

Can work – can't buy

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Local measures of the ability of working households to become home owners

Steve Wilcox

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Consistent local measures of home owner affordability

Introduction

It is a commonplace that the costs, and difficulties, of accessing home ownership vary sharply from one location to another, and that these difficulties are most acute in London and the south of England.

However, routinely available data sets do not provide either accurate or consistent measures of those variations in costs and accessibility. In that context this report sets out the results of a range of modelling exercises designed to provide current measures of home ownership costs and accessibility, on a consistent basis for every local authority area in England.

There are two key constraints on the house price and income data readily available at the local authority level for the purpose of providing a consistent measure of home ownership affordability.

Consistent local house prices

Local house price data is readily available from the Land Registry, but this gives no indication of the mix of properties sold in any area. Yet survey data clearly indicates that the size of dwellings varies widely, both regionally and more locally. For example, data from the English House Condition Survey 1996 shows that 15 per cent of all owner occupied dwellings in London have no more than three habitable rooms, compared to 8 per cent in England as a whole, and just 3 per cent in the North West.

In order to provide a consistent measure of house prices between one locality and another, the analyses in this study make use of a specially commissioned data set obtained from Halifax plc. This has provided house prices for every local authority area in England based on an equal mix of four and five room dwellings. This data is only available for 1998, but it has been updated to Quarter 4 2002 by the application of Halifax indexes for regional house price movements over that period.

Local household incomes

Local data on earned incomes is readily available, from both the New Earnings Survey and the Inland Revenue. However, in both cases these provide data on the earned incomes of individuals, rather than the incomes of households. Moreover the routinely published NES local earnings data is based on place of work, rather than place of residence.

This is of limited utility as it is households that buy houses, and only a limited and variable proportion of those are single person or single earner households. There is no direct source of data available for local household incomes. To overcome this limitation the initial analyses in this study are based on computations of local household earnings, based in turn on a range of specially commissioned local data sets.

The analyses focus on working households, where the household representative is aged from 20 to 39. This age range encompasses the great majority of first time home buyers. The analyses also focus exclusively on households with at least one adult in employment.

The Census and Labour Force Survey local data on the numbers of working households in each local authority area, are split between households with a single earner, and those with two or more adult earners. Local data on the earnings of individuals has been specially commissioned from the New Earnings Survey, and this provides data on the basis of place of residence, rather than place of work. This is the first time NES data has been made available on this basis.

Regional data on incomes of working households has been obtained from the Family Expenditure Survey. This has been used as a control for computations of local household earnings using the local Census, Labour Force Survey and NES data. Full details of the data sources and methodology for these analyses are set out in Appendix 1. Regional figures for the numbers and incomes of working households are shown in Table 1.

Table 1 Working households and their incomes, 2002, aged 20–39

Region	Numbers of working households			Incomes of working households		
	One earner	Multiple earners	All	One earner £ pa	Multiple earners £ pa	All £ pa
London	422,631	425,823	848,454	30,361	61,443	46,288
South East	385,806	497,602	883,408	28,214	46,026	38,478
South West	223,087	293,295	516,382	22,349	34,372	29,626
Eastern	268,256	342,529	610,785	24,646	41,403	33,819
West Midlands	227,865	286,441	514,306	22,649	38,066	31,857
East Midlands	189,992	260,175	450,167	19,434	36,831	29,350
North East	123,092	124,804	247,896	16,848	37,229	27,405
North West	328,084	375,640	703,724	19,867	35,706	28,625
Yorkshire & Humber	232,324	300,410	532,734	18,799	34,407	27,832
England	2,401,137	2,906,719	5,307,856	23,965	42,216	34,197

Sources:

Numbers of working households: Labour Force Survey 2002.

Incomes of working households: Family Expenditure Survey 1998/99–2000/01 (uprated to 2002/03).

The affordability analyses

This study comprises three separate but related analyses. These are:

- 1 *The ratios analysis.* This computes house price to income ratios for every local authority area in England. These are based on average house prices for 4/5 room dwellings, and average household incomes for working households with a household representative aged from 20 to 39 inclusive.
- 2 *The access analysis.* This computes the proportion of working households in each local authority area that would be unable to purchase a local property based on lower quartile prices for 4/5 room dwellings.
- 3 *The key worker analysis.* This identifies those local authority areas where specified key workers would be unable to purchase a local property based on lower quartile prices for 4/5 room dwellings.

These three analyses, and their results, are considered in turn below.

The ratios analysis

Regional results from the ratios analysis are set out in Table 2. This shows that the average house price to income ratio in England was 3.4:1, ranging from 4.8:1 in London, to just 2.3:1 in the North East.

It should also be noted that the analysis shows house price to income ratios are higher in the South West than in the South East. The ratio in the South West is 4.2:1, while in the South East the ratio is just 4.0:1. This is despite the average house price in the South East (£152,555) being 22.5 per cent higher than that in the South West (£124,508).

However, the differential between the incomes of working households in the two regions is greater still. The average income of working households in the South East (£38,478) is 29.9 per cent higher than that in the South West (£29,626).

These findings contrast with the assertion in the governments recent 'Sustainable Communities' report, that affordability issues are more acute in the South East than the South West.¹ However, the analyses in that report are based on Land Registry house price data, which reflects the much smaller

Consistent local measures of home owner affordability

Table 2 House prices and affordability, Quarter 4, 2002

Region	House prices		House price to average income ratio	Households unable to purchase at lower quartile average house prices	
	Lower quartile £	Average £		No.	%
London	169,350	221,537	4.8	644,476	76.0
South East	124,078	152,555	4.0	562,753	63.7
South West	100,979	124,508	4.2	350,543	67.9
Eastern	102,717	125,154	3.7	361,299	59.2
West Midlands	74,793	94,402	3.0	183,908	35.8
East Midlands	71,257	88,724	3.0	188,679	41.9
North East	46,344	62,089	2.3	56,196	22.7
North West	53,081	69,372	2.4	173,243	24.6
Yorkshire & Humber	52,489	66,958	2.4	126,571	23.8
England	91,212	115,181	3.4	2,647,668	49.9

Sources:

House prices: Halifax plc. Prices for 4/5 room dwellings.

Other data: As Table 1, plus New Earnings Survey.

proportion of small dwellings in the South East compared to London and the South West.

The Sustainable Communities analysis is also based on regional earnings data, which is based on place of work. This therefore fails to take account of the impact of the predominantly high earners who commute into London from the South East. These place of work earnings figures thus exaggerate the average earned incomes of individuals residing in London, while at the same time underestimating the earned incomes of individuals living in the South East. This effect can be seen in Table 3. The use of the newly available place of residence

earnings data, rather than the conventional place of work earnings data, consequentially has a significant impact on the resulting regional house price to earnings ratios.

It follows from this new analysis that there is a strong case for reviewing the ODPM Sustainable Communities policy to focus a significant measure of growth in the provision of new affordable housing on London and the wider South East, leaving investment in the rest of England, including the South West, to mark time with inflation.

Table 3 Regional earnings by place of work and place of residence

Region	Work	Residence	Work as % of GB average	Residence as % of GB average
London	£624.10 pw	£596.70 pw	134.3%	128.4%
South East	£496.70 pw	£527.40 pw	106.9%	113.5%
South West	£421.70 pw	£430.50 pw	90.7%	92.6%
Eastern	£459.60 pw	£493.60 pw	98.9%	106.2%
Great Britain	£464.70 pw	£464.70 pw	100.0%	100.0%

Source: New Earnings Survey 2002.

