Private rents and family wages

Affordability in the Private Rental Sector

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Until there's a home for everyone **shelter.org.uk**

INTRODUCTION

Households in England are becoming ever more reliant on the private rental sector to provide them with housing. House prices have grown significantly across most of England, and as a result, households are finding it ever harder to save the deposit needed to get on the property ladder. In the post war era, social housing was an option for many low-wage families, but as the supply of social homes has dwindled, households have to rent privately, and try to find a home that meets their needs.

Shelter believe that only social homes, at truly affordable rent levels, are the solution to our housing crisis. This paper details an up to date analysis of current rent levels and their cost in relation to the take home pay of typical working families that must live in the private rental sector.

Methodology and data

To understand the affordability pressures resulting from renting in England there are two available approaches, it is possible to look at survey data (such as the English Housing Survey or other such national statistical sources) or model the issue using national data sets.

Shelter has modelled the relationship for a granular analysis; we have used the most up to date private rental estimates for 2-bedroom properties across England, collected from the Valuation Office Authority quarterly statistics; we also used administrative data on 2 bed social rents (for local authorities and housing associations) from the Local Authority Housing Statistics release.

Rents were compared with a modelled wage for a typical working household. Shelter used the Annual Survey of Hours and Earnings, and used the reported weekly gross wages, for resident populations by each regional area. By compiling the mean and 25th percentile values for both full time and part time workers, it allowed us to construct a number of 'typical working families'. Annualised wages from this data were made *net of tax* by calculating wage tax and national insurance contributions.

Our final model used the regional level of one full time and one part time worker at the 25th percentile to compare against median rents by; this is to better understand the challenges that low-wage households face when looking for a rental property. The statistic generated in these models is the rent to wage ratio, the percentage of wages spent on rent. We have taken the 30% level as being the level at which rents become unaffordable; this is a typical measure applied to the affordability issues in the academic literature.

WAGES AND RENTS

Which regions are most unaffordable?

To get a sense of the challenges that may be felt having to live in the private rental sector, we have modelled wages at a regional level. The ASHE data can be broken down to local authority level, but not all residents to a local authority work in the authority, and visa-versa. Having a regional view, underlines that it is not simply an issues with local hotspots, and it may still be difficult to find an affordable home to rent, even if a household choses to move to a cheaper neighbouring authority.

The first table below shows the variation in rental costs compared with a regionally modelled household income. As can be seen, the variation is huge. In some authorities, mainly in London, median rents are so high that a typical working family could not hope to live there without finding a very low value rent, or perhaps by voluntarily overcrowding. The maximum rent in almost every version of the model is in Kensington and Chelsea; clearly a very affluent area, but also one where if the mean wage measures specifically for the local authority would still mean a household would face prohibitive rents in the private sector.

Wage	Wage model	Wage level & FT/PT combination	% wage spent on rent (max/min by model type)		
geography		combination	max %	min %	
	median rents	25th – FT+ PT	127%	21%	
	median rents	25th – FT	168%	29%	
	25th pt rents	25th - FT+ PT	104%	19%	
Pagional	25th pt rents	25th – FT	137%	26%	
Regional	social rent	median FT+ PT	19%	8%	
	social rent	median FT	26%	12%	
	social rent	25th - FT+ PT	26%	12%	
	social rent	25th - FT	35%	15%	

In the following tables, we show each region and the affordability ratio of a low wage family, compared with the median rents.

rank	Area (Local Authority) - East Region	Yearly regional low wage after tax and NI (FT and PT wages)	Yearly median private rent (2 bedroom)	% of wage spent on private rent	Yearly Social Rent (2 bedroom)	% of wage spent on social rent
1	Cambridge	£24,717	£15,000	60.7%	£5,203	21.1%
2	Hertsmere	£24,717	£14,400	58.3%	£6,451	26.1%
3	Three Rivers	£24,717	£14,400	58.3%	£6,268	25.4%
4	St Albans	£24,717	£14,400	58.3%	£5,671	22.9%
5	Epping Forest	£24,717	£14,400	58.3%	£5,578	22.6%
6	Watford	£24,717	£13,800	55.8%	£6,137	24.8%
7	Brentwood	£24,717	£13,200	53.4%	£5,117	20.7%
8	Dacorum	£24,717	£12,000	48.5%	£5,778	23.4%
9	Broxbourne	£24,717	£11,988	48.5%	£6,033	24.4%
10	East Hertfordshire	£24,717	£11,940	48.3%	£6,018	24.3%
11	Welwyn Hatfield	£24,717	£11,700	47.3%	£5,662	22.9%
12	Harlow	£24,717	£11,400	46.1%	£5,129	20.7%
13	Basildon	£24,717	£11,400	46.1%	£4,799	19.4%
14	Stevenage	£24,717	£11,100	44.9%	£5,481	22.2%

