.2%	44
	2.0%	Con	LD	Yorkshire	37%	34%	9%	18%	-17%	0%	43%	12.2	3.4%	24.0%	£672.0	1.8%	34
Harrow East	7.1%	Con	Lab	London	31%	35%	11%	22%	-18%	-5%	87%	20.6	0.4%	34.0%	£1,169.0	3.6%	8
Hastings & Rye	2.0%	Con	Lab	South East	27%	29%	15%	29%	-20%	-8%	51%	17.3	9.9%	22.0%	£560.0	2.6%	18
Hazel Grove	15.2%	LD	Con	North West	35%	39%	14%	11%	-13%	-4%	74%	10	24.1%	32.0%	£597.0	1.4%	52
Hendon	0.2%	Con	Lab	London	28%	30%	14%	26%	-16%	-5%	55%	21	0.2%	25.0%	£1,304.0	3.7%	7
High Peak	9.3%	Con	Lab	East Midlands	35%	37%	13%	13%	-17%	-5%	77%	9.8	14.6%	31.0%	£508.0	0.4%	90
Hornsey & Wood Green	12.5%	LD	Lab	London	16%	24%	27%	31%	-18%	-12%	48%	31.6	0.2%	15.0%	£1,387.0	-1.7%	84
Hove	1.9%	Con	Lab	South East	23%	31%	15%	30%	-14%	2%	36%	18.6	0.1%	13.0%	£1,007.0	0.0%	153

Constituency	Majority (%)	Held by	Target for <sup>12</sup>	Region	Stock: Owned outright	Stock: Owned with mortgage	Stock: Social rent	Stock: PRS	Change since 2001: Owned with a mortgage	Change since 2001: Social rented	Change since 2001: PRS <sup>13</sup>	Years it takes to save for first home <sup>14</sup>	% of market homes affordable <sup>15</sup>	Young adults working but living with parents <sup>16</sup>	Average PRS rent <sup>17</sup>	Rent inflation <sup>18</sup>	Social housing waiting list (X per 1,000) <sup>19</sup>
Ipswich	2.2%	Con	Lab	East	26%	32%	22%	20%	-18%	-2%	85%	13.5	16.3%	20.0%	£519.0	1.6%	51
Keighley	6.2%	Con	Lab	Yorkshire	29%	36%	15%	18%	-14%	-9%	86%	8.1	37.5%	27.0%	£469.0	-0.2%	74
Kingston & Surbiton	13.2%	LD	Con	London	28%	37%	12%	22%	-15%	6%	43%	20.5	0.0%	21.0%	£1,241.0	-0.8%	96
Lewes	15.3%	LD	Con	South East	40%	34%	11%	14%	-14%	-1%	68%	17.3	0.8%	33.0%	£792.0	0.1%	45
Lincoln	2.3%	Con	Lab	East Midlands	24%	31%	22%	21%	-18%	-4%	83%	12.8	30.4%	14.0%	£505.0	2.4%	69
Loughborough	7.1%	Con	Lab	East Midlands	36%	37%	12%	14%	-18%	-2%	70%	10.8	13.8%	27.0%	£512.0	1.2%	15
Manchester Withington	4.1%	LD	Lab	North West	15%	23%	32%	28%	-7%	-20%	77%	10.3	27.4%	14.0%	£669.0	1.5%	95
Mid Dorset & North Poole	0.6%	LD	Con	South West	36%	35%	12%	16%	-18%	5%	89%	17.1	1.8%	25.0%	£728.0	1.7%	84
Milton Keynes South	9.4%	Con	Lab	South East	21%	42%	18%	17%	-19%	-12%	119%	12.1	9.7%	22%	£739	2.0%	0
Morecambe & Lunesdale	2.0%	Con	Lab	North West	36%	34%	10%	19%	-12%	-2%	27%	8.9	36.5%	21.0%	£540.0	0.2%	45
Morley & Outwood	2.3%	Lab	Con	Yorkshire	26%	33%	22%	18%	-13%	-13%	77%	10.3	27.0%	18.0%	£624.0	3.7%	56
Newton Abbott	1.1%	Con	LD	South West	41%	34%	9%	15%	-13%	-4%	31%	16.9	6.2%	30.0%	£618.0	1.5%	57
North Cornwall	6.4%	LD	Con	South West	40%	30%	12%	17%	-13%	2%	25%	17.8	6.2%	28.0%	£603.0	1.0%	113
North Devon	11.3%	LD	Con	South West	39%	30%	11%	18%	-16%	0%	39%	16.9	2.2%	26.0%	£565.0	1.1%	46