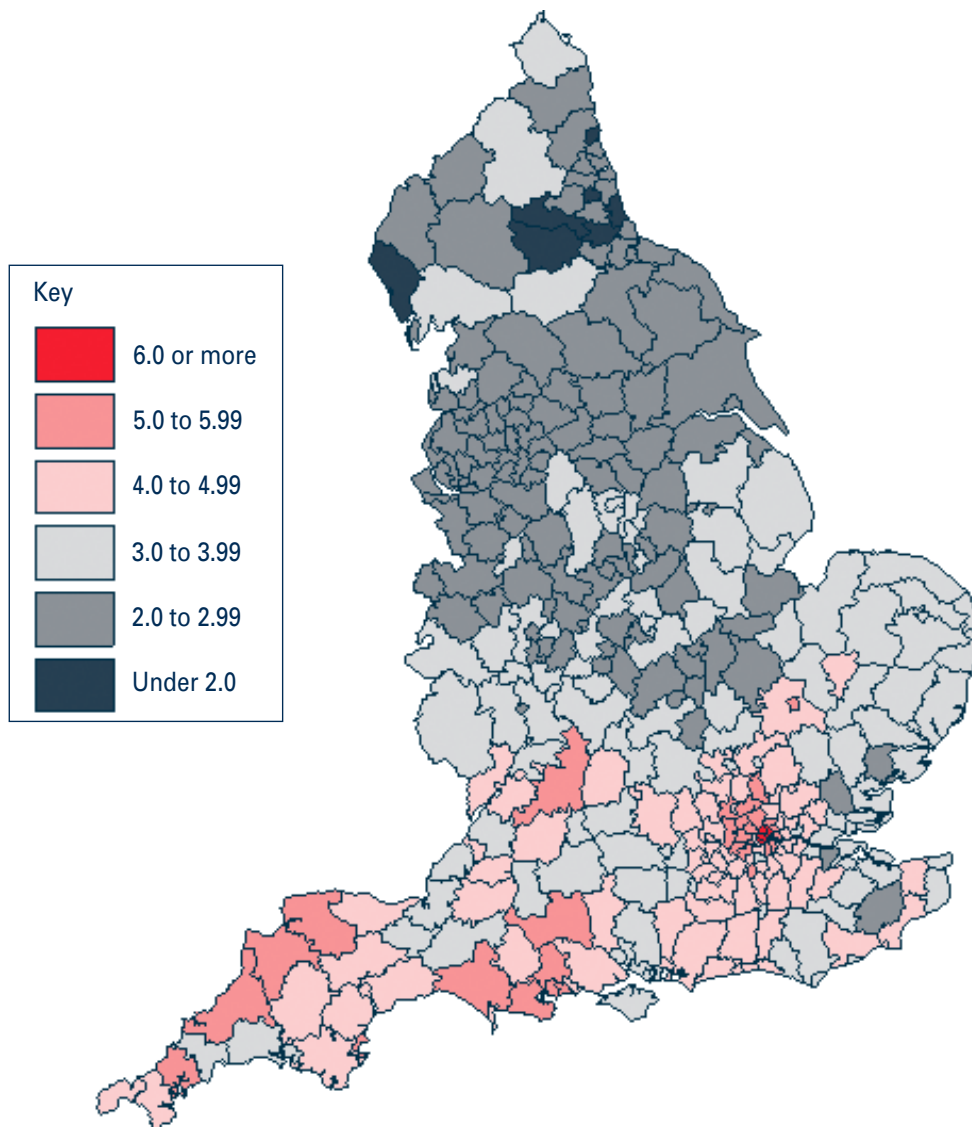
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It is a further characteristic of the analyses herein that they are based on both local house prices, and local earnings, and can thus provide local as well as regional results. The house price to income ratios for all English authorities are illustrated in Figure 1. The 40 authorities with the highest ratios are ranked in Table 4. Detailed rankings for every authority are set out in Schedule 1 of Appendix 2.

Not surprisingly ten of the top 12 ratios relate to London boroughs, with the highest ratio (7.92:1) to be found in Westminster. While house prices in

Kensington and Chelsea are far higher, so too are earnings, with the result that it is only ranked fourth with a 6.26:1 ratio. The highest ranking outside London is to be found in Purbeck (5.58:1) in the South West, and the only other district outside London in the top 12 is East Dorset (5.45:1), also located in the South West. The highest ranking for a South East authority is for Epsom and Ewell, thirteenth with a ratio of 5.34:1. London boroughs account for 16 of the top 40 ratios. The South West also accounts for 16, while the South East and eastern regions each account for four.

Figure 1 House price to household income ratios



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Table 4 Districts with the highest house price to income ratios

Districts	Region	2002 prices, 4/5 room dwellings £	Working household incomes £	House price to income ratio
Westminster	Lon	448,382	56,625	7.92
Camden	Lon	439,968	62,061	7.09
Islington	Lon	329,198	47,360	6.95
Kensington and Chelsea	Lon	617,433	98,553	6.26
Hackney	Lon	203,570	34,902	5.83
Purbeck*	SW	151,386	27,154	5.58
Richmond upon Thames	Lon	303,997	54,716	5.56
Ealing	Lon	233,428	42,587	5.48
Haringey	Lon	207,884	38,153	5.45
East Dorset	SW	176,639	32,440	5.45
Hillingdon	Lon	193,556	35,681	5.42
Harrow	Lon	205,974	38,437	5.36
Epsom and Ewell	SE	203,895	38,177	5.34
Three Rivers	East	205,715	38,861	5.29
Tower Hamlets	Lon	233,415	44,260	5.27
Hounslow	Lon	207,868	39,512	5.26
Cotswold	SW	166,013	31,641	5.25
Southwark	Lon	202,909	38,710	5.24
Hertsmere	East	191,924	36,796	5.22
Torbay UA	SW	115,953	22,293	5.20
North Cornwall*	SW	120,835	23,347	5.18
Salisbury	SW	152,723	29,612	5.16
Welwyn Hatfield	East	172,890	33,558	5.15
Lambeth	Lon	212,974	41,695	5.11
North Devon	SW	117,723	23,082	5.10
West Dorset	SW	139,340	27,427	5.08
Bournemouth UA	SW	145,507	28,645	5.08
Poole UA	SW	152,292	30,081	5.06
Brent	Lon	209,742	41,465	5.06
Barnet	Lon	226,881	45,010	5.04
Torridge*	SW	107,415	21,323	5.04
Cambridge	East	159,048	31,608	5.03
Carrick	SW	123,590	24,679	5.01
Runnymede	SE	206,377	41,643	4.96
Oxford	SE	178,220	36,287	4.91
Gloucester	SW	128,754	26,255	4.90
North Dorset	SW	135,809	27,891	4.87
Weymouth and Portland	SW	117,926	24,245	4.86
South Bucks	SE	231,833	48,068	4.82
Penwith*	SW	110,574	22,961	4.82

*Note: The sample sizes for these authorities are particularly small, and the results should therefore be treated with caution.

The access analysis

The access analysis essentially relies on the same data sources as the ratios analysis. However, it uses lower quartile house price figures rather than the mean house price figures used in the ratios analysis.

