

A Home of Their Own

January 2015

From the Shelter policy library

www.shelter.org.uk

© 2015 Shelter. All rights reserved. This document is only for your personal, non-commercial use. You may not copy, reproduce, republish, post, distribute, transmit or modify it in any way.

This document contains information and policies that were correct at the time of publication.

Shelter

Contents

Contents	2
Introduction.....	3
Main findings	4
Approach	5
Results	10
Local analysis	11
Appendix	17

Introduction

Buying their own home is an aspiration that many young people hope to fulfil one day. It is a milestone for many people that they hope will provide security for their future. However, the failure of successive governments to build enough affordable homes for decades and rising house prices has meant that home ownership has become a dream rather than a reality for a lot of young people. This has resulted with them either living back with their parents or spending many years in the expensive and unstable private rented sector.

To assess the extent to which young people are excluded from home-ownership, Shelter commissioned Liverpool Economics to produce estimates of the time it would take first-time buyers to save a 20% deposit in each county and unitary authority in England. These estimates take into account current and projected house prices, incomes, essential costs (food, transport utilities) and rent by household type across the country. The analysis assesses the length of time households currently in their twenties can expect to save for a deposit for their first home.

This report presents the findings from this research and looks at the length of time it would take three types of households to save for a deposit to buy a house. It looks at the length of time on a national, regional and a local or unitary authority level. It does not assess the extent to which mortgage repayments are likely to be affordable compared to renting, nor to make any judgement about whether renting or home ownership is the appropriate tenure for each household type.

Main findings

This report is based on research commissioned by Shelter and undertaken by Liverpool Economics, which modelled the length of time it could take three illustrative households in each county and unitary authority in England to save for a deposit under a particular set of assumptions.

This work follows from a previous report published by Shelter in June 2013.

The three illustrative households are:

- A two-adult household with a man and woman both working full-time
- A two-adult one child household with a man working full-time and a woman working part-time
- A single adult household, working full-time.

By incorporating official projections of inflation, earnings, and house price growth, it is estimated that on average across England it would take a couple with a child 12 years to save for a deposit, almost twice as long as the seven years it would take a couple without children. It would take a single person even longer at 13 years.

- In every part of inner London, it would take more than a decade for a childless couple to save for a deposit.
- Outside of London, there are also a few areas where it would likewise take a decade for a childless couple to save for a deposit: Brighton, Windsor and Maidenhead, Oxfordshire, Surrey and Devon
- Due to reduced earnings and childcare costs, it takes couples with children substantially longer to save for a deposit than childless couples.
- The additional years of saving that are required with a child in the family vary from four in many areas to as much as more than 15 in parts of London.
- In more than 70% of the counties and unitary authorities of England, it would take a couple with a child more than a decade to save for a deposit.
- For single person households, in more than three-quarters of areas the wait for a deposit will be at least a decade.
- The average couple with a child in London will not even be able to start saving for a deposit for another five years. In the South East, these households will only be able to start saving after three years, and in the South West after two years.

Approach

The model assumes that three illustrative households in each region, county and unitary authority in England begin saving for a deposit in September 2014. Earnings are assumed to be each household's only source of income. Once taxes have been paid and essential costs met, 20% of the remainder is saved.

Over time, earnings increase due to wage inflation and, for a period of time, career progression whilst inflation increases the cost of essentials. The combined effect is for discretionary income and the amount saved each month to increase gradually over time.

At the same time as each household is building up a savings pot, house price growth increases the size of the deposit that is each household's target. The purpose of the model is to estimate, for each of our illustrative households, the length of time until their savings pot reaches the value of the required deposit.

Geography

Results are presented for the English regions, counties and unitary authorities. Wherever possible, the analysis uses local level data, but in some cases (detailed below), regional information is used.

Household types and earnings

Results are presented for three illustrative household types:

Household type	Earnings
A couple (1 male + 1 female) both working full-time	Average male full-time earnings + Average female full-time earnings
A couple (1 male + 1 female) with one child, with the man working full-time and the woman working part-time	Average male full-time earnings + Average female part-time earnings
A single person working full-time	Average full-time earnings

There are clearly many other types of households but these three were chosen to illustrate the problems of saving for a deposit for first-time buyers.

Initial earnings

All household members were assumed to be aged 22 to 29, earning a typical full or part-time wage for their local area,¹ and seeking to buy a home in that area.

The estimated household earnings by household type and region is set out in Table 1.

¹ Local median earnings for 22 to 29-year-olds were estimated by deflating median earnings for each area by the UK-wide ratio of 22-29 year-old earnings to all earnings.

Table 1: Estimated initial household earnings for each household type (September 2014)

Region	Couple without children	Couple with one child	Single
England	£43,687	£31,150	£21,950
North East	£39,048	£28,047	£19,427
North West	£40,581	£29,280	£20,286
Yorkshire and The Humber	£39,669	£29,250	£20,031
East Midlands	£40,291	£29,388	£20,366
West Midlands	£40,396	£29,688	£20,333
East	£45,134	£32,096	£22,710
London	£53,384	£36,122	£26,300
South East	£47,369	£33,799	£23,840
South West	£40,770	£29,736	£20,552

Source: Annual Survey of Hours and Earnings, uprated by OBR Average Earnings Index

Forecast earnings

As households age, the model takes account of both wage inflation and career progression. Base earnings are assumed to grow in line with the Average Earnings Index forecast of the Office for Budget Responsibility (OBR) to 2019 and at the 2019 growth rate thereafter. In addition, to account for career progression, individuals are moved over ten years from the 22-29 year-old rate of earnings for their area to the 30-39 year-old rate.