15	Chelmsford	£24,717	£10,800	43.7%	£5,656	22.9%
16	Rochford	£24,717	£10,800	43.7%	£5,293	21.4%
17	Thurrock	£24,717	£10,800	43.7%	£4,857	19.7%
18	South Cambridgeshire	£24,717	£10,740	43.5%	£5,317	21.5%
19	Uttlesford	£24,717	£10,500	42.5%	£2,863	11.6%
20	North Hertfordshire	£24,717	£10,416	42.1%	£5,736	23.2%
21	Castle Point	£24,717	£10,200	41.3%	£5,148	20.8%
22	Maldon	£24,717	£9,900	40.1%	£5,383	21.8%
23	Luton	£24,717	£9,900	40.1%	£4,480	18.1%
24	Southend-on-Sea	£24,717	£9,600	38.8%	£4,582	18.5%
25	Central Bedfordshire	£24,717	£9,540	38.6%	£5,302	21.5%
26	Braintree	£24,717	£9,240	37.4%	£5,331	21.6%
27	Bedford	£24,717	£9,000	36.4%	£5,155	20.9%
28	Colchester	£24,717	£9,000	36.4%	£4,854	19.6%
29	St Edmundsbury	£24,717	£8,760	35.4%	£4,828	19.5%
30	East Cambridgeshire	£24,717	£8,700	35.2%	£5,379	21.8%
31	Huntingdonshire	£24,717	£8,700	35.2%	£5,154	20.9%
32	Forest Heath	£24,717	£8,700	35.2%	£4,461	18.0%
33	Babergh	£24,717	£8,340	33.7%	£4,784	19.4%
34	Tendring	£24,717	£8,100	32.8%	£4,916	19.9%
35	Norwich	£24,717	£8,100	32.8%	£4,093	16.6%
36	Suffolk Coastal	£24,717	£7,800	31.6%	£4,940	20.0%
37	Broadland	£24,717	£7,800	31.6%	£4,858	19.7%
38	South Norfolk	£24,717	£7,800	31.6%	£4,657	18.8%
39	Mid Suffolk	£24,717	£7,800	31.6%	£4,568	18.5%
40	Peterborough	£24,717	£7,800	31.6%	£4,357	17.6%
41	Ipswich	£24,717	£7,740	31.3%	£4,444	18.0%
42	Breckland	£24,717	£7,200	29.1%	£4,262	17.2%
43	King's Lynn and West Norfolk	£24,717	£7,195	29.1%	£4,524	18.3%
44	North Norfolk	£24,717	£7,140	28.9%	£4,667	18.9%
45	Fenland	£24,717	£7,140	28.9%	£4,417	17.9%
46	Waveney	£24,717	£6,600	26.7%	£4,372	17.7%
47	Great Yarmouth	£24,717	£6,360	25.7%	£4,262	17.2%
			20,000		2,422	
rank	Area (Local Authority) - East Midlands Region	Yearly regional low wage after tax and NI (FT and PT wages)	Yearly median private rent (2 bedroom)	% of wage spent on private rent	Yearly Social Rent (2 bedroom)	% of wage spent on social rent
1	South Northamptonshire	£23,165	£9,000	38.9%	£4,619	19.9%
2	Northampton					
	Normaniplon	£23,165	£8,700	37.6%	£4,611	19.9%
3	Daventry	£23,165 £23,165	£8,700 £8,100	35.0%	£4,611 £5,122	22.1%
4	Daventry East Northamptonshire			35.0% 33.7%	•	22.1% 21.3%
	Daventry East Northamptonshire Rushcliffe	£23,165	£8,100	35.0% 33.7% 33.7%	£5,122	22.1% 21.3% 20.9%
4	Daventry East Northamptonshire Rushcliffe Harborough	£23,165 £23,165	£8,100 £7,800	35.0% 33.7% 33.7% 33.7%	£5,122 £4,926	22.1% 21.3% 20.9% 20.8%
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4 5 6 7 8	Daventry East Northamptonshire Rushcliffe Harborough Wellingborough Corby	£23,165 £23,165 £23,165 £23,165	£8,100 £7,800 £7,800 £7,800 £7,800 £7,800	35.0% 33.7% 33.7% 33.7% 33.7% 33.7%	£5,122 £4,926 £4,839 £4,829 £4,821 £4,257	22.1% 21.3% 20.9% 20.8% 20.8% 18.4%
4 5 6 7 8 9	Daventry East Northamptonshire Rushcliffe Harborough Wellingborough Corby Rutland	£23,165 £23,165 £23,165 £23,165 £23,165 £23,165 £23,165	£8,100 £7,800 £7,800 £7,800 £7,800 £7,800 £7,500	35.0% 33.7% 33.7% 33.7% 33.7% 33.7% 32.4%	£5,122 £4,926 £4,839 £4,829 £4,821 £4,257 £4,752	22.1% 21.3% 20.9% 20.8% 20.8% 18.4% 20.5%
4 5 6 7 8 9	Daventry East Northamptonshire Rushcliffe Harborough Wellingborough Corby Rutland Blaby	£23,165 £23,165 £23,165 £23,165 £23,165 £23,165 £23,165 £23,165	£8,100 £7,800 £7,800 £7,800 £7,800 £7,800 £7,500 £7,500	35.0% 33.7% 33.7% 33.7% 33.7% 33.7% 32.4%	£5,122 £4,926 £4,839 £4,829 £4,821 £4,257 £4,752 £4,752	22.1% 21.3% 20.9% 20.8% 20.8% 18.4% 20.5% 20.4%
4 5 6 7 8 9 10	Daventry East Northamptonshire Rushcliffe Harborough Wellingborough Corby Rutland Blaby Kettering	£23,165 £23,165 £23,165 £23,165 £23,165 £23,165 £23,165	£8,100 £7,800 £7,800 £7,800 £7,800 £7,800 £7,500	35.0% 33.7% 33.7% 33.7% 33.7% 32.4% 32.4% 32.4%	£5,122 £4,926 £4,839 £4,829 £4,821 £4,257 £4,752 £4,752 £4,720 £4,585	22.1% 21.3% 20.9% 20.8% 20.8% 18.4% 20.5% 20.4% 19.8%
4 5 6 7 8 9 10 11	Daventry East Northamptonshire Rushcliffe Harborough Wellingborough Corby Rutland Blaby Kettering Oadby and Wigston	£23,165 £23,165 £23,165 £23,165 £23,165 £23,165 £23,165 £23,165	£8,100 £7,800 £7,800 £7,800 £7,800 £7,800 £7,500 £7,500 £7,500 £7,500	35.0% 33.7% 33.7% 33.7% 33.7% 32.4% 32.4% 32.4% 32.4%	£5,122 £4,926 £4,839 £4,829 £4,821 £4,257 £4,752 £4,752 £4,785 £4,381	22.1% 21.3% 20.9% 20.8% 20.8% 18.4% 20.5% 20.4% 19.8% 18.9%
4 5 6 7 8 9 10	Daventry East Northamptonshire Rushcliffe Harborough Wellingborough Corby Rutland Blaby Kettering Oadby and Wigston Leicester	£23,165 £23,165 £23,165 £23,165 £23,165 £23,165 £23,165 £23,165 £23,165	£8,100 £7,800 £7,800 £7,800 £7,800 £7,800 £7,500 £7,500 £7,500	35.0% 33.7% 33.7% 33.7% 33.7% 32.4% 32.4% 32.4% 32.4%	£5,122 £4,926 £4,839 £4,829 £4,821 £4,257 £4,752 £4,752 £4,720 £4,585	22.1% 21.3% 20.9% 20.8% 20.8% 18.4% 20.5% 20.4% 19.8% 18.9%
4 5 6 7 8 9 10 11	Daventry East Northamptonshire Rushcliffe Harborough Wellingborough Corby Rutland Blaby Kettering Oadby and Wigston Leicester Nottingham	£23,165 £23,165 £23,165 £23,165 £23,165 £23,165 £23,165 £23,165 £23,165 £23,165	£8,100 £7,800 £7,800 £7,800 £7,800 £7,800 £7,500 £7,500 £7,500 £7,500	35.0% 33.7% 33.7% 33.7% 33.7% 32.4% 32.4% 32.4% 32.4% 32.4%	£5,122 £4,926 £4,839 £4,829 £4,821 £4,257 £4,752 £4,752 £4,785 £4,381	22.1% 21.3% 20.9% 20.8% 20.8% 18.4% 20.5% 20.4% 19.8% 18.9% 18.3% 17.4%
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17	Broxtowe	£23,165	£7,140	30.8%	£3,716	16.0%
18	Derbyshire Dales	£23,165	£7,056	30.5%	£4,586	19.8%
19	South Kesteven	£23,165	£7,020	30.3%	£4,034	17.4%
20	Charnwood	£23,165	£6,996	30.2%	£4,152	17.9%
21	Gedling	£23,165	£6,900	29.8%	£4,473	19.3%
22	Lincoln	£23,165	£6,900	29.8%	£4,037	17.4%
23	Hinckley and Bosworth	£23,165	£6,840	29.5%	£4,474	19.3%
24	High Peak	£23,165	£6,780	29.3%	£4,303	18.6%
25	South Derbyshire	£23,165	£6,600	28.5%	£4,474	19.3%
26	North Kesteven	£23,165	£6,600	28.5%	£4,349	18.8%
27	North West Leicestershire	£23,165	£6,600	28.5%	£4,306	18.6%
28	Derby	£23,165	£6,600	28.5%	£4,283	18.5%
29	Melton	£23,165	£6,600	28.5%	£4,133	17.8%
30	Erewash	£23,165	£6,300	27.2%	£4,674	20.2%
31	Newark and Sherwood	£23,165	£6,300	27.2%	£4,141	17.9%
32	Amber Valley	£23,165	£6,156	26.6%	£4,680	20.2%
33	Chesterfield	£23,165	£6,000	25.9%	£4,388	18.9%
34	North East Derbyshire	£23,165	£5,940	25.6%	£4,432	19.1%
35	East Lindsey	£23,165	£5,928	25.6%	£4,398	19.0%
36	Bassetlaw	£23,165	£5,700	24.6%	£3,994	17.2%
37	Mansfield	£23,165	£5,700	24.6%	£3,882	16.8%
38	Ashfield	£23,165	£5,700	24.6%	£3,800	16.4%
39	West Lindsey	£23,165	£5,436	23.5%	£4,216	18.2%
40	Bolsover	£23,165	£5,400	23.3%	£4,373	18.9%
rank	Area (Local Authority) - London Region	Yearly regional low wage after tax and NI (FT	Yearly median	% of wage spent on	Yearly Social Rent	% of wage spent on
	_ 0114011110 g 1011	and PT wages)	private rent (2 bedroom)	private rent	(2 bedroom)	social rent
1		and PT wages)	(2 bedroom)	rent		social rent
1	Kensington and Chelsea	and PT wages) £27,561	(2 bedroom) £35,100	rent 127.4%	£6,589	social rent 23.9%
2	Kensington and Chelsea City of London	£27,561 £27,561	£35,100 £30,936	rent 127.4% 112.2%	£6,589 £6,369	social rent 23.9% 23.1%
2	Kensington and Chelsea City of London Westminster	£27,561 £27,561 £27,561	£35,100 £30,936 £30,552	rent 127.4% 112.2% 110.9%	£6,589 £6,369 £6,638	social rent 23.9% 23.1% 24.1%
2 3 4	Kensington and Chelsea City of London Westminster Camden	£27,561 £27,561 £27,561 £27,561	£35,100 £30,936 £30,552 £25,476	rent 127.4% 112.2% 110.9% 92.4%	£6,589 £6,369 £6,638 £6,262	social rent 23.9% 23.1% 24.1% 22.7%
2 3 4 5	Kensington and Chelsea City of London Westminster Camden Islington	£27,561 £27,561 £27,561 £27,561 £27,561	£35,100 £30,936 £30,552 £25,476 £23,400	rent 127.4% 112.2% 110.9% 92.4% 84.9%	£6,589 £6,369 £6,638 £6,262 £6,404	social rent 23.9% 23.1% 24.1% 22.7% 23.2%
2 3 4 5 6	Kensington and Chelsea City of London Westminster Camden Islington Hammersmith and Fulham	£27,561 £27,561 £27,561 £27,561 £27,561 £27,561	£35,100 £30,936 £30,552 £25,476 £23,400 £21,576	rent 127.4% 112.2% 110.9% 92.4% 84.9% 78.3%	£6,589 £6,369 £6,638 £6,262 £6,404 £5,882	social rent 23.9% 23.1% 24.1% 22.7% 23.2% 21.3%
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2 3 4 5 6 7 8	Kensington and Chelsea City of London Westminster Camden Islington Hammersmith and Fulham Hackney Tower Hamlets	£27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561	£35,100 £30,936 £30,552 £25,476 £23,400 £21,576 £21,324 £20,796	rent 127.4% 112.2% 110.9% 92.4% 84.9% 78.3% 77.4% 75.5%	£6,589 £6,369 £6,638 £6,262 £6,404 £5,882 £5,794 £6,187	social rent 23.9% 23.1% 24.1% 22.7% 23.2% 21.3% 21.0% 22.4%
2 3 4 5 6 7 8 9	Kensington and Chelsea City of London Westminster Camden Islington Hammersmith and Fulham Hackney Tower Hamlets Wandsworth	£27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561	£35,100 £30,936 £30,552 £25,476 £23,400 £21,576 £21,324 £20,796 £20,400	rent 127.4% 112.2% 110.9% 92.4% 84.9% 78.3% 77.4% 75.5% 74.0%	£6,589 £6,369 £6,638 £6,262 £6,404 £5,882 £5,794 £6,187 £6,154	social rent 23.9% 23.1% 24.1% 22.7% 23.2% 21.3% 21.0% 22.4% 22.3%
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2 3 4 5 6 7 8 9 10	Kensington and Chelsea City of London Westminster Camden Islington Hammersmith and Fulham Hackney Tower Hamlets Wandsworth Lambeth Southwark	£27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561	£35,100 £30,936 £30,552 £25,476 £23,400 £21,576 £21,324 £20,796 £20,400 £19,800 £19,200	rent 127.4% 112.2% 110.9% 92.4% 84.9% 78.3% 77.4% 75.5% 74.0% 71.8% 69.7%	£6,589 £6,369 £6,638 £6,262 £6,404 £5,882 £5,794 £6,187 £6,154 £5,832 £5,680	social rent 23.9% 23.1% 24.1% 22.7% 23.2% 21.3% 21.0% 22.4% 22.3% 21.2% 20.6%
2 3 4 5 6 7 8 9 10 11	Kensington and Chelsea City of London Westminster Camden Islington Hammersmith and Fulham Hackney Tower Hamlets Wandsworth Lambeth Southwark Richmond upon Thames	£27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561	£35,100 £30,936 £30,552 £25,476 £23,400 £21,576 £21,324 £20,796 £20,400 £19,800 £19,200 £18,900	rent 127.4% 112.2% 110.9% 92.4% 84.9% 78.3% 77.4% 75.5% 74.0% 71.8% 69.7% 68.6%	£6,589 £6,369 £6,638 £6,262 £6,404 £5,882 £5,794 £6,187 £6,154 £5,832 £5,680 £6,842	social rent 23.9% 23.1% 24.1% 22.7% 23.2% 21.3% 21.0% 22.4% 22.3% 21.2% 20.6% 24.8%
2 3 4 5 6 7 8 9 10 11 12 13	Kensington and Chelsea City of London Westminster Camden Islington Hammersmith and Fulham Hackney Tower Hamlets Wandsworth Lambeth Southwark Richmond upon Thames Haringey	£27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561	£35,100 £30,936 £30,552 £25,476 £23,400 £21,576 £21,324 £20,796 £20,400 £19,800 £19,200 £18,900 £18,300	rent 127.4% 112.2% 110.9% 92.4% 84.9% 78.3% 77.4% 75.5% 74.0% 71.8% 69.7% 68.6% 66.4%	£6,589 £6,369 £6,638 £6,262 £6,404 £5,882 £5,794 £6,187 £6,154 £5,832 £5,680 £6,842 £5,750	social rent 23.9% 23.1% 24.1% 22.7% 23.2% 21.3% 21.0% 22.4% 22.3% 21.2% 20.6% 24.8% 20.9%
2 3 4 5 6 7 8 9 10 11 12 13	Kensington and Chelsea City of London Westminster Camden Islington Hammersmith and Fulham Hackney Tower Hamlets Wandsworth Lambeth Southwark Richmond upon Thames Haringey Brent	£27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561	£35,100 £30,936 £30,552 £25,476 £23,400 £21,576 £21,324 £20,796 £20,400 £19,800 £19,200 £18,900 £18,900 £17,988	rent 127.4% 112.2% 110.9% 92.4% 84.9% 78.3% 77.4% 75.5% 74.0% 71.8% 69.7% 68.6% 66.4% 65.3%	£6,589 £6,369 £6,638 £6,262 £6,404 £5,882 £5,794 £6,187 £6,154 £5,832 £5,680 £6,842 £5,750 £6,106	social rent 23.9% 23.1% 24.1% 22.7% 23.2% 21.3% 21.0% 22.4% 22.3% 21.2% 20.6% 24.8% 20.9% 22.2%
2 3 4 5 6 7 8 9 10 11 12 13 14 15	Kensington and Chelsea City of London Westminster Camden Islington Hammersmith and Fulham Hackney Tower Hamlets Wandsworth Lambeth Southwark Richmond upon Thames Haringey Brent Merton	£27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561	£35,100 £30,936 £30,552 £25,476 £23,400 £21,576 £21,324 £20,796 £20,400 £19,800 £19,200 £18,900 £18,300 £17,988 £17,400	rent 127.4% 112.2% 110.9% 92.4% 84.9% 78.3% 77.4% 75.5% 74.0% 71.8% 69.7% 68.6% 66.4% 65.3% 63.1%	£6,589 £6,369 £6,638 £6,262 £6,404 £5,882 £5,794 £6,187 £6,154 £5,832 £5,680 £6,842 £5,750 £6,106 £5,814	social rent 23.9% 23.1% 24.1% 22.7% 23.2% 21.3% 21.0% 22.4% 22.3% 21.2% 20.6% 24.8% 20.9% 22.2% 21.1%
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Kensington and Chelsea City of London Westminster Camden Islington Hammersmith and Fulham Hackney Tower Hamlets Wandsworth Lambeth Southwark Richmond upon Thames Haringey Brent Merton Newham	£27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561 £27,561	£35,100 £30,936 £30,936 £30,552 £25,476 £23,400 £21,576 £21,324 £20,796 £20,400 £19,800 £19,200 £18,900 £18,300 £17,988 £17,400 £17,268	rent 127.4% 112.2% 110.9% 92.4% 84.9% 78.3% 77.4% 75.5% 74.0% 71.8% 69.7% 68.6% 66.4% 65.3% 63.1% 62.7%	£6,589 £6,369 £6,638 £6,262 £6,404 £5,882 £5,794 £6,187 £6,154 £5,832 £5,680 £6,842 £5,750 £6,106 £5,814 £5,454	social rent 23.9% 23.1% 24.1% 22.7% 23.2% 21.3% 21.0% 22.4% 22.3% 21.2% 20.6% 24.8% 20.9% 22.2% 21.1% 19.8%
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26	Redbridge	£27,561	£15,240	55.3%	£5,583	20.3%
27	Hillingdon	£27,561	£15,000	54.4%	£5,971	21.7%
28	Bromley	£27,561	£15,000	54.4%	£5,908	21.4%
29	Croydon	£27,561	£14,400	52.2%	£5,731	20.8%
30	Barking and Dagenham	£27,561	£14,400	52.2%	£5,342	19.4%