It provides a measure of the numbers and proportions of households that would be unable to purchase a 4/5 room dwelling at lower quartile house prices. This provides a consistent relative measure of the difficulty in accessing home ownership in every local authority area in England. The summary regional results of the analysis are shown in Table 2 above.

The analysis assumes a maximum mortgage of three times household income for the working households with a household representative aged 20–39. This is based on long standing lender conventions. A case could be made for assuming a slightly higher mortgage to income lender ratio given the decline in interest rates. However, the 3:1 assumption was still significantly higher than the average for first time buyers in 2001, which was just 2.37:1.

It must also be recognised that a further proportion of working households would be able to purchase dwellings with prices below the lower quartile level for 4/5 room dwellings. In many cases these would be smaller properties. The precise numbers and proportions will vary from one area to another, depending on the distributional profile of house prices and sizes, and household incomes in each area. Additionally some households will be able to purchase utilising significant levels of savings to supplement their mortgage. The access modelling assumes only a 5 per cent deposit, roundly based on the lower quartile figure for deposits by first time buyers.

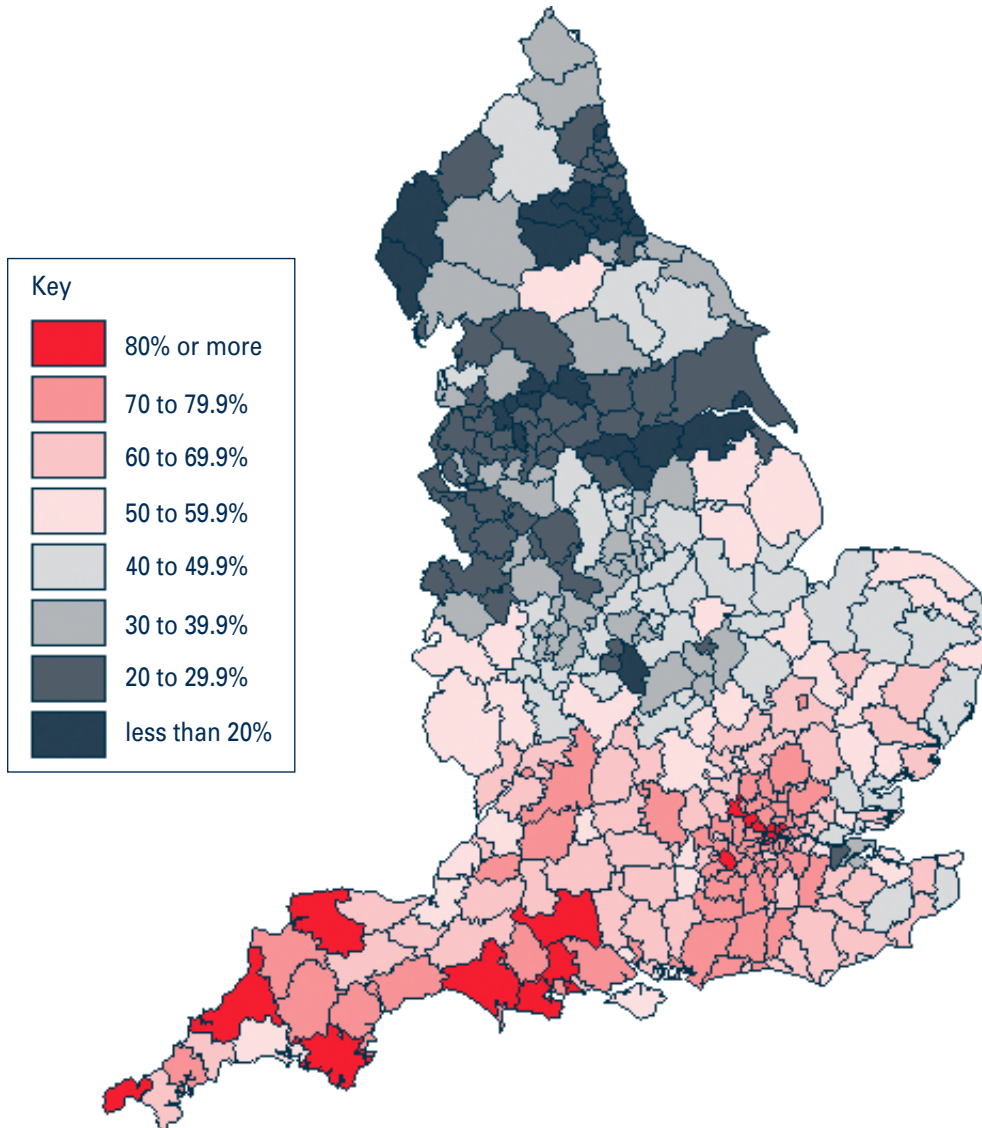
If the analysis does not then provide an *absolute* measure of working households unable to purchase in any circumstances, it nonetheless provides a consistent measure of the *relative* difficulty of accessing even the lower end of the housing market. The local results of the access analysis for all authorities are set out in Figure 2, and in Schedules 2 and 3 in Appendix 2. Schedule 2 shows the average house prices and income required to purchase a property at lower quartile prices, while Schedule 3 shows the numbers and proportions of working households with incomes below the required level. Further details on the methodology can be found in Appendix 1.

Table 5 shows the top 40 authorities ranked by the proportion of working households unable to purchase. While many of the high ranking authorities in the ratios analysis also have high ranking in the access analysis, there are also some marked differences. These reflect variations in the distribution of house prices and incomes within each area.

Once again Westminster is the highest ranked area, where only 10 per cent of all working households can afford to buy at lower quartile house prices for 4/5 room dwellings. However, while London boroughs account for half the areas in the top 12, these are joined by five areas in the South West and one in the South East. Of these the highest are Purbeck, where only 10.4 per cent of all working households can afford to buy at lower quartile prices, and North Devon where just 16.4 per cent can afford to purchase at that level.

As with the ratios analysis these findings raise questions about the ODPM decision to concentrate the growth in the provision of affordable housing in the area of London and the 'wider South East', while making no similar provision for the South West.

Figure 2 Proportion of working households unable to purchase at lower quartile house prices



The key worker analysis

This analysis focuses on the ability of identified key workers in the public sector to access the local home ownership market. As with the access analysis this is defined in terms of whether or not their incomes are sufficient to purchase a 4/5 room dwelling at lower quartile prices.

Once again this is a relative, rather than absolute measure, of key workers' ability to access home ownership, as many would be able to purchase either smaller dwellings or dwellings priced below the local quartile mark. However, absolute capacity to purchase is not the only issue affecting local variations in the capacity to recruit and retain key workers.