Discretionary income

Discretionary income is defined as the amount of money a household has left over after paying their taxes, national insurance, and paying essential costs.

Each individual's income tax and national insurance are calculated in each year of the model using tax and national insurance thresholds based on 2014/15 values uprated by the OBR Consumer Price Index (CPI) forecast.²

Essential costs are defined as those items of expenditure that a household has limited ability to vary. They include:

- **Rent:** median rent of a 2-bedroom flat (for couples) and a 1-bedroom flat (for single people), by local authority.³ Table 2 shows the regional averages for this data.
- **Council tax:** Council tax by local authority for a Band D property. Single person households pay 75% of this amount.⁴

² Official government policy is to uprate tax thresholds by CPI but it is arguable that they may well rise faster than this in the long run. If tax thresholds are uprated by the OBR's Average Earnings Index forecast, the times required to save for a deposit will be reduced by a small amount but present broadly the same pattern as the base results.

³ Source: Valuation Office Agency data for 2013/14, uprated to June 2014 using the CPI rents index and by the OBR's CPI forecast to reach September 2014.

- **Childcare:** 25 hours per week in nursery care. This cost only applies to couples with a child and for the first two years of the model is at the under-two rate and at the over two-rate for a further three years. Childcare costs terminate after 5 years. Data is only available at a regional level and the relevant regional costs are applied to each local area.⁵
- **Food, transport and utilities:** Average expenditure for each category in each region is adjusted for household composition and uprated from 2012 (the latest data) to June 2014 using the relevant Consumer Price Index for food, transport and electricity & other fuels, and then by the OBR CPI forecast to September 2014.

Table 3 sets out the initial average annual cost of essentials in each region.

Discretionary income is calculated by subtracting the cost of income tax, national insurance and essentials from the household's gross income and the results for each household type and region are provided in Table 4.⁶

This table shows that modelled male full-time + female part-time households in London, and the South West and South East regions have no discretionary income, and therefore no money available for saving, in September 2014. This situation persists for nearly five years in London, nearly three years in the South East, and nearly two years in the South West.

Table 2: Estimated median monthly rent for 1 and 2-bedroom flats (September 2014)

Region	1 bedroom	2 bedroom
England	£509	£586
North East	£402	£458
North West	£420	£504
Yorkshire and The Humber	£402	£484
East Midlands	£408	£508
West Midlands	£433	£535
East	£509	£611
London	£1,146	£1,401
South East	£611	£764
South West	£509	£637

Source: Valuation Office Agency, Office for National Statistics, Office of Budget Responsibility⁷

⁴ Source: Communities and Local Government Council Tax statistics for 2014/15. Region and county-level averages produced by weighting component district figures by council tax base.

⁵ Source: Family and Childcare trust Childcare Costs Survey 2014, uprated from January 2014 to September 2014 using CPI data to June 2014 and the OBR forecast to September 2014.

⁶ As with the previous report, entitlement to benefits is extremely changeable and as such, tax credits and the in-work component of Universal Credit are not taken into account in calculation of post-tax income. Adding these into the model would produce slightly higher amounts of discretionary income and slightly higher amounts being saved each month.

⁷ Source: Valuation Office Agency Private Rental Market Statistics for 2013/14, uprated by CPI Rents index to June 2014 and by Office of Budget Responsibility CPI forecast thereafter

Table 3: Annual spending on essentials (September 2014)

Region	Couple without children	Couple with one child	Single
England	£18,489	£25,222	£12,328
North East	£15,430	£21,881	£10,282
North West	£16,508	£22,466	£10,748
Yorkshire and The Humber	£16,143	£21,886	£10,464
East Midlands	£17,268	£23,089	£10,969
West Midlands	£17,371	£24,127	£11,146
East	£19,577	£26,424	£12,738
London	£28,395	£36,698	£19,992
South East	£22,031	£29,894	£14,278
South West	£19,918	£26,650	£12,762

Table 4: Estimated initial discretionary income from earnings (September 2014)

Region	Couple without children	Couple with one child	Single
England	£17,128	£1,533	£5,553
North East	£17,032	£2,672	£5,884
North West	£16,996	£2,996	£6,002
Yorkshire and The Humber	£16,741	£3,558	£6,112
East Midlands	£16,040	£2,417	£5,834
West Midlands	£16,008	£1,628	£5,635
East	£17,024	£978	£5,660
London	£13,816	£0	£846
South East	£16,089	£0	£4,888
South West	£13,715	£0	£4,169

Childcare costs are only included in essential costs for the male full-time + female part-time household for the first five years.

Savings

It is assumed that each household saves 20% of their discretionary income from earnings, to allow for spending on other, less essential things, such as clothing, entertainment, going out etc. When the discretionary incomes are zero or negative, households are assumed not to be saving anything and any debts accrued in this way are disregarded.

The estimated monthly amount saved by each household in each region at the start of the model is shown in Table 5.