North East Cambridgeshire	31.5%	Con	UKIP	East	32%	38%	14%	13%	-8%	-1%	47%	12.6	4.4%	23.0%	£621.0	1.3%	27
North Warwickshire	0.1%	Con	Lab	West Midlands	33%	39%	14%	13%	-17%	-6%	120%	11.4	34.8%	30.0%	£501.0	2.9%	32

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<b>Northampton North</b>	4.8%	Con	Lab	East Midlands	25%	39%	17%	18%	-18%	-6%	128%	10.8	15.6%	18.0%	£582.0	1.7%	23
<b>Norwich North</b>	9.2%	Con	Lab	East	21%	24%	33%	22%	-19%	-10%	62%	13	6.5%	11.0%	£596.0	4.4%	68
<b>Norwich South</b>	0.7%	LD	Lab	East	21%	24%	33%	22%	-19%	-10%	62%	13	6.5%	11.0%	£596.0	4.4%	68
<b>Nuneaton</b>	4.6%	Con	Lab	West Midlands	33%	39%	14%	13%	-17%	-6%	120%	11.4	34.8%	30.0%	£501.0	2.9%	32
<b>Oxford West &amp; Abingdon</b>	0.3%	Con	LD	South East	31%	39%	12%	16%	-19%	-7%	59%	18.6	2.2%	24.0%	£764.0	5.4%	9
<b>Pendle</b>	8.0%	Con	Lab	North West	36%	33%	12%	18%	-16%	-9%	83%	8.9	45.9%	28.0%	£411.0	0.0%	52
<b>Plymouth Moor View</b>	3.8%	Lab	Con	South West	27%	32%	19%	20%	-16%	-9%	55%	12	20.0%	20.0%	£607.0	3.9%	94
<b>Plymouth Sutton &amp; Devenport</b>	2.6%	Con	Lab	South West	27%	32%	19%	20%	-16%	-9%	55%	12	20.0%	20.0%	£607.0	3.9%	94
<b>Portsmouth South</b>	12.6%	LD	Con	South East	24%	32%	18%	25%	-20%	-1%	67%	14.3	6.7%	18.0%	£674.0	2.0%	10
<b>Pudsey</b>	1.7%	Con	Lab	Yorkshire	26%	33%	22%	18%	-13%	-13%	77%	10.3	27.0%	18.0%	£624.0	3.7%	56
<b>Redcar</b>	12.4%	LD	Lab	North East	33%	34%	19%	12%	-14%	-15%	101%	8.8	37.4%	32.0%	£471.0	0.2%	35
<b>Rother Valley</b>	12.5%	Lab	UKIP	Yorkshire	31%	35%	22%	11%	-10%	-19%	101%	8	41.8%	30.0%	£450.0	-1.3%	134
<b>Sheffield Hallam</b>	29.9%	LD	Lab	Yorkshire	27%	32%	25%	16%	-12%	-18%	83%	10.2	37.4%	20.0%	£537.0	0.8%	86
<b>Sherwood</b>	0.4%	Con	Lab	East Midlands	33%	36%	16%	13%	-10%	-14%	107%	10.1	31.2%	27.0%	£436.0	-1.1%	121
<b>Solihull</b>	0.3%	LD	Con	West Midlands	37%	37%	15%	10%	-16%	-8%	135%	11.2	18.8%	38.0%	£682.0	-0.7%	212
<b>Somerton &amp; Frome</b>	3.0%	LD	Con	South West	38%	33%	12%	15%	-18%	-3%	51%	14.3	2.7%	29.0%	£591.0	2.2%	48
<b>South Basildon &amp; Thurrock</b>	12.9%	Con	UKIP	East	29%	38%	22%	10%	-16%	-6%	111%	13.5	9.2%	30.0%	£763.0	1.5%	61

Constituency	Majority (%)	Held by	Target for <sup>12</sup>	Region	Stock: Owned outright	Stock: Owned with mortgage	Stock: Social rent	Stock: PRS	Change since 2001: Owned with a mortgage	Change since 2001: Social rented	Change since 2001: PRS <sup>13</sup>	Years it takes to save for first home <sup>14</sup>	% of market homes affordable <sup>15</sup>	Young adults working but living with parents <sup>16</sup>	Average PRS rent <sup>17</sup>	Rent inflation <sup>18</sup>	Social housing waiting list (X per 1,000) <sup>19</sup>
South Swindon	7.5%	Con	Lab	South West	26%	41%	16%	16%	-15%	-5%	113%	11.3	16.6%	21.0%	£589.0	3.2%	90