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Table 5 Districts with the highest proportion of households unable to purchase at lower quartile house prices

District	Region	Lower quartile house price £	Adults in employment in each household		Households unable to purchase by number of working adults			All %
			One	Two (plus)	One	Two (plus)	All	
Westminster	Lon	310,482	15,574	11,090	15,129	8,872	24,001	90.0
Purbeck*	SW	122,153	1,373	2,152	1,263	1,894	3,157	89.6
Camden	Lon	314,740	15,696	10,970	14,715	8,685	23,400	87.8
Hammersmith and Fulham	Lon	283,235	14,515	13,064	13,644	10,016	23,660	85.8
Islington	Lon	239,616	14,062	10,877	13,039	8,306	21,345	85.6
North Devon*	SW	96,240	3,353	4,297	3,148	3,245	6,392	83.6
Brent	Lon	165,220	13,150	13,526	12,474	9,816	22,290	83.6
East Dorset	SW	139,331	2,165	3,531	2,027	2,705	4,731	83.1
Runnymede	SE	173,438	3,379	4,349	3,229	3,189	6,418	83.0
Penwith*	SW	89,342	2,121	2,560	2,025	1,862	3,886	83.0
Harrow	Lon	172,419	8,354	11,944	8,175	8,361	16,536	81.5
West Dorset	SW	115,374	2,721	4,291	2,603	3,078	5,681	81.0
Salisbury	SW	127,931	4,564	7,002	4,189	5,180	9,368	81.0
North Cornwall*	SW	92,871	2,817	3,657	2,504	2,709	5,213	80.5
South Hams	SW	109,559	3,206	3,695	2,859	2,696	5,556	80.5
Bournemouth UA	SW	121,598	12,158	14,133	11,363	9,774	21,137	80.4
Three Rivers	East	162,426	3,994	4,558	3,674	3,191	6,865	80.3
Hackney	Lon	156,047	14,125	10,279	13,197	6,377	19,575	80.2
Hertsmere	East	157,384	4,712	5,711	4,445	3,879	8,324	79.9
Ealing	Lon	173,806	14,510	18,087	13,681	12,329	26,010	79.8
Kensington and Chelsea	Lon	425,475	15,390	9,203	13,067	6,512	19,579	79.6
Lambeth	Lon	155,292	22,999	19,142	21,155	12,357	33,513	79.5
South Bucks	SE	174,712	2,774	3,414	2,503	2,415	4,918	79.5
Cotswold	SW	135,300	3,743	4,252	3,410	2,929	6,339	79.3
Epsom and Ewell	SE	164,082	2,657	3,176	2,362	2,258	4,620	79.2
Barnet	Lon	179,676	15,064	16,147	13,809	10,765	24,573	78.7
Torbay UA	SW	90,637	7,721	6,354	7,258	3,812	11,070	78.7
Hillingdon	Lon	156,192	11,167	15,719	11,012	10,115	21,127	78.6
Weymouth and Portland	SW	96,207	2,414	3,573	2,272	2,417	4,689	78.3
Guildford	SE	167,361	5,869	7,137	5,210	4,952	10,162	78.1
Sutton	Lon	149,666	8,641	11,123	8,283	7,134	15,418	78.0
North Dorset	SW	109,625	1,852	2,718	1,693	1,864	3,557	77.8
Richmond upon Thames	Lon	220,438	9,082	10,487	8,429	6,782	15,211	77.7
Cambridge	East	131,887	7,056	6,675	6,392	4,241	10,632	77.4
Elmbridge	SE	181,923	5,352	5,627	4,587	3,885	8,473	77.2
Welwyn Hatfield	East	138,795	5,166	6,429	4,723	4,225	8,948	77.2
St Albans	East	173,267	6,937	8,895	6,046	6,120	12,166	76.8
Carrick	SW	98,526	3,003	4,003	2,863	2,514	5,377	76.7
Woking	SE	159,534	4,508	5,600	3,902	3,845	7,747	76.6
Poole	SW	121,500	5,619	9,014	5,089	6,123	11,212	76.6

*Note: The sample sizes for these authorities are particularly small, and the results should therefore be treated with caution.

The key worker access measure provides an indicator of key workers' abilities to obtain a similar standard of housing in different parts of the country. While they may be able to purchase a smaller dwelling in a higher cost area, this provides them with lower housing standards compared to a larger property in other areas. At the same time if they have to devote a higher proportion of their income to house purchase this leaves them with less income for all their other household expenses. In other words they will have a lower living standard. In these circumstances key workers, who are typically in high demand jobs, have choices about where they want to live and work. Only if they place a high value on the specific job in a high cost area, or the amenity value of living in that area, that outweighs lower housing and living standards, would they rationally decide to work in a high housing cost area.

In this context the key worker analysis not only identifies those areas where key workers would not be able to purchase at lower quartile house prices for 4/5 room dwellings, it also shows the extent to which their incomes fall short of, or exceed, the level required for such a purchase.

Four key worker cases are analysed: nurse, police officer, social worker, and teacher.

In each case a point on the salary scale has been selected to correspond with a key worker that has been in post for some three to four years, and may be sufficiently settled to consider house purchase. The basic salaries have been

supplemented, as appropriate with London and South East weightings, allowances, or other equivalent supplements, for those localities where they apply. The salaries and supplements for each key worker, as at October 2002, are summarised in Table 6.

The detailed arrangements for London weighting, allowances and other such supplements vary from service to service. They are not only structured in different ways, but the geographical areas they cover are also different in each case, as are the definitions of inner and outer London. The cases assume that no other salary supplements apply, and in the case of the police service the locational supplements shown are those that relate to post-1994 recruits. The 'fringe' areas are primarily designated parts of the South East and eastern regions. In the case of nurses, however, a cost of living supplement is also paid in the county areas of Avon and Wiltshire.

It should be recognised, however, that there is now a considerable degree of devolution in matters of public sector staff pay, and that local practices may diverge considerably from the figures suggested by national scale rates. In areas where it is difficult to either recruit or retain staff local managers may either offer salaries at higher points on the salary scales, or make explicit additional recruitment payments. Such additional payments are outside the scope of this analysis, as are any payments made in respect of overtime or any other supplements to basic salaries.

Table 6 Annual salaries and locational supplements for key workers

Key worker	Basic salary	Inner London	Locational supplements		
			Outer London	Fringe (1)	Fringe (2)
Nurse	£18,870	£3,987	£3,281	£1,180	£474
Policeman	£22,992	£6,165	£6,165	£2,000	£1,000
Social worker	£19,776	£2,751	£1,464	£666	£462
Teacher	£23,835	£3,516	£2,247	£870	–

Sources: Respective employer organisations and trade unions.

The 40 areas where, on this basis, key workers' incomes fall furthest below the level required to purchase a 4/5 room dwelling shortfall at local lower quartile prices are shown in Table 7. These are ranked on the basis of a composite index, which is a simple unweighted average of the four selected cases. Results for all areas in England are set out in Schedule 4 to Appendix 2.

The results in Table 7 show that the most acute affordability issues for key workers are in London, notwithstanding the provision of London weighting and related payments. London accounts for the first eight authorities where there is the greatest shortfall against the incomes required to purchase at lower quartile prices. The next four authorities are in the South East.

Overall 12 of the top ranked authorities are in London, 22 are in the South East, four are in the eastern region, and just one is in the South West. The results here are in marked contrast to those for the wider population of working households, where the affordability issues have been seen to be greater in the South West than in the South East.

The critical factor is that there is very little difference in the salaries of key workers outside London, as between the South East and the South West. The 'fringe' area supplements to national scale rates paid outside London are relatively modest as a proportion of total salaries, and are not

sufficient to offset the differences in house prices between different areas.