Savings attract interest for which the interest rate is initially set at 1.5 points above LIBOR. LIBOR is assumed to follow OBR forecasts until 2019 and thereafter to remain at the OBR 2019 rate of

3.2%. Once the OBR forecast shows LIBOR going above 2.5% (July 2017), the margin for the savings interest rate reduces gradually until it reaches 1 point so that, from July 2018, savings interest rates are assumed to be 1 point above LIBOR, which means a long-term assumption of 4.2%.

It is assumed that interest on savings is not subject to tax: i.e. that savings take place in a tax-free vehicle.

Table 5: Estimated initial savings per month (September 2014)

Region	Couple without children	Couple with⁸ one child	Single
England	£285	£26	£93
North East	£284	£45	£98
North West	£283	£50	£100
Yorkshire and The Humber	£279	£59	£102
East Midlands	£267	£40	£97
West Midlands	£267	£27	£94
East	£284	£16	£94
London	£230	£0	£14
South East	£268	£0	£81
South West	£229	£0	£69

House prices and deposits

HM Land Registry provides data on house prices for regions, counties and unitary authorities. The latest data is for June 2014 and the OBR House price index forecast is used to uprate prices to dates up to 2019. Beyond 2019, the OBR forecast for 2019 of 3.7% house price growth is assumed to remain constant.

Note that no allowance in the model is made for differential house price growth between regions. If growth is faster in London and the South East than other areas, the model will have underestimated the deposit-saving problem in these areas.

This model assumes that first-time-buyers will buy a property worth 75% of the local average. There is some evidence that this might be a conservative estimate as a comparison of the Nationwide House Price Index for first-time-buyers and for all buyers by region shows that, in England in 2014 quarter 2, only the Yorkshire and Humber region had a ratio as low as 75% and all other regions were higher.

Note that all first-time buyers are assumed to buy at 75% of the local average as this is a conservative estimate of the average first-time-buyer price. However it is probable that the average single-person first-time-buyer price is slightly lower than this figure whilst the average couple first-time-buyer price is slightly higher.

⁸ Savings for a couple with one child jump after five years, as it is assumed that the couple do not face childcare costs after this point.

This model assumes that first-time-buyers will need a 20% deposit to buy a property. This is in line with the average FTB deposit reported by CML in 2013⁹. Clearly the financial crash and its aftermath have changed the availability of credit for first-time-buyers and it is advisable to revisit this assumption as a longer period of data about post-crash lending patterns becomes available.

Results

Table 6: Average length of time to save for a deposit in each region

Region	Couple without children	Couple with one child	Single	Extra time that families need over couples
England	6.6	12.3	13.3	5.7
North East	4.3	8.8	9.3	4.6
North West	4.6	9.3	9.8	4.7
Yorkshire and The Humber	5.0	9.3	10.3	4.3
East Midlands	5.5	10.5	11.1	5.0
West Midlands	5.8	10.8	11.6	5.1
East	7.1	13.0	13.9	5.9
London	13.5	25.8	29.1	12.3
South East	8.3	15.3	16.3	6.9
South West	8.0	14.6	15.8	6.6

Overall it could take a typical couple in England without children 6.6 years to save for a deposit. By region, the length of time varies between less than five years in the North East to more than 13 years in London.

However for families with children it could take nearly twice as long: 12.3 years on average across England, and even longer for single people: more than 13 years on average.

The additional time required to save for couples with children compared to those without ranges from just over four in Yorkshire and the Humber to more than a decade in London.

It takes couples with children longer to save for a deposit because of the combined effects of lower earnings (due to one partner working part-time) and the higher living costs associated with raising a family – particularly child care.

Single person households also bring in less income and are faced with higher per-capita outgoings than larger households. Although they benefit from lower household costs (e.g. total rents are lower and they will pay lower Council Tax), this does not make up for the fact that their household earnings are half the level of full-time couples.

Table 3 and Table 4 illustrate that as costs of essentials per person are higher for a single person household than for a couple, the estimated average household discretionary income across England in September 2014 in a single person household is only one third of the level for a couple without children.

⁹ CML Press release, 12th August 2013, First-time buyers, lending and affordability, <http://www.cml.org.uk/cml/media/press/3620>.

Clearly, individual family circumstances will vary widely and this will affect the length of time needed to save. For example, families may choose to save more than 20% of their discretionary income, or decide to rent or buy in a cheaper area. Or it may be possible for both parents to work full time and rely on family support for pre-school childcare. Some may have delayed having children and started saving earlier. Young people in their 20s may live with their parents, rent smaller properties or share accommodation as a way of reducing costs.

All of these factors would reduce the time necessary to save. Alternatively, the household may rely on a single income which would increase the time necessary to save.

The model also only considers the costs associated with one child, and families with more than one child are likely to face childcare costs for a longer period than the five years assumed in the model.

Results of previous modelling

When similar research was conducted for Shelter in June 2013, it found that it would take a couple with a child 11.8 years to save for a deposit in England as a whole, rising to 20.5 years in London. Although this model uses similar data sources to the previous study, and a similar approach, the methodologies are not identical so the results are not directly comparable, however a selection of the previous results are reproduced for reference.