31	Sutton	£27,561	£13,800	50.1%	£5,873	21.3%
32	Havering	£27,561	£13,200	47.9%	£5,601	20.3%
33	Bexley	£27,561	£12,600	45.7%	£5,486	19.9%
	,	,	,		•	
rank	Area (Local Authority) - North East Region	Yearly regional low wage after tax and NI (FT and PT wages)	Yearly median private rent (2 bedroom)	% of wage spent on private rent	Yearly Social Rent (2 bedroom)	% of wage spent on social rent
1	Newcastle upon Tyne	£23,409	£6,960	29.7%	£3,860	16.5%
2	North Tyneside	£23,409	£6,300	26.9%	£4,150	17.7%
3	Sunderland	£23,409	£5,940	25.4%	£4,228	18.1%
4	Gateshead	£23,409	£5,940	25.4%	£4,100	17.5%
5	Stockton-on-Tees	£23,409	£5,940	25.4%	£3,991	17.1%
6	Middlesbrough	£23,409	£5,700	24.3%	£4,492	19.2%
7	Redcar and Cleveland	£23,409	£5,460	23.3%	£4,493	19.2%
8	Northumberland	£23,409	£5,400	23.1%	£3,819	16.3%
9	South Tyneside	£23,409	£5,400	23.1%	£3,690	15.8%
10	Darlington	£23,409	£5,220	22.3%	£3,870	16.5%
11	Hartlepool	£23,409	£5,196	22.2%	£4,575	19.5%
12	County Durham	£23,409	£4,944	21.1%	£4,004	17.1%
rank	Area (Local Authority) - North West Region	Yearly regional low wage after tax and NI (FT and PT wages)	Yearly median private rent (2 bedroom)	% of wage spent on private rent	Yearly Social Rent (2 bedroom)	% of wage spent on social rent
		low wage after tax and NI (FT and PT wages)	median private rent (2 bedroom)	spent on private	Social Rent (2 bedroom)	wage spent on social
1	North West Region	low wage after tax and NI (FT and PT wages)	median private rent (2 bedroom) £9,600	spent on private rent	Social Rent (2 bedroom)	wage spent on social rent
1 2	North West Region Manchester	low wage after tax and NI (FT and PT wages) £23,368 £23,368	median private rent (2 bedroom) £9,600 £9,000	spent on private rent 41.1% 38.5%	\$ Social Rent (2 bedroom) \$ £3,866 \$ £4,559	wage spent on social rent 16.5%
1 2 3	Manchester Trafford Salford	low wage after tax and NI (FT and PT wages) £23,368 £23,368 £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100	spent on private rent 41.1% 38.5% 34.7%	\$3,866 £4,559 £4,046	wage spent on social rent 16.5% 19.5% 17.3%
1 2 3 4	North West Region Manchester Trafford	low wage after tax and NI (FT and PT wages) £23,368 £23,368 £23,368 £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100 £7,800	spent on private rent 41.1% 38.5% 34.7% 33.4%	£3,866 £4,559 £4,046 £4,239	wage spent on social rent 16.5% 19.5% 17.3% 18.1%
1 2 3	Manchester Trafford Salford Stockport	L23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100 £7,800 £7,620	spent on private rent 41.1% 38.5% 34.7%	£3,866 £4,559 £4,046 £4,239 £5,107	wage spent on social rent 16.5% 19.5% 17.3%
1 2 3 4 5	Manchester Trafford Salford Stockport South Lakeland	£23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100 £7,800 £7,620 £7,140	spent on private rent 41.1% 38.5% 34.7% 33.4% 32.6%	£3,866 £4,559 £4,046 £4,239 £5,107 £4,739	wage spent on social rent 16.5% 19.5% 17.3% 18.1% 21.9%
1 2 3 4 5 6	Manchester Trafford Salford Stockport South Lakeland Cheshire East	feet fax and NI (FT and PT wages) £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100 £7,800 £7,620	spent on private rent 41.1% 38.5% 34.7% 33.4% 32.6% 30.6%	£3,866 £4,559 £4,046 £4,239 £5,107 £4,739 £4,431	wage spent on social rent 16.5% 19.5% 17.3% 18.1% 21.9% 20.3%
1 2 3 4 5 6 7	Manchester Trafford Salford Stockport South Lakeland Cheshire East Cheshire West and Chester	£23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100 £7,800 £7,620 £7,140 £7,020	spent on private rent 41.1% 38.5% 34.7% 33.4% 32.6% 30.6% 30.0%	£3,866 £4,559 £4,046 £4,239 £5,107 £4,739	wage spent on social rent 16.5% 19.5% 17.3% 18.1% 21.9% 20.3% 19.0%
1 2 3 4 5 6 7 8	Manchester Trafford Salford Stockport South Lakeland Cheshire East Cheshire West and Chester Warrington	fow wage after tax and NI (FT and PT wages) £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100 £7,800 £7,620 £7,140 £7,020 £6,900	spent on private rent 41.1% 38.5% 34.7% 33.4% 32.6% 30.6% 30.0% 29.5%	£3,866 £4,559 £4,046 £4,239 £5,107 £4,739 £4,431 £4,315	wage spent on social rent 16.5% 19.5% 17.3% 18.1% 21.9% 20.3% 19.0% 18.5%
1 2 3 4 5 6 7 8	Manchester Trafford Salford Stockport South Lakeland Cheshire East Cheshire West and Chester Warrington West Lancashire	£23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100 £7,800 £7,620 £7,140 £7,020 £6,900 £6,900	spent on private rent 41.1% 38.5% 34.7% 33.4% 32.6% 30.6% 30.0% 29.5%	£3,866 £4,559 £4,046 £4,239 £5,107 £4,739 £4,431 £4,315 £4,276	wage spent on social rent 16.5% 19.5% 17.3% 18.1% 21.9% 20.3% 19.0% 18.5% 18.3%
1 2 3 4 5 6 7 8 9	Manchester Trafford Salford Stockport South Lakeland Cheshire East Cheshire West and Chester Warrington West Lancashire Fylde	£23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100 £7,800 £7,620 £7,140 £7,020 £6,900 £6,900 £6,600	spent on private rent 41.1% 38.5% 34.7% 33.4% 32.6% 30.6% 30.0% 29.5% 29.5% 28.2%	£3,866 £4,559 £4,046 £4,239 £5,107 £4,739 £4,431 £4,315 £4,276 £4,635	wage spent on social rent 16.5% 19.5% 17.3% 18.1% 21.9% 20.3% 19.0% 18.5% 18.3% 19.8%
1 2 3 4 5 6 7 8 9 10	Manchester Trafford Salford Stockport South Lakeland Cheshire East Cheshire West and Chester Warrington West Lancashire Fylde Wyre	£23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100 £7,800 £7,620 £7,140 £7,020 £6,900 £6,900 £6,600	spent on private rent 41.1% 38.5% 34.7% 33.4% 32.6% 30.6% 30.0% 29.5% 29.5% 28.2%	£3,866 £4,559 £4,046 £4,239 £5,107 £4,739 £4,431 £4,315 £4,276 £4,635 £4,586	wage spent on social rent 16.5% 19.5% 17.3% 18.1% 21.9% 20.3% 19.0% 18.5% 18.3% 19.8% 19.6%
1 2 3 4 5 6 7 8 9 10 11	Manchester Trafford Salford Stockport South Lakeland Cheshire East Cheshire West and Chester Warrington West Lancashire Fylde Wyre Ribble Valley	Low wage after tax and NI (FT and PT wages) £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100 £7,800 £7,620 £7,140 £7,020 £6,900 £6,900 £6,600 £6,600	spent on private rent 41.1% 38.5% 34.7% 33.4% 32.6% 30.6% 30.0% 29.5% 29.5% 28.2% 28.2%	£3,866 £4,559 £4,046 £4,239 £5,107 £4,739 £4,431 £4,315 £4,276 £4,635 £4,586 £4,545	wage spent on social rent 16.5% 19.5% 17.3% 18.1% 21.9% 20.3% 19.0% 18.5% 18.3% 19.6% 19.4%
1 2 3 4 5 6 7 8 9 10 11 12 13	Manchester Trafford Salford Stockport South Lakeland Cheshire East Cheshire West and Chester Warrington West Lancashire Fylde Wyre Ribble Valley South Ribble	low wage after tax and NI (FT and PT wages) £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100 £7,800 £7,620 £7,140 £7,020 £6,900 £6,900 £6,600 £6,600 £6,600	spent on private rent 41.1% 38.5% 34.7% 33.4% 32.6% 30.6% 30.0% 29.5% 28.2% 28.2% 28.2%	£3,866 £4,559 £4,046 £4,239 £5,107 £4,739 £4,431 £4,315 £4,276 £4,635 £4,545 £4,545 £4,427	wage spent on social rent 16.5% 19.5% 17.3% 18.1% 21.9% 20.3% 19.0% 18.5% 19.6% 19.8% 19.6% 19.4% 18.9%
1 2 3 4 5 6 7 8 9 10 11 12 13 14	Manchester Trafford Salford Stockport South Lakeland Cheshire East Cheshire West and Chester Warrington West Lancashire Fylde Wyre Ribble Valley South Ribble Sefton Lancaster Bury	E23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100 £7,800 £7,620 £7,140 £7,020 £6,900 £6,900 £6,600 £6,600 £6,600 £6,600	spent on private rent 41.1% 38.5% 34.7% 33.4% 32.6% 30.6% 30.0% 29.5% 28.2% 28.2% 28.2% 28.2%	£3,866 £4,559 £4,046 £4,239 £5,107 £4,739 £4,431 £4,315 £4,276 £4,635 £4,586 £4,545 £4,427 £4,113	wage spent on social rent 16.5% 19.5% 17.3% 18.1% 21.9% 20.3% 19.0% 18.5% 18.3% 19.6% 19.4% 18.9% 17.6%
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	Manchester Trafford Salford Stockport South Lakeland Cheshire East Cheshire West and Chester Warrington West Lancashire Fylde Wyre Ribble Valley South Ribble Sefton Lancaster	£23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100 £7,800 £7,620 £7,140 £7,020 £6,900 £6,900 £6,600 £6,600 £6,600 £6,600 £6,600	spent on private rent 41.1% 38.5% 34.7% 33.4% 32.6% 30.6% 30.0% 29.5% 29.5% 28.2% 28.2% 28.2% 28.2% 28.2%	£3,866 £4,559 £4,046 £4,239 £5,107 £4,739 £4,431 £4,315 £4,276 £4,635 £4,586 £4,545 £4,427 £4,113 £4,100	wage spent on social rent 16.5% 19.5% 17.3% 18.1% 21.9% 20.3% 19.0% 18.5% 18.8% 19.6% 19.4% 18.9% 17.6% 17.5%
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Manchester Trafford Salford Stockport South Lakeland Cheshire East Cheshire West and Chester Warrington West Lancashire Fylde Wyre Ribble Valley South Ribble Sefton Lancaster Bury Knowsley Liverpool	£23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100 £7,800 £7,620 £7,140 £7,020 £6,900 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600	spent on private rent 41.1% 38.5% 34.7% 33.4% 32.6% 30.6% 30.0% 29.5% 28.2% 28.2% 28.2% 28.2% 28.2% 28.2%	£3,866 £4,559 £4,046 £4,239 £5,107 £4,739 £4,431 £4,315 £4,315 £4,635 £4,635 £4,545 £4,545 £4,113 £4,100 £4,068	wage spent on social rent 16.5% 19.5% 17.3% 18.1% 20.3% 19.0% 18.5% 18.3% 19.8% 19.6% 19.4% 18.9% 17.6% 17.5% 17.4%
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Manchester Trafford Salford Stockport South Lakeland Cheshire East Cheshire West and Chester Warrington West Lancashire Fylde Wyre Ribble Valley South Ribble Sefton Lancaster Bury Knowsley	Low wage after tax and NI (FT and PT wages) £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368 £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100 £7,800 £7,620 £7,140 £7,020 £6,900 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600	spent on private rent 41.1% 38.5% 34.7% 33.4% 32.6% 30.6% 30.0% 29.5% 28.2% 28.2% 28.2% 28.2% 28.2% 28.2% 28.2% 28.2% 28.2%	£3,866 £4,559 £4,046 £4,239 £5,107 £4,739 £4,431 £4,315 £4,276 £4,635 £4,586 £4,545 £4,545 £4,100 £4,068 £4,068 £4,433	wage spent on social rent 16.5% 19.5% 17.3% 18.1% 21.9% 20.3% 19.0% 18.5% 18.3% 19.6% 19.6% 17.6% 17.5% 17.4% 19.0%
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Manchester Trafford Salford Stockport South Lakeland Cheshire East Cheshire West and Chester Warrington West Lancashire Fylde Wyre Ribble Valley South Ribble Sefton Lancaster Bury Knowsley Liverpool Preston Chorley	low wage after tax and NI (FT and PT wages) £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100 £7,800 £7,620 £7,140 £7,020 £6,900 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,300	spent on private rent 41.1% 38.5% 34.7% 33.4% 32.6% 30.6% 30.0% 29.5% 28.2% 28.2% 28.2% 28.2% 28.2% 28.2% 28.2% 28.2% 27.0%	£3,866 £4,559 £4,046 £4,239 £5,107 £4,739 £4,431 £4,315 £4,276 £4,635 £4,545 £4,545 £4,427 £4,113 £4,100 £4,068 £4,433 £4,073	wage spent on social rent 16.5% 19.5% 17.3% 18.1% 21.9% 20.3% 19.0% 18.5% 19.8% 19.6% 19.6% 17.6% 17.6% 17.5% 17.4% 19.0% 16.7% 15.2%
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Manchester Trafford Salford Stockport South Lakeland Cheshire East Cheshire West and Chester Warrington West Lancashire Fylde Wyre Ribble Valley South Ribble Sefton Lancaster Bury Knowsley Liverpool Preston Chorley Eden	Low wage after tax and NI (FT and PT wages) £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100 £7,800 £7,620 £7,140 £7,020 £6,900 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,300 £6,300 £6,300	spent on private rent 41.1% 38.5% 34.7% 33.4% 32.6% 30.6% 30.0% 29.5% 28.2% 28.2% 28.2% 28.2% 28.2% 28.2% 27.0% 27.0% 27.0% 27.0% 26.7%	£3,866 £4,559 £4,046 £4,239 £5,107 £4,739 £4,431 £4,315 £4,276 £4,635 £4,586 £4,545 £4,427 £4,113 £4,100 £4,068 £4,433 £4,073 £3,903	wage spent on social rent 16.5% 19.5% 17.3% 18.1% 20.3% 19.0% 18.5% 19.8% 19.8% 19.6% 17.6% 17.5% 17.4% 19.0% 16.7% 15.2% 21.2%
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Manchester Trafford Salford Stockport South Lakeland Cheshire East Cheshire West and Chester Warrington West Lancashire Fylde Wyre Ribble Valley South Ribble Sefton Lancaster Bury Knowsley Liverpool Preston Chorley Eden Blackpool	Low wage after tax and NI (FT and PT wages) £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100 £7,800 £7,620 £7,140 £7,020 £6,900 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,300 £6,300 £6,300	spent on private rent 41.1% 38.5% 34.7% 33.4% 32.6% 30.6% 30.0% 29.5% 28.2% 28.2% 28.2% 28.2% 28.2% 28.2% 27.0% 27.0% 27.0% 27.0% 26.7%	£3,866 £4,559 £4,046 £4,239 £5,107 £4,739 £4,431 £4,315 £4,276 £4,635 £4,545 £4,545 £4,113 £4,100 £4,068 £4,433 £4,073 £3,903 £3,550	wage spent on social rent 16.5% 19.5% 17.3% 18.1% 21.9% 20.3% 19.0% 18.5% 19.8% 19.6% 19.4% 17.6% 17.5% 17.4% 19.0% 17.4% 15.2%
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Manchester Trafford Salford Stockport South Lakeland Cheshire East Cheshire West and Chester Warrington West Lancashire Fylde Wyre Ribble Valley South Ribble Sefton Lancaster Bury Knowsley Liverpool Preston Chorley Eden	Low wage after tax and NI (FT and PT wages) £23,368	median private rent (2 bedroom) £9,600 £9,000 £8,100 £7,800 £7,620 £7,140 £7,020 £6,900 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,600 £6,300 £6,300 £6,300 £6,300 £6,300	spent on private rent 41.1% 38.5% 34.7% 33.4% 32.6% 30.6% 30.0% 29.5% 28.2% 28.2% 28.2% 28.2% 28.2% 28.2% 27.0% 27.0% 27.0% 27.0% 26.7%	£3,866 £4,559 £4,046 £4,239 £5,107 £4,739 £4,431 £4,315 £4,635 £4,635 £4,545 £4,545 £4,100 £4,068 £4,433 £4,073 £3,903 £3,550 £4,949	wage spent on social rent 16.5% 19.5% 17.3% 18.1% 20.3% 19.0% 18.5% 19.8% 19.8% 19.6% 17.6% 17.5% 17.4% 19.0% 16.7% 15.2% 21.2%