It should also be noted that in the 46 areas with the greatest shortfalls the average incomes of our selected key workers do not even reach 50 per cent of the level required to purchase a 4/5 room dwelling at local lower quartile prices. In addition to the 40 areas listed in Table 7, the other areas are Bracknell Forest, Cotswold, Hillingdon, Merton, Mid Sussex and South Oxfordshire. It follows that in these areas even a dual earner key worker couple would still not have a sufficient income to purchase at lower quartile house prices.

Equally, however, in all but these 46 areas a dual earner key worker couple would have sufficient income to purchase at that level. Similarly two key worker colleagues would be able to purchase a dwelling for their shared use in all but these 46 areas. This is an important consideration given that in the wider working population dual earner households are more prevalent than single earner households (see Table 1 above).

Note

- 1 Office of the Deputy Prime Minister (2003) *Sustainable Communities: Building for the Future*. London: Office of the Deputy Prime Minister

Consistent local measures of home owner affordability

Table 7 Key worker incomes relative to income needed to purchase (based on lower quartile house prices for 4/5 room dwellings and a 3:1 house price to income multiple)

Authority	Region	2002 price Q4 £	Income required to purchase £	Income of key workers as a percentage of income required to purchase				
				Teacher %	Police officer %	Social worker %	Nurse %	Average case %
Kensington and Chelsea	Lon	425,475	134,734	20.0	21.6	16.7	17.0	18.8
Camden	Lon	314,740	99,668	27.0	29.3	22.6	23.0	25.5
Westminster	Lon	310,482	98,319	27.4	29.7	22.9	23.3	25.8
Hammersmith and Fulham	Lon	283,235	89,691	30.0	32.5	25.1	25.6	28.3
City of London	Lon	239,616	75,879	35.5	38.4	28.0	30.3	33.0
Islington	Lon	239,616	75,878	35.5	38.4	29.7	30.3	33.5
Richmond upon Thames	Lon	220,438	69,805	37.1	41.8	30.4	31.9	35.3
Wandsworth	Lon	213,467	67,598	39.9	43.1	33.3	34.0	37.6
Mole Valley	SE	179,903	56,969	43.2	43.9	35.5	34.1	39.2
Windsor and Maidenhead UA	SE	179,229	56,756	43.4	44.0	35.7	35.5	39.6
Elmbridge	SE	181,923	57,609	42.7	43.4	35.5	38.6	40.1
South Bucks	SE	174,712	55,326	44.5	45.2	36.9	35.1	40.4
Runnymede	SE	173,438	54,922	44.8	45.5	36.8	35.4	40.6
St Albans	East	173,267	54,868	44.9	45.5	36.9	36.7	41.0
Guildford	SE	167,361	52,998	46.5	47.2	38.2	36.7	42.1
Waverley	SE	166,941	52,865	46.6	47.3	38.3	36.8	42.2
Kingston upon Thames	Lon	181,946	57,616	44.9	50.6	36.9	38.6	42.8
Chiltern	SE	163,840	51,883	47.5	48.2	39.0	37.5	43.0
Epsom and Ewell	SE	164,082	51,959	47.4	48.1	39.3	37.4	43.1
Surrey Heath	SE	163,624	51,814	47.5	48.2	39.1	37.5	43.1
Barnet	Lon	179,676	56,897	45.5	51.2	37.3	39.1	43.3
Hart	SE	158,569	50,214	47.5	47.8	39.4	38.7	43.3
Wokingham UA	SE	159,045	50,364	47.3	49.6	39.3	38.6	43.7
Three Rivers	East	162,426	51,435	47.9	48.6	39.7	39.2	43.8
Woking	SE	159,534	50,519	48.7	49.5	40.1	38.5	44.2
Harrow	Lon	172,419	54,599	47.4	53.4	38.9	40.8	45.1
Spelthorne	SE	161,708	51,208	48.1	48.8	39.9	43.5	45.1
Ealing	Lon	173,806	55,038	48.9	53.0	38.6	40.4	45.2
Hertsmere	East	157,384	49,838	49.4	50.1	41.0	40.4	45.3
Winchester	SE	146,616	46,428	51.3	51.7	42.6	41.9	46.9
West Berkshire	SE	147,184	46,608	51.1	53.6	42.4	41.7	47.2
Reigate and Banstead	SE	149,369	47,300	52.1	52.8	43.2	41.1	47.3
Brent	Lon	165,220	52,320	51.5	55.7	40.6	42.5	47.6
Wycombe	SE	145,746	46,153	51.6	54.2	42.8	42.1	47.7
Oxford	SE	145,321	46,018	51.8	54.3	43.0	42.3	47.8
Horsham	SE	142,499	45,125	52.8	53.2	43.8	43.1	48.2
Sevenoaks	SE	145,766	46,159	53.4	54.1	43.8	42.1	48.4
East Dorset	SW	139,331	44,121	54.0	52.1	44.8	43.0	48.5
Tandridge	SE	145,162	45,968	53.6	54.4	44.0	42.3	48.6
Epping Forest	East	146,131	46,275	53.2	54.0	44.2	43.5	48.7

Appendix 1: Data sources and methodology for the affordability analyses

The analysis of housing affordability in this report has three component elements:

- 1 *Access*. An analysis of the proportion of working households unable to access the housing market in each local authority in England.
- 2 *Ratios*. Average house price to income ratios, for working households, for each local authority area in England.
- 3 *Key workers*. An analysis to identify those local authority areas where specified key workers would not be able to access the housing market.

This appendix provides a guide to both the data sources used in these analyses, and the methodology applied in the application of that data in each case.

House prices

The house prices used for the access and key worker analyses are lower quartile prices for 4/5 room dwellings (where a kitchen is counted as a room). The local house price data used is Halifax plc data for the period 1996–98, uprated by regional indexes to Q4 2002 levels. This data provides lower quartile house price figures for 4/5 room dwellings (where a kitchen is defined as a room together with other living rooms and bedrooms). This provides a consistent lower end of market price for a small family sized dwelling.

While comprehensive and up to date, Land Registry data does not distinguish between the size of dwellings, and thus does not provide a consistent measure between either regions or localities. For example, 15 per cent of all dwellings in London have just 1–3 habitable rooms, compared

to only 3 per cent in the North West. Similarly while 46 per cent of dwellings in the South West have six or more habitable rooms, this is the case for only 32 per cent of dwellings in the Yorkshire & Humber region.

The same data source is used for the ratios analysis, except that it is based on the mean average prices for 4/5 room dwellings, rather than lower quartile prices.

Incomes

The access and ratios analyses utilise income data for 2002 obtained from the New Earnings Survey. This covers the earned incomes of all individuals aged from 20 to 39 inclusive. This age range has been chosen because the great majority of first time buyers fall within this range.

The NES data used in these analyses is also unique in that the area data is based on place of residence, rather than place of work. This facility is new to the NES (since 2001) and this is the first time that data on the basis of place of residence has been made available for research.

However, the residence based NES data still relates to the incomes of individuals. For the purpose of the access and ratios analyses this has to be converted to local authority level estimates of household incomes, as there is no directly available source of data on household incomes at that level.

A different approach was taken for the key workers analysis. This analysis takes a set of specified cases, and as a starting point the salaries paid based on national pay scales. To those basic salaries are added any additional weightings, such as London or 'fringe area' weightings, or any other form of cost of living additions to those salaries. The scale rates used in these analyses are those that applied in October 2002.