Table 7: Average length of time to save for a deposit in England and in London – June 2013 study¹⁰

Region	Couple without children	Couple with one child	Single	Extra time that families need over couples
England	6.5	11.8	14.3	5.3
London	10.8	20.5	29.5	9.8

Local analysis

The maps below set out the results by local area for each household type. Tables setting out the data behind these maps are included in the appendix.

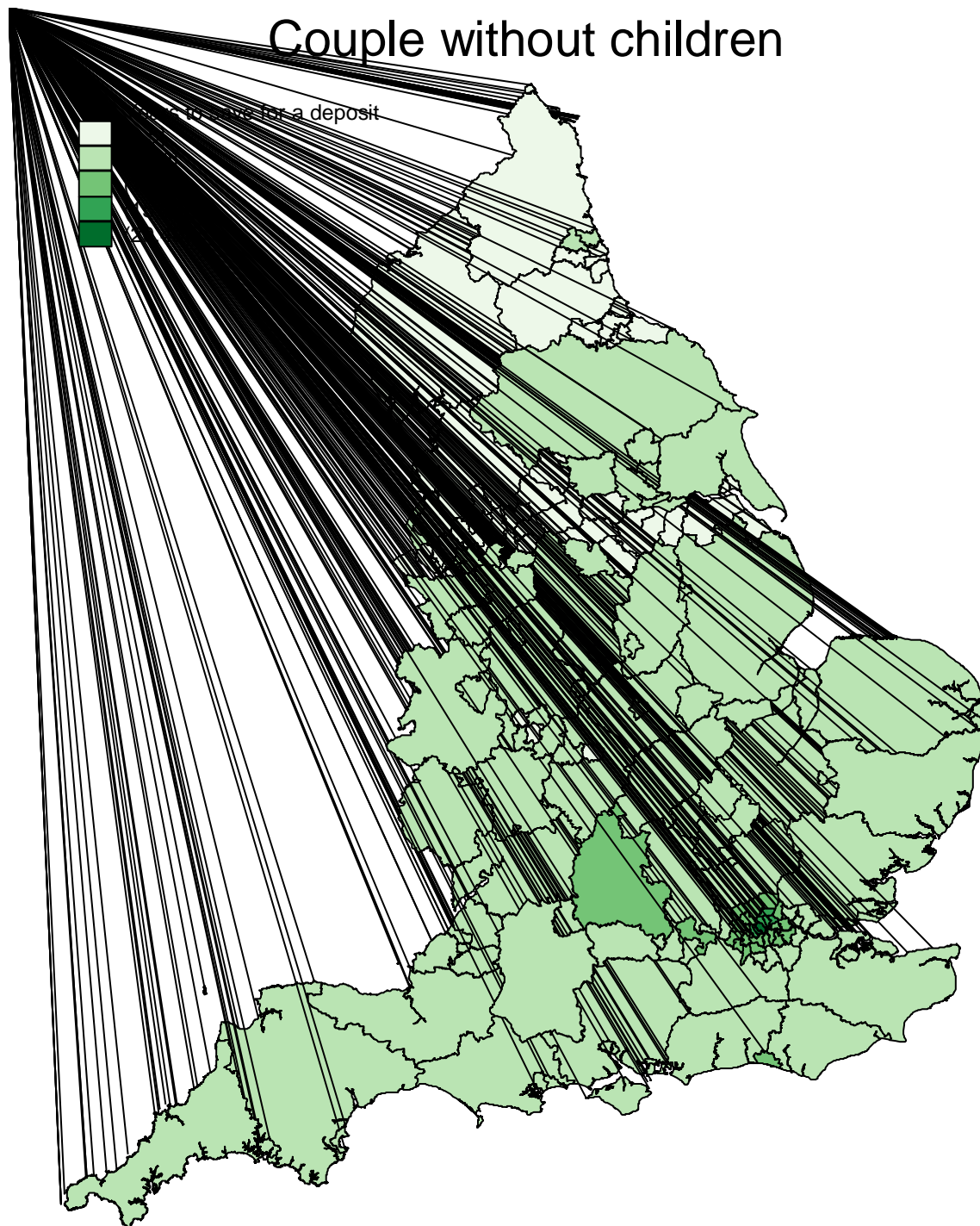
Couples without children

For couples without children, it could take seven or eight years to save for a deposit in the south of England outside London, and between four and six years in the north and midlands.

Clearly there is a significant affordability issue in London. Higher rents mean that discretionary income is squeezed whilst higher house prices mean that higher deposits are needed. There are

¹⁰ Source: Shelter Research Report *A Home of Their Own*, June 2013

24 (out of 32) London boroughs where it could take over a decade to save for a deposit. In eight of these, it would take more than 15 years.¹¹



Liverpool Economics

¹¹ City of London is excluded from the analysis because of insufficient sample in the Annual Survey of Hours and Earnings to produce robust earnings data for this area. Also, results for Hammersmith & Fulham, Waltham Forest and Westminster should be treated with caution because of a larger coefficient of variation for earnings data for these areas.

Couples with children

For couples with a child and one part-time earner, the combination of childcare costs and lower household income increases significantly the amount of time required to save for a deposit. In more than 70% of counties and unitary authorities in England it will take more than a decade and, in a third of areas, more than 15 years.