25 Halton £23,368 £5,940 25.4% £4,349 26 Bolton £23,368 £5,940 25.4% £3,678 27 Wirral £23,368 £5,700 24.4% £4,427 28 Carlisle £23,368 £5,400 23.1% £4,478 29 Allerdale £23,368 £5,400 23.1% £4,451 30 Copeland £23,368 £5,400 23.1% £4,393 31 Blackburn with Darwen £23,368 £5,400 23.1% £4,254 32 Rochdale £23,368 £5,400 23.1% £4,192 33 St. Helens £23,368 £5,400 23.1% £4,192 33 St. Helens £23,368 £5,400 23.1% £4,107 35 Barrow-in-Furness £23,368 £5,400 23.1% £4,053 36 Rossendale £23,368 £5,400 23.1% £4,053 36 Rossendale £23,368	18.6% 15.7% 18.9% 19.2% 19.0% 18.8% 17.9% 17.7% 17.6% 17.3% 16.2%
27 Wirral £23,368 £5,700 24.4% £4,427 28 Carlisle £23,368 £5,400 23.1% £4,478 29 Allerdale £23,368 £5,400 23.1% £4,451 30 Copeland £23,368 £5,400 23.1% £4,393 31 Blackburn with Darwen £23,368 £5,400 23.1% £4,254 32 Rochdale £23,368 £5,400 23.1% £4,192 33 St. Helens £23,368 £5,400 23.1% £4,192 34 Wigan £23,368 £5,400 23.1% £4,107 35 Barrow-in-Furness £23,368 £5,400 23.1% £4,053 36 Rossendale £23,368 £5,400 23.1% £4,053 37 Hyndburn £23,368 £5,196 22.2% £4,181 38 Burnley £23,368 £5,100 21.8% £4,221	18.9% 19.2% 19.0% 18.8% 18.2% 17.9% 17.7% 17.6% 17.3% 16.2% 17.9%
28 Carlisle £23,368 £5,400 23.1% £4,478 29 Allerdale £23,368 £5,400 23.1% £4,451 30 Copeland £23,368 £5,400 23.1% £4,393 31 Blackburn with Darwen £23,368 £5,400 23.1% £4,254 32 Rochdale £23,368 £5,400 23.1% £4,192 33 St. Helens £23,368 £5,400 23.1% £4,130 34 Wigan £23,368 £5,400 23.1% £4,107 35 Barrow-in-Furness £23,368 £5,400 23.1% £4,053 36 Rossendale £23,368 £5,400 23.1% £3,777 37 Hyndburn £23,368 £5,196 22.2% £4,181 38 Burnley £23,368 £5,100 21.8% £4,221	19.2% 19.0% 18.8% 18.2% 17.9% 17.7% 17.6% 17.3% 16.2%
29 Allerdale £23,368 £5,400 23.1% £4,451 30 Copeland £23,368 £5,400 23.1% £4,393 31 Blackburn with Darwen £23,368 £5,400 23.1% £4,254 32 Rochdale £23,368 £5,400 23.1% £4,192 33 St. Helens £23,368 £5,400 23.1% £4,130 34 Wigan £23,368 £5,400 23.1% £4,177 35 Barrow-in-Furness £23,368 £5,400 23.1% £4,107 36 Rossendale £23,368 £5,400 23.1% £4,053 37 Rossendale £23,368 £5,400 23.1% £4,053 38 Burnley £23,368 £5,196 22.2% £4,181 38 Burnley £23,368 £5,100 21.8% £4,221	19.0% 18.8% 18.2% 17.9% 17.7% 17.6% 17.3% 16.2% 17.9%
30 Copeland £23,368 £5,400 23.1% £4,393 31 Blackburn with Darwen £23,368 £5,400 23.1% £4,254 32 Rochdale £23,368 £5,400 23.1% £4,192 33 St. Helens £23,368 £5,400 23.1% £4,130 34 Wigan £23,368 £5,400 23.1% £4,107 35 Barrow-in-Furness £23,368 £5,400 23.1% £4,053 36 Rossendale £23,368 £5,400 23.1% £3,777 37 Hyndburn £23,368 £5,196 22.2% £4,181 38 Burnley £23,368 £5,100 21.8% £4,221	18.8% 18.2% 17.9% 17.7% 17.6% 17.3% 16.2% 17.9%
31 Blackburn with Darwen £23,368 £5,400 23.1% £4,254 32 Rochdale £23,368 £5,400 23.1% £4,192 33 St. Helens £23,368 £5,400 23.1% £4,130 34 Wigan £23,368 £5,400 23.1% £4,107 35 Barrow-in-Furness £23,368 £5,400 23.1% £4,053 36 Rossendale £23,368 £5,400 23.1% £3,777 37 Hyndburn £23,368 £5,196 22.2% £4,181 38 Burnley £23,368 £5,100 21.8% £4,221	18.2% 17.9% 17.7% 17.6% 17.3% 16.2% 17.9%
32 Rochdale £23,368 £5,400 23.1% £4,192 33 St. Helens £23,368 £5,400 23.1% £4,130 34 Wigan £23,368 £5,400 23.1% £4,107 35 Barrow-in-Furness £23,368 £5,400 23.1% £4,053 36 Rossendale £23,368 £5,400 23.1% £3,777 37 Hyndburn £23,368 £5,196 22.2% £4,181 38 Burnley £23,368 £5,100 21.8% £4,221	17.9% 17.7% 17.6% 17.3% 16.2% 17.9%
33 St. Helens £23,368 £5,400 23.1% £4,130 34 Wigan £23,368 £5,400 23.1% £4,107 35 Barrow-in-Furness £23,368 £5,400 23.1% £4,053 36 Rossendale £23,368 £5,400 23.1% £3,777 37 Hyndburn £23,368 £5,196 22.2% £4,181 38 Burnley £23,368 £5,100 21.8% £4,221	17.7% 17.6% 17.3% 16.2% 17.9%
34 Wigan £23,368 £5,400 23.1% £4,107 35 Barrow-in-Furness £23,368 £5,400 23.1% £4,053 36 Rossendale £23,368 £5,400 23.1% £3,777 37 Hyndburn £23,368 £5,196 22.2% £4,181 38 Burnley £23,368 £5,100 21.8% £4,221	17.6% 17.3% 16.2% 17.9%
35 Barrow-in-Furness £23,368 £5,400 23.1% £4,053 36 Rossendale £23,368 £5,400 23.1% £3,777 37 Hyndburn £23,368 £5,196 22.2% £4,181 38 Burnley £23,368 £5,100 21.8% £4,221	17.3% 16.2% 17.9%
36 Rossendale £23,368 £5,400 23.1% £3,777 37 Hyndburn £23,368 £5,196 22.2% £4,181 38 Burnley £23,368 £5,100 21.8% £4,221	16.2% 17.9%
37 Hyndburn £23,368 £5,196 22.2% £4,181 38 Burnley £23,368 £5,100 21.8% £4,221	17.9%
38 Burnley £23,368 £5,100 21.8 % £4,221	
39 Pendle £23,368 £5,040 21.6% £3,980	18.1%
	17.0%
Yearly regional Yearly % of wage	% of
Area (Local Authority) - Low wage after median spent on Tearly	wage
rank South East Region tax and NI (FT private rent private rent (2 bedroom	
and PT wages) (2 bedroom) rent	rent
1 Guildford £25,411 £15,000 59.0 % £6,216	24.5%
1 Guildford £25,411 £15,000 59.0% £6,216 2 Epsom and Ewell £25,411 £15,000 59.0% £5,748	22.6%
3 Windsor and Maidenhead £25,411 £13,000 56.7% £6,381	25.1%
	23.1%
4 Runnymede £25,411 £14,400 56.7% £6,061 5 Elmbridge £25,411 £14,400 56.7% £5,960	23.5%
6 Oxford £25,411 £14,400 56.7 % £5,644	22.2%
7 Brighton and Hove £25,411 £14,172 55.8% £4,569	18.0%
8 South Bucks £25,411 £13,800 54.3 % £6,360	25.0%
9 Woking £25,411 £13,800 54.3 % £5,831	22.9%
10 Spelthorne £25,411 £13,800 54.3 % £5,425	21.3%
11 Mole Valley £25,411 £13,500 53.1% £6,194	24.4%
12 Tandridge £25,411 £13,200 51.9 % £5,821	22.9%
13 Sevenoaks £25,411 £13,200 51.9 % £5,775	22.7%
14 Chiltern £25,411 £13,200 51.9 % £4,702	18.5%
15 Reigate and Banstead £25,411 £12,900 50.8% £6,335	24.9%
16 Waverley £25,411 £12,600 49.6 % £5,877	23.1%
17 Wokingham £25,411 £12,000 47.2% £6,027	23.7%
18 Slough £25,411 £12,000 47.2 % £5,970	23.5%
19 Reading £25,411 £12,000 47.2 % £5,549	21.8%
20 Crawley £25,411 £12,000 47.2% £5,497	21.6%
21 Wycombe £25,411 £11,940 47.0 % £6,071	23.9%
22 Surrey Heath £25,411 £11,700 46.0% £6,230	24.5%
23 Tonbridge and Malling £25,411 £11,700 46.0 % £5,442	21.4%
24 Mid Sussex £25,411 £11,400 44.9% £6,569	25.9%
25 Bracknell Forest £25,411 £11,400 44.9% £6,157	24.2%
26 Horsham £25,411 £11,400 44.9 % £5,920	23.3%
27 Hart £25,411 £11,400 44.9% £5,261	20.7%
28 Dartford £25,411 £11,400 44.9% £5,090	20.0%
29 Tunbridge Wells £25,411 £11,400 44.9% £5,021	19.8%
30 South Oxfordshire £25,411 £11,100 43.7% £5,879	23.1%
31 Winchester £25,411 £10,956 43.1% £5,717	22.5%
32 Rushmoor £25,411 £10,800 42.5 % £5,693	22.4%
33 Vale of White Horse £25,411 £10,800 42.5% £5,243	20.6%
34 Adur £25,411 £10,800 42.5 % £5,204	20.5%