Households

Robust data on household incomes is not available at the local authority level. Regional data from the Family Expenditure Survey shows a variable relationship between individual and household incomes when analysed by numbers of people in work in each household. While the Family Resources Survey has a larger sample (c. 26,000 households compared to just 7,000 for FES), the weightings in the sample are structured at the national level, and this does not make it an ideal source for regional data.

Regional data on household incomes, analysed by the numbers of adult workers in each household, has been obtained from the FES, for households with representatives aged 20 to 39 inclusive. The data is based on three years of the survey, from 1998/99 to 2000/01, in order to ensure a robust regional sample. For the affordability analysis this data has been updated to 2002/03 levels (by 11 per cent), and the regional FES household income figures provide control totals for the local level estimates of household incomes within each region.

Households and employment

Census 1991 data has been used to show the numbers of households in each local authority area, broken down into categories based on the numbers of people in each household in employment. The data shows the numbers of households with nil, one, or two or more workers, and once again the data is restricted to households with representatives aged 20 to 39 inclusive.

Data on this basis is not yet available from the 2001 Census. However, the local 1991 Census data has been updated to correspond with current (2002) Labour Force Survey data at county (and Unitary Authority) level. As with the income data,

households are analysed in terms of those with no, one, and two or more adults in employment.

Household incomes

Within each local authority area it is assumed that the relationship between the earned incomes of one earner and multi-earner households corresponds with the regional relationship shown by the FES data. Factors are then applied to the local NES data so that the regional sums of the computed local household earnings, based on the NES and Census/LFS data, are consistent with the regional FES figures. These computed local household incomes are used for both the access and ratios analyses.

Income required to purchase

Lender practices in defining incomes required to purchase vary, but a typical maximum loan would be three times annual gross income. Lender practice further varies in the treatment of households with two or more earners. A typical example would, for example, be to take three times the larger income, and just one times the second income. It should also be noted that lender practice is in the process of change in response to the substantial reductions in interest rates over the past few years.

The average mortgage advance to income ratio for all first time buyers in the UK in 2001 was 2.37, based on an average 78.8 per cent advance. This translates into a house price to income ratio of 3.01.

While these ratios vary regionally, these variations will reflect in part the different household compositions in terms of numbers of household members in employment, which are reflected elsewhere in the methodology. The regional variations in the ratios will also reflect the variations in affordability between different parts

of the country. To provide a neutral measure of *potential* affordability it is therefore important to use a single consistent ratio across the country.

For the purposes of the affordability test the analysis is based on a simple 3:1 mortgage to income ratio, and an assumed 5 per cent deposit. The deposit assumption is based on the lower quartile figure for first time buyers.

The same house price threshold affordability test is used for both the access and the key worker analyses.

Affordability: the access analysis

By applying, in reverse, the factors applied in constructing local household incomes for single and multi earner households, it is possible to derive estimates of the proportions of each type of household with incomes below the level required to purchase in each local authority area, at lower quartile house prices for 4/5 room dwellings.

The threshold income levels for single and multi earner households calculated in this way, that are then applied against the distribution of individual earnings from the New Earnings Survey data, are shown in the far right columns of Schedule 2, in Appendix 2.

This exercise effectively assumes that the local distribution in the incomes of single and multi earner households each follow the same profile as the distribution of earned incomes found by the New Earnings Survey in respect of individuals aged 20 to 39. This assumption was preferred to the assumption of a log normal distribution (used in many earlier affordability analyses conducted by Glen Bramley), both because of its greater transparency and because it captures local differences in the distribution of earned incomes.

The New Earnings Survey statisticians have undertaken an analysis of the number of individuals in each local authority area with

earnings insufficient to purchase, given the specified threshold incomes required in each area.

The results from the NES analysis have then been translated into numbers of households unable to purchase, based on the numbers of households in each area in each category in terms of numbers in employment, as derived from the 1991 Census data updated by the 2002 Labour Force Survey.

Affordability: the ratio analysis

The ratio analysis uses the same household income data as for the access analysis. It also uses the same Halifax plc data source for house prices. However, in this case the ratios are calculated on mean average house prices for 4/5 room dwellings.

Affordability: the key worker analysis

The key worker analysis uses the same lower quartile house price data used in the access analysis. The income data has been obtained from the employer organisations and trade unions for nurses, police officers, social workers, and teachers. The income data is specified in Table 6 in the main text.

The regional and national figures in Schedule 4 are calculated taking into account the payments of London or 'fringe' weightings. These are calculated as a simple unweighted average of the payments made in each local authority area within each region.

Sample sizes

Due to very small sample sizes the figures in Schedules 1 and 3 should be treated with particular caution for the following areas: Alnwick, Berwick, Caradon, Castle Morpeth, City of London, Craven, Malvern Hills, North Cornwall, Oswestry, Penwith, Purbeck, Richmondshire, Ryedale, South Shropshire, Teesdale, Torridge, Tyndale and West Somerset.

Appendix 2: Schedules

Schedule 1 House prices, household incomes and house price to income ratios

Region, county and authority	1998 prices, 4/5 room dwellings £	1998 to 2002 house price index	2002 prices, 4/5 room dwellings £	Working household incomes £	House price to income ratio
East Midlands	–	–	88,724	29,350	3.02
Derbyshire					
Amber Valley	45,387	1.869	84,828	28,509	2.98
Bolsover	38,980	1.869	72,854	23,322	3.12
Chesterfield	49,382	1.869	92,295	28,409	3.25
Derby UA	41,705	1.869	77,947	29,268	2.66
Derbyshire Dales	61,847	1.869	115,592	38,124	3.03
Erewash	45,567	1.869	85,165	29,059	2.93
High Peak	54,866	1.869	102,545	29,983	3.42
North East Derbyshire	49,450	1.869	92,422	27,308	3.38
South Derbyshire	45,472	1.869	84,987	33,113	2.57
Leicestershire					
Blaby	54,574	1.869	101,999	34,106	2.99
Charnwood	51,323	1.869	95,923	31,159	3.08
Harborough	57,146	1.869	106,806	34,789	3.07
Hinckley and Bosworth	51,885	1.869	96,973	33,694	2.88
Leicester UA	41,450	1.869	77,470	24,860	3.12
Melton	51,765	1.869	96,749	32,556	2.97
North West Leicestershire	46,669	1.869	87,224	26,382	3.31
Oadby and Wigston	50,743	1.869	94,839	29,908	3.17
Rutland UA	59,779	1.869	111,727	33,958	3.29
Lincolnshire					
Boston	42,866	1.869	80,117	23,920	3.35
East Lindsey	44,387	1.869	82,959	24,631	3.37
Lincoln	39,894	1.869	74,562	25,101	2.97
North Kesteven	47,078	1.869	87,989	25,562	3.44
South Holland	45,919	1.869	85,823	29,840	2.88
South Kesteven	48,658	1.869	90,942	28,603	3.18
West Lindsey	44,933	1.869	83,980	24,290	3.46
Northamptonshire					
Corby	38,304	1.869	71,590	26,879	2.66
Daventry	52,467	1.869	98,061	33,443	2.93
East Northamptonshire	48,047	1.869	89,800	32,334	2.78
Kettering	43,881	1.869	82,014	29,923	2.74
Northampton	50,781	1.869	94,910	31,691	2.99
South Northamptonshire	69,336	1.869	129,589	39,600	3.27
Wellingborough	44,402	1.869	82,987	30,105	2.76
Nottinghamshire					
Ashfield	43,056	1.869	80,472	26,322	3.06
Bassetlaw	41,923	1.869	78,354	26,835	2.92
Broxtowe	48,393	1.869	90,447	31,103	2.91
Gedling	49,501	1.869	92,517	31,384	2.95