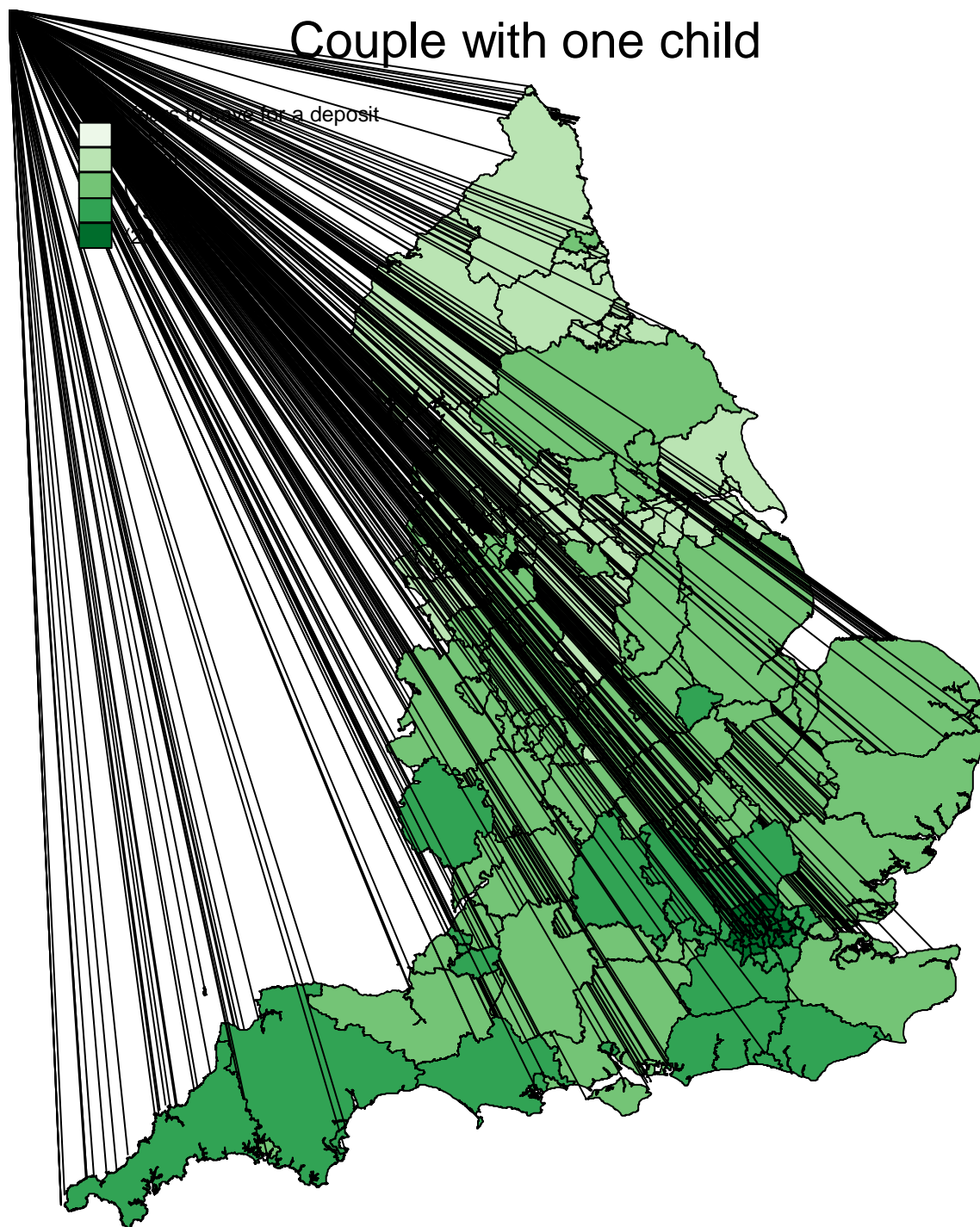
Looking at regions as a whole, it is only in the north that a typical family can save for a deposit in under a decade. In the midlands, it takes just longer than a decade, and in the south of England outside London, between 13 and 15 years. In London, the time required is 26 years – after their child has grown up.

It should be acknowledged that some of the assumptions around the circumstances of our illustrative household with a child might no longer pertain after the child has grown up. For example, the model assumes that the woman in the household works part-time, whereas there would no longer be a childcare-related reason for this to be the case after so long. There may of course be other reasons for part-time work, such as caring for elderly or disabled family members but the focus of this model is on the likely experiences of younger people.

Similarly, if the child has left home by then, or is earning and pays for their own costs, it may be the case that the costs of food, transport and other essentials should properly reflect a two adult household without children. On the other hand, some costs will continue if parents are supporting adult children with money for student fees and/or living costs.

So once the length of time gets beyond 18 years, it might take slightly less time than the further 8 years currently predicted by the model but it is certainly reasonable to assume that it will be at least two decades on average in London.

These estimates are based on the childcare costs of having one child. For families with more than one child, higher outgoings mean that saving for a deposit will be an even bigger struggle.