25	Lewes	COE 444	C40 000	42.5%	04.040	18.9%
35 36	Milton Keynes	£25,411 £25,411	£10,800 £10,740	42.3%	£4,812 £4,804	18.9%
37	West Berkshire	· ·	·	41.3%	•	23.8%
38	West Oxfordshire	£25,411 £25,411	£10,500 £10,500	41.3%	£6,051 £5,848	23.0%
39	Chichester	£25,411	£10,500 £10,500	41.3%	£5,698	22.4%
40	Basingstoke and Deane	· ·	·	41.3%	,	21.9%
41	Cherwell	£25,411 £25,411	£10,500 £10,500	41.3%	£5,563	18.6%
42	East Hampshire	£25,411	£10,500 £10,200	40.1%	£4,736	23.8%
43	Maidstone	· ·	·	40.1%	£6,042	20.9%
43	Gravesham	£25,411 £25,411	£10,200 £10,200	40.1%	£5,308 £4,943	19.5%
45	Worthing	£25,411	£10,200 £10,200	40.1%	£4,943 £4,918	19.4%
	Wealden	· ·	·	40.1%	•	18.9%
46 47	Canterbury	£25,411	£10,200	40.1%	£4,812	18.4%
48	Aylesbury Vale	£25,411	£10,200	39.0%	£4,686	22.6%
	New Forest	£25,411	£9,900	39.0%	£5,745	21.4%
49		£25,411	£9,900	39.0%	£5,439	20.0%
50 51	Arun Test Valley	£25,411	£9,900	37.8%	£5,083	20.0%
		£25,411	£9,600	37.8%	£5,715	22.3%
52	Eastleigh Fareham	£25,411	£9,600	37.8%	£5,676	20.1%
53		£25,411	£9,600		£5,105	19.0%
54	Southampton	£25,411	£9,600	37.8%	£4,835	
55	Eastbourne	£25,411	£9,600	37.8%	£4,453	17.5%
56	Medway	£25,411	£9,588	37.7%	£4,684	18.4%
57	Havant Ashford	£25,411	£9,528	37.5%	£5,194	20.4%
58		£25,411	£9,120	35.9%	£5,038	19.8%
59	Portsmouth	£25,411	£9,000	35.4%	£4,867	19.2%
60	Rother	£25,411	£9,000	35.4%	£4,356	17.1%
61	Swale	£25,411	£9,000	35.4% 33.1%	£4,101	16.1%
62	Gosport Thanet	£25,411	£8,400	31.9%	£4,722	18.6%
63		£25,411	£8,100	31.9%	£4,502	17.7% 13.3%
64	Hastings	£25,411	£8,100	31.970	£3,392	13.370
C.E.	Folkostone and Hytha			20.00/		10 E0/
65	Folkestone and Hythe	£25,411	£7,821	30.8%	£4,702	18.5%
66	Dover	£25,411 £25,411	£7,821 £7,800	30.7%	£4,702 £4,314	17.0%
		£25,411	£7,821		£4,702	
66	Dover	£25,411 £25,411 £25,411	£7,821 £7,800 £7,500	30.7% 29.5%	£4,702 £4,314	17.0% 20.0%
66	Dover Isle of Wight	£25,411 £25,411 £25,411 Yearly regional	£7,821 £7,800 £7,500	30.7% 29.5% % of wage	£4,702 £4,314 £5,071	17.0% 20.0%
66	Dover Isle of Wight Area (Local Authority) -	£25,411 £25,411 £25,411 Yearly regional low wage after	£7,821 £7,800 £7,500 Yearly median	30.7% 29.5% % of wage spent on	£4,702 £4,314 £5,071 Yearly Social Rent	17.0% 20.0%
66 67	Dover Isle of Wight	£25,411 £25,411 £25,411 Yearly regional low wage after tax and NI (FT	£7,821 £7,800 £7,500 Yearly median private rent	30.7% 29.5% % of wage spent on private	£4,702 £4,314 £5,071	17.0% 20.0% % of wage spent on social
66 67	Dover Isle of Wight Area (Local Authority) -	£25,411 £25,411 £25,411 Yearly regional low wage after	£7,821 £7,800 £7,500 Yearly median	30.7% 29.5% % of wage spent on private rent	£4,702 £4,314 £5,071 Yearly Social Rent	17.0% 20.0% % of wage spent on
66 67	Dover Isle of Wight Area (Local Authority) - South West Region Bristol	£25,411 £25,411 £25,411 Yearly regional low wage after tax and NI (FT	£7,821 £7,800 £7,500 Yearly median private rent	30.7% 29.5% % of wage spent on private	£4,702 £4,314 £5,071 Yearly Social Rent	17.0% 20.0% % of wage spent on social
66 67 rank	Dover Isle of Wight Area (Local Authority) - South West Region Bristol Bath and North East	£25,411 £25,411 £25,411 Yearly regional low wage after tax and NI (FT and PT wages) £23,920	£7,821 £7,800 £7,500 Yearly median private rent (2 bedroom)	30.7% 29.5% % of wage spent on private rent 50.2%	£4,702 £4,314 £5,071 Yearly Social Rent (2 bedroom)	17.0% 20.0% % of wage spent on social rent 19.5%
66 67 rank 1	Dover Isle of Wight Area (Local Authority) - South West Region Bristol Bath and North East Somerset	£25,411 £25,411 £25,411 Yearly regional low wage after tax and NI (FT and PT wages) £23,920 £23,920	£7,821 £7,800 £7,500 Yearly median private rent (2 bedroom) £12,000	30.7% 29.5% % of wage spent on private rent 50.2% 47.7%	£4,702 £4,314 £5,071 Yearly Social Rent (2 bedroom) £4,663 £5,156	17.0% 20.0% % of wage spent on social rent 19.5% 21.6%
66 67 rank 1 2 3	Dover Isle of Wight Area (Local Authority) - South West Region Bristol Bath and North East Somerset South Gloucestershire	£25,411 £25,411 £25,411 Yearly regional low wage after tax and NI (FT and PT wages) £23,920 £23,920 £23,920	£7,821 £7,800 £7,500 Yearly median private rent (2 bedroom) £12,000 £11,400 £9,900	30.7% 29.5% % of wage spent on private rent 50.2% 47.7% 41.4%	£4,702 £4,314 £5,071 Yearly Social Rent (2 bedroom) £4,663 £5,156 £5,258	17.0% 20.0% % of wage spent on social rent 19.5% 21.6% 22.0%
66 67 rank 1 2 3 4	Dover Isle of Wight Area (Local Authority) - South West Region Bristol Bath and North East Somerset South Gloucestershire East Dorset	£25,411 £25,411 £25,411 Yearly regional low wage after tax and NI (FT and PT wages) £23,920 £23,920 £23,920 £23,920	£7,821 £7,800 £7,500 Yearly median private rent (2 bedroom) £12,000 £11,400 £9,900 £9,900	30.7% 29.5% % of wage spent on private rent 50.2% 47.7% 41.4%	£4,702 £4,314 £5,071 Yearly Social Rent (2 bedroom) £4,663 £5,156 £5,258 £5,041	17.0% 20.0% % of wage spent on social rent 19.5% 21.6% 22.0% 21.1%
66 67 rank 1 2 3 4 5	Dover Isle of Wight Area (Local Authority) - South West Region Bristol Bath and North East Somerset South Gloucestershire East Dorset Poole	£25,411 £25,411 £25,411 Yearly regional low wage after tax and NI (FT and PT wages) £23,920 £23,920 £23,920 £23,920 £23,920 £23,920	£7,821 £7,800 £7,500 Yearly median private rent (2 bedroom) £12,000 £11,400 £9,900 £9,900 £9,900	30.7% 29.5% % of wage spent on private rent 50.2% 47.7% 41.4% 41.4%	£4,702 £4,314 £5,071 Yearly Social Rent (2 bedroom) £4,663 £5,156 £5,258 £5,041 £4,967	17.0% 20.0% % of wage spent on social rent 19.5% 21.6% 22.0% 21.1% 20.8%
66 67 rank 1 2 3 4 5 6	Dover Isle of Wight Area (Local Authority) - South West Region Bristol Bath and North East Somerset South Gloucestershire East Dorset Poole Bournemouth	£25,411 £25,411 £25,411 Yearly regional low wage after tax and NI (FT and PT wages) £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920	£7,821 £7,800 £7,500 Yearly median private rent (2 bedroom) £12,000 £11,400 £9,900 £9,900 £9,900 £9,900	30.7% 29.5% % of wage spent on private rent 50.2% 47.7% 41.4% 41.4% 41.4%	£4,702 £4,314 £5,071 Yearly Social Rent (2 bedroom) £4,663 £5,156 £5,258 £5,041 £4,967 £4,868	17.0% 20.0% % of wage spent on social rent 19.5% 21.6% 22.0% 21.1% 20.8% 20.4%
66 67 rank 1 2 3 4 5 6 7	Dover Isle of Wight Area (Local Authority) - South West Region Bristol Bath and North East Somerset South Gloucestershire East Dorset Poole Bournemouth Christchurch	£25,411 £25,411 £25,411 Yearly regional low wage after tax and NI (FT and PT wages) £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920	£7,821 £7,800 £7,500 Yearly median private rent (2 bedroom) £12,000 £11,400 £9,900 £9,900 £9,900 £9,900 £9,900 £9,900	30.7% 29.5% % of wage spent on private rent 50.2% 47.7% 41.4% 41.4% 41.4% 40.1%	£4,702 £4,314 £5,071 Yearly Social Rent (2 bedroom) £4,663 £5,156 £5,258 £5,041 £4,967 £4,868 £5,183	17.0% 20.0% % of wage spent on social rent 19.5% 21.6% 22.0% 21.1% 20.8% 20.4% 21.7%
1 2 3 4 5 6 7 8	Dover Isle of Wight Area (Local Authority) - South West Region Bristol Bath and North East Somerset South Gloucestershire East Dorset Poole Bournemouth Christchurch Cotswold	£25,411 £25,411 £25,411 Yearly regional low wage after tax and NI (FT and PT wages) £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920	£7,821 £7,800 £7,500 Yearly median private rent (2 bedroom) £12,000 £11,400 £9,900 £9,900 £9,900 £9,900 £9,600 £9,540	30.7% 29.5% % of wage spent on private rent 50.2% 47.7% 41.4% 41.4% 41.4% 40.1% 39.9%	£4,702 £4,314 £5,071 Yearly Social Rent (2 bedroom) £4,663 £5,156 £5,258 £5,041 £4,967 £4,868 £5,183 £4,851	17.0% 20.0% % of wage spent on social rent 19.5% 21.6% 22.0% 21.1% 20.8% 20.4% 21.7% 20.3%
66 67 rank 1 2 3 4 5 6 7 8 9	Dover Isle of Wight Area (Local Authority) - South West Region Bristol Bath and North East Somerset South Gloucestershire East Dorset Poole Bournemouth Christchurch Cotswold Exeter	£25,411 £25,411 £25,411 £25,411 Yearly regional low wage after tax and NI (FT and PT wages) £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920	£7,821 £7,800 £7,500 Yearly median private rent (2 bedroom) £12,000 £11,400 £9,900 £9,900 £9,900 £9,900 £9,900 £9,600 £9,540 £9,300	30.7% 29.5% % of wage spent on private rent 50.2% 47.7% 41.4% 41.4% 41.4% 40.1% 39.9% 38.9%	£4,702 £4,314 £5,071 Yearly Social Rent (2 bedroom) £4,663 £5,156 £5,258 £5,041 £4,967 £4,868 £5,183 £4,851 £4,318	17.0% 20.0% % of wage spent on social rent 19.5% 21.6% 22.0% 21.1% 20.8% 20.4% 21.7% 20.3% 18.1%
66 67 rank 1 2 3 4 5 6 7 8 9 10	Dover Isle of Wight Area (Local Authority) - South West Region Bristol Bath and North East Somerset South Gloucestershire East Dorset Poole Bournemouth Christchurch Cotswold Exeter Cheltenham	£25,411 £25,411 £25,411 £25,411 Yearly regional low wage after tax and NI (FT and PT wages) £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920	£7,821 £7,800 £7,500 Yearly median private rent (2 bedroom) £12,000 £11,400 £9,900 £9,900 £9,900 £9,900 £9,900 £9,600 £9,540 £9,300 £9,120	30.7% 29.5% % of wage spent on private rent 50.2% 47.7% 41.4% 41.4% 41.4% 40.1% 39.9% 38.9% 38.1%	£4,702 £4,314 £5,071 Yearly Social Rent (2 bedroom) £4,663 £5,156 £5,258 £5,041 £4,967 £4,868 £5,183 £4,851 £4,318 £3,979	17.0% 20.0% % of wage spent on social rent 19.5% 21.6% 22.0% 21.1% 20.8% 20.4% 21.7% 20.3% 18.1% 16.6%
66 67 rank 1 2 3 4 5 6 7 8 9 10 11	Dover Isle of Wight Area (Local Authority) - South West Region Bristol Bath and North East Somerset South Gloucestershire East Dorset Poole Bournemouth Christchurch Cotswold Exeter Cheltenham Purbeck	£25,411 £25,411 £25,411 £25,411 Yearly regional low wage after tax and NI (FT and PT wages) £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920	£7,821 £7,800 £7,500 Yearly median private rent (2 bedroom) £12,000 £11,400 £9,900 £9,900 £9,900 £9,900 £9,900 £9,900 £9,540 £9,300 £9,120 £8,760	30.7% 29.5% % of wage spent on private rent 50.2% 47.7% 41.4% 41.4% 40.1% 39.9% 38.9% 38.1% 36.6%	£4,702 £4,314 £5,071 Yearly Social Rent (2 bedroom) £4,663 £5,156 £5,258 £5,041 £4,967 £4,868 £5,183 £4,851 £4,318 £3,979 £5,294	17.0% 20.0% % of wage spent on social rent 19.5% 21.6% 22.0% 21.1% 20.8% 20.4% 21.7% 20.3% 18.1% 16.6% 22.1%
66 67 rank 1 2 3 4 5 6 7 8 9 10 11 12	Dover Isle of Wight Area (Local Authority) - South West Region Bristol Bath and North East Somerset South Gloucestershire East Dorset Poole Bournemouth Christchurch Cotswold Exeter Cheltenham Purbeck West Dorset	£25,411 £25,411 £25,411 £25,411 Yearly regional low wage after tax and NI (FT and PT wages) £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920	£7,821 £7,800 £7,500 Yearly median private rent (2 bedroom) £12,000 £11,400 £9,900 £9,900 £9,900 £9,600 £9,600 £9,540 £9,300 £9,300 £9,120 £8,760 £8,760	30.7% 29.5% % of wage spent on private rent 50.2% 47.7% 41.4% 41.4% 41.4% 40.1% 39.9% 38.9% 38.1% 36.6% 36.4%	£4,702 £4,314 £5,071 Yearly Social Rent (2 bedroom) £4,663 £5,156 £5,258 £5,041 £4,967 £4,868 £5,183 £4,851 £4,318 £3,979 £5,294 £5,143	17.0% 20.0% % of wage spent on social rent 19.5% 21.6% 22.0% 21.1% 20.8% 20.4% 21.7% 20.3% 18.1% 16.6% 22.1% 21.5%
1 2 3 4 5 6 7 8 9 10 11 12 13	Dover Isle of Wight Area (Local Authority) - South West Region Bristol Bath and North East Somerset South Gloucestershire East Dorset Poole Bournemouth Christchurch Cotswold Exeter Cheltenham Purbeck West Dorset Wiltshire	£25,411 £25,411 £25,411 £25,411 Yearly regional low wage after tax and NI (FT and PT wages) £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920	£7,821 £7,800 £7,500 Yearly median private rent (2 bedroom) £12,000 £11,400 £9,900 £9,900 £9,900 £9,900 £9,600 £9,540 £9,300 £9,300 £9,120 £8,760 £8,700 £8,400	30.7% 29.5% % of wage spent on private rent 50.2% 47.7% 41.4% 41.4% 41.4% 40.1% 39.9% 38.9% 38.1% 36.6% 36.4% 35.1%	£4,702 £4,314 £5,071 Yearly Social Rent (2 bedroom) £4,663 £5,156 £5,258 £5,041 £4,967 £4,868 £5,183 £4,851 £4,318 £3,979 £5,294 £5,143 £4,719	17.0% 20.0% % of wage spent on social rent 19.5% 21.6% 22.0% 21.1% 20.8% 20.4% 21.7% 20.3% 18.1% 16.6% 22.1% 21.5% 19.7%
66 67 rank 1 2 3 4 5 6 7 8 9 10 11 12 13 14	Dover Isle of Wight Area (Local Authority) - South West Region Bristol Bath and North East Somerset South Gloucestershire East Dorset Poole Bournemouth Christchurch Cotswold Exeter Cheltenham Purbeck West Dorset Wiltshire North Somerset	£25,411 £25,411 £25,411 £25,411 Yearly regional low wage after tax and NI (FT and PT wages) £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920	£7,821 £7,800 £7,500 Yearly median private rent (2 bedroom) £12,000 £11,400 £9,900 £9,900 £9,900 £9,900 £9,900 £9,540 £9,300 £9,300 £9,120 £8,760 £8,760 £8,700 £8,400 £8,340	30.7% 29.5% % of wage spent on private rent 50.2% 47.7% 41.4% 41.4% 41.4% 40.1% 39.9% 38.9% 38.1% 36.6% 36.4% 35.1% 34.9%	£4,702 £4,314 £5,071 Yearly Social Rent (2 bedroom) £4,663 £5,156 £5,258 £5,041 £4,967 £4,868 £5,183 £4,851 £4,318 £3,979 £5,294 £5,143 £4,719 £5,209	17.0% 20.0% % of wage spent on social rent 19.5% 21.6% 22.0% 21.1% 20.8% 20.4% 21.7% 20.3% 18.1% 16.6% 22.1% 21.5% 19.7% 21.8%
1 2 3 4 5 6 7 8 9 10 11 12 13	Dover Isle of Wight Area (Local Authority) - South West Region Bristol Bath and North East Somerset South Gloucestershire East Dorset Poole Bournemouth Christchurch Cotswold Exeter Cheltenham Purbeck West Dorset Wiltshire	£25,411 £25,411 £25,411 £25,411 Yearly regional low wage after tax and NI (FT and PT wages) £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920 £23,920	£7,821 £7,800 £7,500 Yearly median private rent (2 bedroom) £12,000 £11,400 £9,900 £9,900 £9,900 £9,900 £9,600 £9,540 £9,300 £9,300 £9,120 £8,760 £8,700 £8,400	30.7% 29.5% % of wage spent on private rent 50.2% 47.7% 41.4% 41.4% 41.4% 40.1% 39.9% 38.9% 38.1% 36.6% 36.4% 35.1%	£4,702 £4,314 £5,071 Yearly Social Rent (2 bedroom) £4,663 £5,156 £5,258 £5,041 £4,967 £4,868 £5,183 £4,851 £4,318 £3,979 £5,294 £5,143 £4,719	17.0% 20.0% % of wage spent on social rent 19.5% 21.6% 22.0% 21.1% 20.8% 20.4% 21.7% 20.3% 18.1% 16.6% 22.1% 21.5% 19.7%