Can work – can't buy

Schedule 1 Continued

Region, county and authority	1998 prices, 4/5 room dwellings £	1998 to 2002 house price index	2002 prices, 4/5 room dwellings £	Working household incomes £	House price to income ratio
Mansfield	43,627	1.869	81,539	26,590	3.07
Newark and Sherwood	48,857	1.869	91,314	32,435	2.82
Nottingham UA	43,288	1.869	80,905	24,197	3.34
Rushcliffe	61,123	1.869	114,239	40,432	2.83
Eastern	–	–	125,154	33,819	3.70
Bedfordshire					
Bedford	59,902	1.914	114,652	32,625	3.51
Luton UA	58,720	1.914	112,390	30,268	3.71
Mid Bedfordshire	67,599	1.914	129,384	34,416	3.76
South Bedfordshire	68,392	1.914	130,902	32,323	4.05
Cambridgeshire					
Cambridge	85,098	1.869	159,048	31,608	5.03
East Cambridgeshire	62,333	1.869	116,500	33,677	3.46
Fenland	44,570	1.869	83,301	24,302	3.43
Huntingdonshire	54,514	1.869	101,887	34,489	2.95
Peterborough UA	46,902	1.869	87,660	31,309	2.80
South Cambridgeshire	76,312	1.869	142,627	35,232	4.05
Essex					
Basildon	70,680	1.914	135,282	35,747	3.78
Braintree	63,228	1.914	121,018	33,054	3.66
Brentwood	66,791	1.914	127,838	43,020	2.97
Castle Point	58,633	1.914	112,224	35,587	3.15
Chelmsford	71,666	1.914	137,169	33,215	4.13
Colchester	59,243	1.914	113,391	38,605	2.94
Epping Forest	97,284	1.914	186,202	46,478	4.01
Harlow	67,197	1.914	128,615	30,282	4.25
Maldon	66,894	1.914	128,035	40,902	3.13
Rochford	75,845	1.914	145,167	40,528	3.58
Southend-on-Sea UA	63,112	1.914	120,796	31,870	3.79
Tendring	54,691	1.914	104,679	27,232	3.84
Thurrock UA	60,540	1.914	115,874	34,359	3.37
Uttlesford	86,020	1.914	164,642	48,922	3.37
Hertfordshire					
Broxbourne	86,019	1.914	164,640	39,832	4.13
Dacorum	88,963	1.914	170,275	37,711	4.52
East Hertfordshire	88,084	1.914	168,593	41,216	4.09
Hertsmere	100,274	1.914	191,924	36,796	5.22
North Hertfordshire	77,566	1.914	148,461	35,872	4.14
St Albans	110,368	1.914	211,244	46,820	4.51
Stevenage	64,908	1.914	124,234	34,717	3.58
Three Rivers	107,479	1.914	205,715	38,861	5.29
Watford	85,984	1.914	164,573	36,475	4.51

Schedule 1 Continued

Region, county and authority	1998 prices, 4/5 room dwellings £	1998 to 2002 house price index	2002 prices, 4/5 room dwellings £	Working household incomes £	House price to income ratio
Welwyn Hatfield	90,329	1.914	172,890	33,558	5.15
Norfolk					
Breckland	48,230	1.869	90,142	28,197	3.20
Broadland	54,511	1.869	101,881	30,460	3.34
Great Yarmouth	46,635	1.869	87,161	25,783	3.38
King's Lynn and West Norfolk	48,757	1.869	91,127	29,164	3.12
North Norfolk	50,357	1.869	94,117	27,698	3.40
Norwich	45,618	1.869	85,260	24,659	3.46
South Norfolk	54,785	1.869	102,393	33,498	3.06
Suffolk					
Babergh	58,612	1.869	109,546	31,803	3.44
Forest Heath	56,238	1.869	105,109	23,424	4.49
Ipswich	47,056	1.869	87,948	29,356	3.00
Mid Suffolk	56,351	1.869	105,320	26,695	3.95
St Edmundsbury	57,897	1.869	108,209	28,643	3.78
Suffolk Coastal	57,594	1.869	107,643	32,622	3.30
Waveney	46,650	1.869	87,189	24,172	3.61
London	–	–	221,537	46,288	4.79
Inner London					
Camden	222,543	1.977	439,968	62,061	7.09
City of London	94,695	1.977	187,212	77,944	2.40
Hackney	102,969	1.977	203,570	34,902	5.83
Hammersmith and Fulham	187,023	1.977	369,744	87,650	4.22
Haringey	105,151	1.977	207,884	38,153	5.45
Islington	166,514	1.977	329,198	47,360	6.95
Kensington and Chelsea	312,308	1.977	617,433	98,553	6.26
Lambeth	107,726	1.977	212,974	41,695	5.11
Lewisham	80,882	1.977	159,904	34,793	4.60
Newham	64,090	1.977	126,706	29,114	4.35
Southwark	102,635	1.977	202,909	38,710	5.24
Tower Hamlets	118,065	1.977	233,415	44,260	5.27
Wandsworth	148,557	1.977	293,697	64,367	4.56
Westminster	226,799	1.977	448,382	56,625	7.92
Outer London					
Barking and Dagenham	63,402	1.977	125,346	32,659	3.84
Barnet	114,760	1.977	226,881	45,010	5.04
Bexley	78,475	1.977	155,145	37,407	4.15
Brent	106,091	1.977	209,742	41,465	5.06
Bromley	95,679	1.977	189,157	44,531	4.25
Croydon	82,822	1.977	163,739	37,218	4.40
Ealing	118,072	1.977	233,428	42,587	5.48
Enfield	93,458	1.977	184,766	44,257	4.17

Can work – can't buy

Schedule 1 Continued

Region, county and authority	1998 prices, 4/5 room dwellings £	1998 to 2002 house price index	2002 prices, 4/5 room dwellings £	Working household incomes £	House price to income ratio
Greenwich	85,607	1.977	169,245	37,318	4.54
Harrow	104,185	1.977	205,974	38,437	5.36
Havering	82,380	1.977	162,865	37,273	4.37
Hillingdon	97,904	1.977	193,556	35,681	5.42
Hounslow	105,143	1.977	207,868	39,512	5.26
Kingston upon Thames	111,495	1.977	220,426	46,104	4.78
Merton	113,422	1.977	224,235	66,056	3.39
Redbridge	86,782	1.977	171,568	40,974	4.19
Richmond upon Thames	153,767	1.977	303,997	54,716	5.56
Sutton	91,127	1.977	180,158	39,909	4.51
Waltham Forest	76,769	1.977	151,772	32,937	4.61
North East	–	–	62,089	27,405	2.27
Cleveland					
Hartlepool UA	36,279	1.454	52,750	22,953	2.30
Middlesbrough UA	41,735	1.454	60,683	23,332	2.60
Redcar & Clevedon UA	43,836	1.454	63,738	25,788	2.47
Stockton-on-Tees UA	44,932	1.454	65,331	28,053	2.33
Durham					
Chester-le-Street	40,909	1.454	59,482	30,231	1.97
Darlington UA	40,985	1.454	59,592	22,334	2.67
Derwentside	36,645	1.454	53,282	23,124	2.30
Durham	46,614	1.454	67,777	32,538	2.08
Easington	34,689	1.454	50,438	26,193	1.93
Sedgefield	37,997	1.454	55,248	28,591	1.93
Teesdale	48,056	1.454	69,873	36,300	1.92
Wear Valley	36,938	1.454	53,708	27,608	1.95
Northumberland					
Alnwick	49,601	1.454	72,120	28,527	2.53
Berwick-upon-Tweed	44,398	1.454	64,555	21,465	3.01
Blyth Valley	39,931	1.454	58,060	26,907	2.16
Castle Morpeth	51,734	1.454	75,221	35,178	2.14
Tynedale	56,563	1.454	82,243	25,416	3.24
Wansbeck	34,522	1.454	50,195	27,471	1.83
Tyne & Wear					
Gateshead	42,384	1.454	61,626	28,874	2.13
Newcastle upon Tyne	46,365	1.454	67,415	30,555	2.21
North Tyneside	42,965	1.454	62,471	28,119	2.22
South Tyneside	39,751	1.454	57,798	27,592	2.09
Sunderland	40,313	1.454	58,615	25,780	2.27