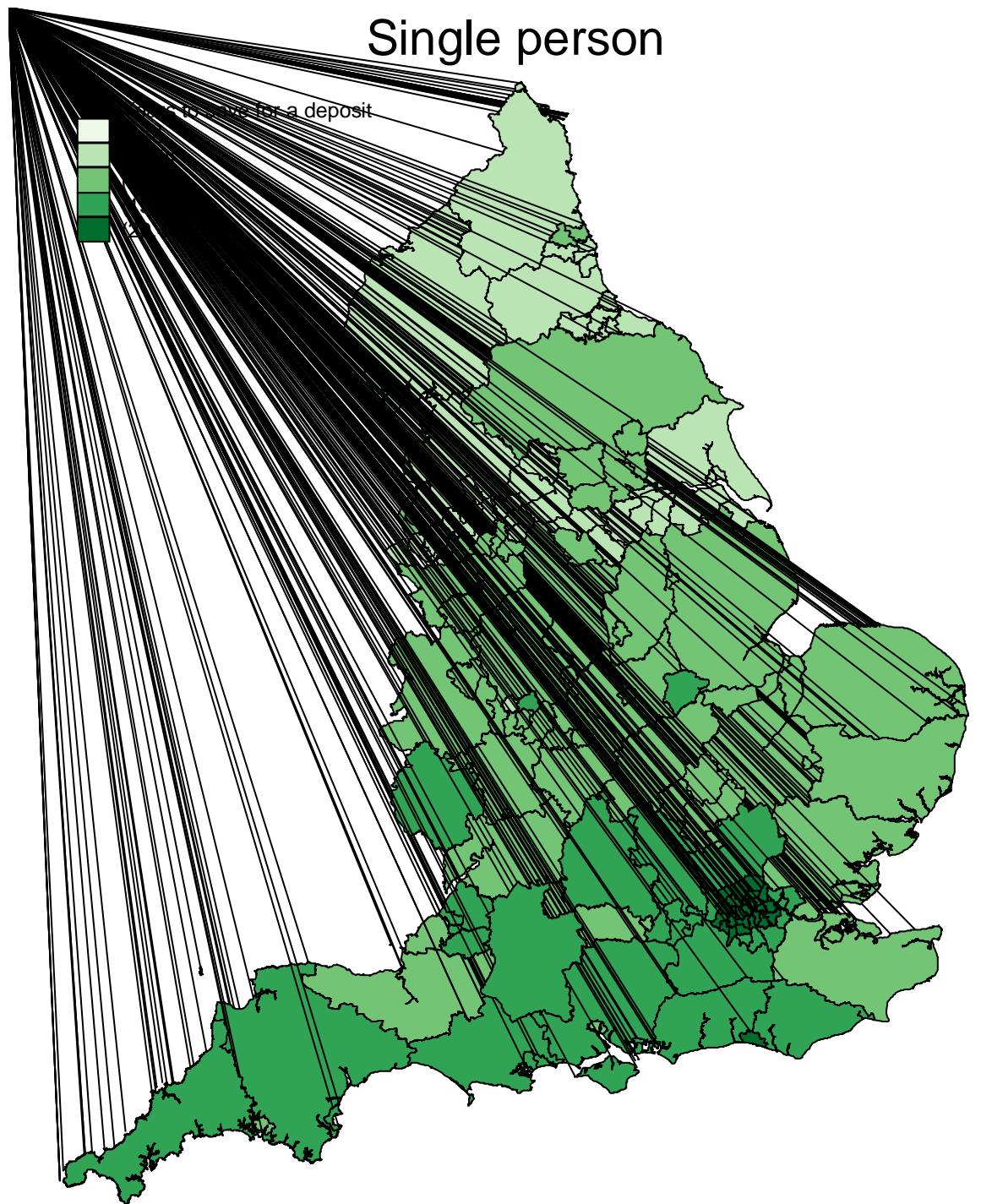
Liverpool Economics

Single people

Single person households have only one earner but face expenses that, as Table 3 shows, are roughly two-thirds that of two-adult childless households. So, just as with couples with children, it can be a challenge for single people to save a deposit. Looking at the average for England as a whole, at 13 years, it is likely to take double the amount of time for a single person to save a deposit as a childless two-adult household.

Looking at regional averages, the length of time required in the north and midlands varies from 9 years in the North East to nearly 12 years in the West Midlands. In the south of England, the time rises to over 16 years in the South East and the average for London is 29 years, with the time being longer than 15 years in every London borough.

Note that these estimates are based on average full-time earnings. As men's earnings are higher on average than women's, it might take slightly less time for a single man to save for a deposit and slightly longer for a single woman.