17	North Dorset	£23,920	£8,100	33.9%	£4,498	18.8%
18	Stroud	£23,920	£8,100	33.9%	£4,374	18.3%
19	Tewkesbury	£23,920	£7,800	32.6%	£5,116	21.4%
20	South Hams	£23,920	£7,800	32.6%	£4,712	19.7%
21	Teignbridge	£23,920	£7,800	32.6%	£4,573	19.1%
22	Gloucester	£23,920	£7,800	32.6%	£4,513	18.9%
23	East Devon	£23,920	£7,800	32.6%	£4,380	18.3%
24	Cornwall	£23,920	£7,800	32.6%	£3,745	15.7%
25	Mendip	£23,920	£7,620	31.9%	£4,994	20.9%
26	South Somerset	£23,920	£7,500	31.4%	£5,045	21.1%
27	Taunton Deane	£23,920	£7,500	31.4%	£4,612	19.3%
28	Plymouth	£23,920	£7,500	31.4%	£4,180	17.5%
29	Mid Devon	£23,920	£7,440	31.1%	£4,409	18.4%
30	Torbay	£23,920	£7,392	30.9%	£3,815	16.0%
31	Sedgemoor	£23,920	£7,200	30.1%	£3,978	16.6%
32	West Somerset	£23,920	£7,200	30.1%	£3,819	16.0%
33	West Devon	£23,920	£7,140	29.9%	£4,573	19.1%
34	North Devon	£23,920	£7,140	29.9%	£4,561	19.1%
35	Forest of Dean	£23,920	£6,900	28.8%	£4,324	18.1%
36	Torridge	£23,920	£6,600	27.6%	£4,469	18.7%
		Voorly regional	Voorly	% of word		% of
	Area (Local Authority) -	Yearly regional low wage after	Yearly median	% of wage spent on	Yearly	wage
rank	West Midlands Region	tax and NI (FT	private rent	private	Social Rent	spent on
	S	and PT wages)	(2 bedroom)	rent	(2 bedroom)	social rent
				10.00/		
1	Warwick	£23,632	£10,200	43.2%	£5,085	21.5%
2	Solihull Streetford on Aven	£23,632	£9,300	39.4%	£4,708	19.9%
3	Stratford-on-Avon	£23,632	£9,000	38.1%	£5,502	23.3%
4	Rugby	£23,632	£8,100	34.3%	£4,966	21.0% 17.9%
5	Birmingham Wychavon	£23,632	£8,100	34.3% 33.7%	£4,232	21.4%
6	Bromsgrove	£23,632	£7,956	33.0%	£5,052	21.4%
7	Worcester	£23,632	£7,800	33.0%	£5,039	20.1%
8		£23,632	£7,800	33.0%	£4,762	20.1%
9	Coventry Lichfield	£23,632	£7,800		£4,726	
10 11	Redditch	£23,632	£7,800	33.0% 33.0%	£4,364 £4,347	18.5% 18.4%
12	Tamworth	£23,632	£7,800	31.7%		18.9%
	Malvern Hills	£23,632	£7,500	31.7%	£4,464	17.7%
13	South Staffordshire	£23,632	£7,500	30.5%	£4,171	20.6%
14	North Warwickshire	£23,632	£7,200	30.5%	£4,863	18.8%
15 16	Herefordshire, County of	£23,632 £23,632	£7,140 £7,140	30.2%	£4,437 £4,269	18.1%
17	Stafford		£6,900	29.2%	·	19.3%
	Shropshire	£23,632	£6,780	28.7%	£4,567 £4,385	18.6%
18 19	Nuneaton and Bedworth	£23,632 £23,632	£6,780 £6,756	28.6%	£4,385 £4,468	18.9%
20	Wyre Forest	£23,632 £23,632	£6,730	28.4%	£4,466 £4,571	19.3%
21	Telford and Wrekin	£23,632	£6,720 £6,600	27.9%	£4,571 £4,656	19.7%
22	East Staffordshire	£23,632 £23,632	£6,600	27.9%	£4,656 £4,462	18.9%
23	Dudley	£23,632 £23,632	£6,600	27.9%	£4,462 £4,384	18.6%
	Sandwell			27.9%	·	18.5%
24 25	Cannock Chase	£23,632	£6,600 £6,552	27.7%	£4,371	18.0%
	Wolverhampton	£23,632		27.1%	£4,252	18.5%
26	Walsall	£23,632	£6,420	26.3%	£4,377	16.7%
27 28	Newcastle-under-Lyme	£23,632	£6,216	25.4%	£3,957 £4,336	18.3%
	Staffordshire Moorlands	£23,632	£6,000	23.6%	·	18.5%
29	Statiorustille Moonanus	£23,632	£5,580	23.0%	£4,380	10.3%