Southampton Itchen	0.4%	Lab	Con	South East	22%	29%	23%	25%	-16%	-4%	50%	16	3.3%	15.0%	£724.0	3.6%	133
Southport	13.8%	LD	Con	North West	36%	35%	14%	13%	-13%	-9%	63%	11.8	27.8%	41.0%	£546.0	0.0%	73
St Austell & Newquay	2.8%	LD	Con	South West	40%	30%	12%	17%	-13%	2%	25%	17.8	6.2%	28.0%	£603.0	1.0%	113
St Ives	3.7%	LD	Con	South West	40%	30%	12%	17%	-13%	2%	25%	17.8	6.2%	28.0%	£603.0	1.0%	113
Stevenage	8.0%	Con	Lab	East	32%	41%	13%	13%	-17%	-1%	61%	15.4	1.2%	28.0%	£859.0	-0.5%	34
Stockton South	0.7%	Con	Lab	North East	29%	39%	17%	13%	-12%	-20%	119%	8.3	41.5%	29.0%	£486.0	-0.4%	41
Stroud	2.2%	Con	Lab	South West	38%	36%	13%	12%	-14%	-11%	68%	13.6	3.1%	30.0%	£601.0	0.8%	70
Sutton & Cheam	3.3%	LD	Con	London	29%	40%	15%	16%	-13%	-5%	70%	17.5	0.0%	29.0%	£1,023.0	4.8%	18
Taunton Deane	7.0%	LD	Con	South West	35%	33%	16%	15%	-15%	-5%	61%	14.3	3.8%	22.0%	£578.0	0.2%	68
Telford	2.4%	Lab	Con	West Midlands	27%	37%	20%	15%	-20%	-11%	112%	10.8	25.4%	27.0%	£532.0	1.9%	217
Thanet South	16.6%	Con	UKIP	South East	35%	32%	14%	17%	-17%	-8%	62%	14.3	15.2%	29.0%	£565.0	0.7%	42
Thornbury & Yate	14.8%	LD	Con	South West	34%	41%	10%	14%	-20%	1%	113%	13.5	3.5%	27.0%	£675.0	4.3%	58
Thurrock	0.2%	Con	Lab/UKIP	East	25%	41%	18%	14%	-15%	-9%	115%	12.8	6.9%	28.0%	£741.0	0.8%	55
Torbay	8.0%	LD	Con	South West	36%	31%	8%	23%	-14%	-2%	40%	17.6	5.7%	28.0%	£597.0	3.5%	53
Truro & Falmouth	0.9%	Con	UKIP	South West	40%	30%	12%	17%	-13%	2%	25%	17.8	6.2%	28.0%	£603.0	1.0%	113
Walsall North	2.7%	Lab	UKIP	West Midlands	31%	32%	24%	12%	-11%	-12%	139%	13.8	31.9%	34.0%	£484.0	-2.0%	35

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Warrington South	2.8%	Con	Lab	North West	32%	40%	16%	11%	-13%	-11%	132%	10.3	23.4%	27.0%	£534.0	0.0%	59
Warwick & Leamington	7.2%	Con	Lab	West Midlands	39%	34%	13%	13%	-17%	3%	40%	11.4	4.5%	31.0%	£697.0	4.0%	78
Watford	2.6%	Con	LD	East	34%	39%	15%	11%	-11%	-4%	85%	15.4	3.8%	35.0%	£1,103.0	6.1%	24
Waveney	1.5%	Con	Lab	East	40%	29%	14%	15%	-15%	-6%	39%	13.5	19.7%	29.0%	£497.0	0.8%	56
Weaver Vale	2.3%	Con	Lab	North West	35%	37%	15%	13%	-14%	-11%	89%	9.8	22.1%	29.0%	£581.0	0.3%	42
Wells	1.4%	LD	Con	South West	38%	33%	12%	15%	-18%	-3%	51%	14.3	2.7%	29.0%	£591.0	2.2%	48
Wirral South	1.3%	Lab	Con	North West	33%	35%	15%	16%	-17%	-9%	80%	8.7	36.3%	36.0%	£500.0	0.2%	106
Wirral West	6.2%	Con	Lab	North West	33%	35%	15%	16%	-17%	-9%	80%	8.7	36.3%	36.0%	£500.0	0.2%	106
Wolverhampton South West	1.7%	Con	Lab	West Midlands	29%	28%	28%	13%	-14%	-4%	84%	10.3	31.0%	33.0%	£498.0	-1.2%	95
Worcester	6.1%	Con	Lab	West Midlands	29%	36%	15%	18%	-20%	0%	96%	12.3	9.5%	19.0%	£597.0	1.9%	77
Wyre Forest	5.2%	Con	UKIP	West Midlands	38%	34%	14%	13%	-21%	-3%	93%	12.3	16.0%	31.0%	£524.0	1.0%	75