Liverpool Economics

Appendix

Table 8: Results for each region, county and unitary authority in England

Area	Type	Couple without children	Couple with one child	Single	Extra time that families need over couples
England	CTRY	6.6	12.3	13.3	5.7
North East	GOR	4.3	8.8	9.3	4.6
Darlington	UA	4.7	9.7	10.0	5.0
Hartlepool	UA	(3.3)	(7.3)	(7.5)	(4.0)
Middlesbrough	UA	3.8	9.2	9.2	5.3
Redcar and Cleveland	UA	(4.5)	(8.8)	(9.5)	(4.3)
Stockton-on-Tees	UA	4.3	8.3	9.0	4.0
County Durham	UA	3.5	8.1	7.8	4.6
Northumberland	UA	4.9	9.1	9.9	4.2
Tyne and Wear	MC	4.6	9.6	10.0	5.0
Gateshead	MD	4.1	8.8	8.8	4.7
Newcastle upon Tyne	MD	5.3	10.6	11.1	5.3
North Tyneside	MD	6.9	12.5	14.3	5.6
South Tyneside	MD	4.4	9.5	9.5	5.1
Sunderland	MD	3.8	8.8	8.6	4.9
North West	GOR	4.6	9.3	9.8	4.7
Blackburn with Darwen	UA	3.3	7.8	8.1	4.6
Blackpool	UA	5.0	11.6	10.8	6.6
Halton	UA	4.3	8.0	9.3	3.7
Warrington	UA	5.3	10.3	11.3	5.0
Cheshire East	UA	5.7	10.4	11.4	4.8
Cheshire West and Chester	UA	5.8	9.8	11.3	4.0
Cumbria	SC	4.8	9.1	9.5	4.3
Greater Manchester	MC	4.5	9.2	9.8	4.7
Bolton	MD	4.2	9.3	9.3	5.1
Bury	MD	4.3	9.3	9.3	5.0
Manchester	MD	4.5	10.3	10.8	5.8
Oldham	MD	4.5	9.5	9.8	5.0
Rochdale	MD	3.9	8.8	8.9	4.9
Salford	MD	4.6	11.1	9.6	6.5
Stockport	MD	5.3	10.0	11.3	4.7
Tameside	MD	4.6	9.8	10.0	5.2
Trafford	MD	6.1	10.3	11.9	4.3
Wigan	MD	3.9	7.7	8.0	3.8

Area	Type	Couple without children	Couple with one child	Single	Extra time that families need over couples
Lancashire	SC	4.3	8.9	9.3	4.6
Merseyside	MC	4.3	9.1	9.3	4.8
Knowsley	MD	4.7	9.8	10.0	5.2
Liverpool	MD	4.1	9.3	9.2	5.2
St. Helens	MD	3.9	8.3	8.6	4.4
Sefton	MD	6.7	11.8	13.5	5.1
Wirral	MD	4.5	8.7	9.2	4.2
Yorkshire and The Humber	GOR	5.0	9.3	10.3	4.3
East Riding of Yorkshire	UA	5.3	9.3	9.9	4.1
Kingston upon Hull	UA	3.3	7.0	7.1	3.8
North East Lincolnshire	UA	3.3	7.8	7.8	4.5
North Lincolnshire	UA	4.0	7.7	8.0	3.7
York	UA	7.3	12.9	14.3	5.7
North Yorkshire	SC	7.0	12.2	13.9	5.2
South Yorkshire	MC	4.6	8.9	10.1	4.3
Barnsley	MD	3.8	7.6	8.1	3.8
Doncaster	MD	4.3	8.5	8.8	4.2
Rotherham	MD	4.3	8.0	8.8	3.7
Sheffield	MD	5.3	10.2	11.5	4.9
West Yorkshire	MC	4.7	8.8	9.8	4.2
Bradford	MD	4.3	8.1	9.3	3.8
Calderdale	MD	3.9	8.1	8.8	4.2
Kirklees	MD	4.5	8.5	9.3	4.0
Leeds	MD	5.2	10.3	11.0	5.1
Wakefield	MD	5.0	9.3	10.8	4.3
East Midlands	GOR	5.5	10.5	11.1	5.0
Derby	UA	4.3	8.4	9.1	4.1
Leicester	UA	6.1	13.3	12.8	7.3
Nottingham	UA	4.7	10.5	11.0	5.8
Rutland	UA	(9.1)	(16.3)	(17.5)	(7.2)
Derbyshire	SC	5.2	9.8	10.5	4.7
Leicestershire	SC	6.1	10.8	11.8	4.8
Lincolnshire	SC	7.3	12.8	14.3	5.5
Northamptonshire	SC	5.8	10.8	11.6	5.0
Nottinghamshire	SC	5.3	10.1	10.8	4.8
West Midlands	GOR	5.8	10.8	11.6	5.1
Herefordshire	UA	8.5	15.8	18.3	7.3
Stoke-on-Trent	UA	3.8	8.3	8.2	4.5
Telford and Wrekin	UA	5.8	10.8	12.3	5.0

Area	Type	Couple without children	Couple with one child	Single	Extra time that families need over couples
Shropshire	UA	6.0	11.2	11.6	5.2
Staffordshire	SC	5.5	10.5	10.8	5.0
Warwickshire	SC	6.3	11.4	12.5	5.1
West Midlands	MC	5.3	10.3	11.1	5.0
Birmingham	MD	5.3	10.5	11.1	5.3
Coventry	MD	4.7	9.0	10.5	4.3
Dudley	MD	5.3	10.1	10.9	4.8
Sandwell	MD	4.9	10.3	10.4	5.4
Solihull	MD	6.3	11.2	12.8	4.8
Walsall	MD	8.2	13.8	16.3	5.7
Wolverhampton	MD	4.8	10.3	9.8	5.6
Worcestershire	SC	7.0	12.3	13.8	5.3
East	GOR	7.1	13.0	13.9	5.9
Luton	UA	6.6	13.1	14.0	6.5
Peterborough	UA	5.6	12.0	11.6	6.4
Southend-on-Sea	UA	6.8	12.8	13.8	6.0
Thurrock	UA	6.0	12.8	12.4	6.8
Bedford	UA	6.1	12.0	12.5	5.9
Central Bedfordshire	UA	6.4	11.8	12.7	5.4
Cambridgeshire	SC	6.9	12.6	13.9	5.7
Essex	SC	7.3	13.5	14.3	6.3
Hertfordshire	SC	8.8	15.4	16.8	6.7
Norfolk	SC	7.1	13.0	14.3	5.9
Suffolk	SC	7.3	13.5	14.4	6.3
London	GOR	13.5	25.8	29.1	12.3
Camden	ILB	17.8	32.0	34.4	14.2
Hackney	ILB	17.8	34.4	34.4	16.7
Hammersmith and Fulham	ILB	(16.8)	(30.0)	(34.4)	(13.2)
Haringey	OLB	16.6	31.6	34.4	15.0
Islington	ILB	17.1	30.3	34.4	13.3
Kensington and Chelsea	ILB	26.8	34.4	34.4	7.6
Lambeth	ILB	14.6	26.5	31.8	11.9
Lewisham	ILB	10.8	20.8	22.1	10.0
Newham	OLB	11.1	23.5	22.3	12.4
Southwark	ILB	14.5	25.8	31.5	11.3
Tower Hamlets	ILB	12.8	27.8	28.5	15.0
Wandsworth	ILB	13.2	25.1	28.0	11.9
Westminster	ILB	(23.3)	(34.4)	(34.4)	(11.1)
Barking and Dagenham	OLB	9.5	17.3	18.8	7.8