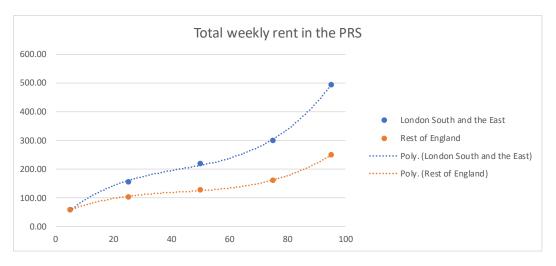
30	Stoke-on-Trent	£23,632	£5,400	22.9%	£3,867	16.4%
rank	Area (Local Authority) - Yorkshire and the Humber Region	Yearly regional low wage after tax and NI (FT and PT wages)	Yearly median private rent (2 bedroom)	% of wage spent on private rent	Yearly Social Rent (2 bedroom)	% of wage spent on social rent
1	York	£23,456	£8,700	37.1%	£4,477	19.1%
2	Harrogate	£23,456	£8,400	35.8%	£4,577	19.5%
3	Leeds	£23,456	£7,800	33.3%	£4,497	19.2%
4	Sheffield	£23,456	£6,900	29.4%	£4,014	17.1%
5	Hambleton	£23,456	£6,600	28.1%	£4,674	19.9%
6	Craven	£23,456	£6,600	28.1%	£4,074	17.4%
7	Selby	£23,456	£6,480	27.6%	£4,386	18.7%
8	Richmondshire	£23,456	£6,300	26.9%	£4,333	18.5%
9	Ryedale	£23,456	£6,300	26.9%	£4,127	17.6%
10	Scarborough	£23,456	£6,000	25.6%	£4,492	19.2%
11	Wakefield	£23,456	£6,000	25.6%	£4,327	18.4%
12	Bradford	£23,456	£5,940	25.3%	£3,565	15.2%
13	Calderdale	£23,456	£5,700	24.3%	£4,252	18.1%
14	East Riding of Yorkshire	£23,456	£5,700	24.3%	£4,225	18.0%
15	Kirklees	£23,456	£5,700	24.3%	£4,086	17.4%
16	Rotherham	£23,456	£5,700	24.3%	£3,952	16.9%
17	North Lincolnshire	£23,456	£5,640	24.0%	£4,411	18.8%
18	North East Lincolnshire	£23,456	£5,400	23.0%	£4,362	18.6%
19	Doncaster	£23,456	£5,400	23.0%	£3,979	17.0%
20	Barnsley	£23,456	£5,100	21.7%	£3,836	16.4%
21	Kingston upon Hull	£23,456	£5,040	21.5%	£3,811	16.2%