Area	Type	Couple without children	Couple with one child	Single	Extra time that families need over couples
Barnet	OLB	12.2	21.0	25.6	8.8
Bexley	OLB	8.1	15.6	15.6	7.5
Brent	OLB	14.8	30.3	31.8	15.5
Bromley	OLB	8.8	16.0	18.0	7.2
Croydon	OLB	9.5	17.1	19.3	7.6
Ealing	OLB	15.0	27.8	32.6	12.8
Enfield	OLB	10.8	20.6	22.8	9.8
Greenwich	ILB	10.5	21.3	22.5	10.8
Harrow	OLB	10.9	20.6	22.0	9.7
Havering	OLB	9.0	16.6	17.8	7.6
Hillingdon	OLB	9.9	17.6	20.0	7.7
Hounslow	OLB	11.5	23.3	25.8	11.8
Kingston upon Thames	OLB	10.8	20.5	21.3	9.7
Merton	OLB	12.8	21.8	27.1	9.0
Redbridge	OLB	9.8	17.3	19.3	7.4
Richmond upon Thames	OLB	13.3	23.3	27.8	9.9
Sutton	OLB	9.8	17.5	19.6	7.7
Waltham Forest	OLB	(14.1)	(25.1)	(26.5)	(11.0)
South East	GOR	8.3	15.3	16.3	6.9
Bracknell Forest	UA	7.9	13.7	16.3	5.8
Brighton and Hove	UA	10.2	18.6	21.0	8.4
Isle of Wight	UA	7.6	13.6	15.1	6.0
Medway	UA	6.4	12.9	12.3	6.5
Milton Keynes	UA	6.5	12.1	12.8	5.6
Portsmouth	UA	7.6	14.3	15.5	6.7
Reading	UA	7.6	15.1	14.8	7.5
Slough	UA	8.3	16.6	16.3	8.3
Southampton	UA	7.3	16.0	14.8	8.7
West Berkshire	UA	7.6	14.8	14.8	7.3
Windsor and Maidenhead	UA	10.4	18.3	17.8	7.9
Wokingham	UA	8.3	14.1	15.6	5.8
Buckinghamshire	SC	9.2	15.4	17.6	6.3
East Sussex	SC	8.6	17.3	17.1	8.8
Hampshire	SC	8.1	14.3	15.5	6.2
Kent	SC	7.8	14.3	14.5	6.6
Oxfordshire	SC	10.1	18.6	20.0	8.5
Surrey	SC	9.8	17.3	18.8	7.5
West Sussex	SC	9.3	16.3	17.6	7.1
South West	GOR	8.0	14.6	15.8	6.6

Area	Type	Couple without children	Couple with one child	Single	Extra time that families need over couples
Bath and North East Somerset	UA	9.0	15.6	17.6	6.6
Bournemouth	UA	8.3	14.1	15.8	5.8
Bristol, City of	UA	8.5	16.2	17.3	7.7
North Somerset	UA	7.1	11.8	12.8	4.8
Plymouth	UA	6.0	12.0	13.3	6.0
Poole	UA	8.7	17.1	17.1	8.4
South Gloucestershire	UA	8.0	13.5	15.3	5.5
Swindon	UA	5.8	11.3	11.8	5.5
Torbay	UA	8.5	17.6	16.6	9.1
Cornwall	UA	9.3	17.8	19.6	8.5
Devon	SC	9.5	16.9	18.5	7.4
Dorset	SC	9.4	16.8	17.5	7.4
Gloucestershire	SC	7.3	13.6	14.6	6.3
Somerset	SC	7.8	14.3	14.8	6.5
Wiltshire	UA	7.9	14.8	16.3	6.8

Table 9: Key

(7.3)	Figures in brackets indicate a coefficient of variation in local estimates of earnings of at least 10, which means that these estimates should be treated with caution
GOR	Region
UA	Unitary Authority
MC	Metropolitan County
MD	Metropolitan District
SC	Shire County
ILB	Inner London Borough
OLB	Outer London Borough