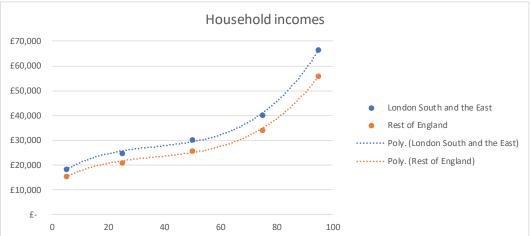
Our analysis shows that two thirds (67%) of local authorities are unaffordable to typical low-wage families, when modelled by region. Conversely, the same modelled wages are sufficient to cover social rents and remain within the 30% of wage rule.

Comparisons with survey data

These modelled results illustrate the disconnect between local rents and local wages. However, while this is a modelled result and does not directly represent actual households. Survey data from the English Housing Survey backs up the conclusion drawn from the tables.

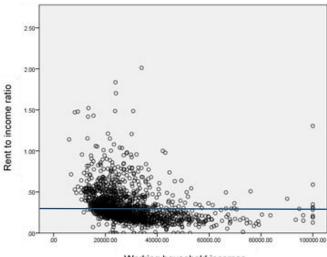
The following two charts show the distribution of weekly rents, then household (working family) wages.





The charts look very neat, with the curves, from lowest to highest, following a similar path – a small number of very low rents/ wages at the bottom left of the chart, a gentle incline in the middle, and peaks of high rents and wages in the top right. Given the similarity, it is easy to imagine that these curves match up so as to minimise the cost of renting. However, when we combine the two in the scatter chart below, the picture is far less neat. At lower wages, households spend large proportions of their wages on rents.

Incomes and rent burden - working families



Working household incomes

While those on much higher wages are more able to keep their housing costs to a lower proportion of their income, the chart does show that at any wage level there is usually some proportion of working family households that pay an unaffordable level rent.

These numbers come from the last publicly available data on housing costs for households, the 2016-17 English Housing Survey, and it shows that over half of all working families (54% of households where at least one adult is in work and there is a dependent child in the house) are paying more than 30% of their take home wage in rent. English Housing Survey data also includes wages derived from savings and housing benefit.

Therefore, even with benefit support, which we have excluded in our main model, the private rental sector is failing to provide homes that are in any way affordable to families.