Schedule 1 Continued

Region, county and authority	1998 prices, 4/5 room dwellings £	1998 to 2002 house price index	2002 prices, 4/5 room dwellings £	Working household incomes £	House price to income ratio
North West	–	–	69,372	28,625	2.42
Cheshire					
Chester	51,406	1.490	76,595	34,281	2.23
Congleton	50,407	1.490	75,106	34,556	2.17
Crewe and Nantwich	46,718	1.490	69,610	31,020	2.24
Ellesmere Port and Neston	52,685	1.490	78,501	29,308	2.68
Halton UA	41,536	1.490	61,889	25,246	2.45
Macclesfield	67,172	1.490	100,086	41,331	2.42
Vale Royal	50,811	1.490	75,708	30,089	2.52
Warrington UA	49,537	1.490	73,810	30,168	2.45
Cumbria					
Allerdale	46,962	1.454	68,283	27,598	2.47
Barrow-in-Furness	36,734	1.454	53,411	18,387	2.90
Carlisle	42,139	1.454	61,270	26,361	2.32
Copeland	39,474	1.454	57,395	30,494	1.88
Eden	49,580	1.454	72,089	27,281	2.64
South Lakeland	57,898	1.454	84,184	24,853	3.39
Greater Manchester					
Bolton	43,686	1.490	65,092	27,313	2.38
Bury	41,589	1.490	61,968	28,867	2.15
Manchester	46,948	1.490	69,953	32,302	2.17
Oldham	42,701	1.490	63,624	28,755	2.21
Rochdale	41,983	1.490	62,555	26,444	2.37
Salford	41,756	1.490	62,216	27,998	2.22
Stockport	53,463	1.490	79,660	30,295	2.63
Tameside	43,146	1.490	64,288	25,460	2.53
Trafford	60,426	1.490	90,035	35,536	2.53
Wigan	40,925	1.490	60,978	27,088	2.25
Lancashire					
Blackburn UA	39,382	1.490	58,679	25,068	2.34
Blackpool UA	41,539	1.490	61,893	23,057	2.68
Burnley	39,558	1.490	58,941	25,238	2.34
Chorley	47,671	1.490	71,030	27,331	2.60
Fylde	53,427	1.490	79,606	39,712	2.00
Hyndburn	38,018	1.490	56,647	24,554	2.31
Knowsley	42,014	1.490	62,601	24,201	2.59
Lancaster	44,891	1.490	66,888	25,519	2.62
Liverpool	41,825	1.490	62,319	24,520	2.54
Pendle	35,517	1.490	52,920	24,601	2.15
Preston	46,704	1.490	69,589	26,606	2.62
Ribble Valley	54,887	1.490	81,782	31,450	2.60

Can work – can't buy

Schedule 1 Continued

Region, county and authority	1998 prices, 4/5 room dwellings £	1998 to 2002 house price index	2002 prices, 4/5 room dwellings £	Working household incomes £	House price to income ratio
Rossendale	41,737	1.490	62,188	24,793	2.51
Sefton	48,940	1.490	72,921	29,853	2.44
South Ribble	48,640	1.490	72,474	33,497	2.16
St Helens	42,162	1.490	62,821	26,550	2.37
West Lancashire	54,210	1.490	80,773	29,803	2.71
Wirral	47,677	1.490	71,039	27,980	2.54
Wyre	53,484	1.490	79,691	25,001	3.19
South East	–	–	152,555	38,478	3.96
Berkshire					
Bracknell Forest UA	89,736	1.914	171,755	40,138	4.28
Reading UA	73,192	1.914	140,089	37,503	3.74
Slough UA	78,273	1.914	149,815	36,358	4.12
West Berkshire UA	91,106	1.914	174,377	46,607	3.74
Windsor and Maidenhead UA	117,884	1.914	225,630	52,488	4.30
Wokingham UA	97,174	1.914	185,991	52,577	3.54
Buckinghamshire					
Aylesbury Vale	78,069	1.914	149,424	48,477	3.08
Chiltern	114,393	1.914	218,948	50,091	4.37
Milton Keynes UA	59,860	1.914	114,572	39,673	2.89
South Bucks	121,125	1.914	231,833	48,068	4.82
Wycombe	96,138	1.914	184,008	42,898	4.29
East Sussex					
Brighton & Hove UA	77,408	1.914	148,159	33,546	4.42
Eastbourne	59,332	1.914	113,561	31,343	3.62
Hastings	52,858	1.914	101,170	27,565	3.67
Lewes	74,100	1.914	141,827	39,515	3.59
Rother	71,831	1.914	137,485	30,174	4.56
Wealden	77,773	1.914	148,858	41,600	3.58
Hampshire					
Basingstoke and Deane	82,244	1.914	157,415	41,971	3.75
East Hampshire	86,336	1.914	165,247	39,364	4.20
Eastleigh	74,121	1.914	141,868	35,978	3.94
Fareham	75,237	1.914	144,004	37,577	3.83
Gosport	55,444	1.914	106,120	27,175	3.91
Hart	96,922	1.914	185,509	52,047	3.56
Havant	70,446	1.914	134,834	29,882	4.51
New Forest	82,287	1.914	157,497	33,374	4.72
Portsmouth UA	58,990	1.914	112,907	32,614	3.46
Rushmoor	78,780	1.914	150,785	38,274	3.94
Southampton UA	60,510	1.914	115,816	31,307	3.70
Test Valley	77,330	1.914	148,010	36,118	4.10
Winchester	92,776	1.914	177,573	50,734	3.50

Schedule 1 Continued

Region, county and authority	1998 prices, 4/5 room dwellings £	1998 to 2002 house price index	2002 prices, 4/5 room dwellings £	Working household incomes £	House price to income ratio
Isle of Wight					
Isle of Wight UA	56,264	1.914	107,689	28,738	3.75
Kent					
Ashford	65,066	1.914	124,536	43,089	2.89
Canterbury	65,151	1.914	124,699	31,143	4.00
Dartford	72,956	1.914	139,638	37,628	3.71
Dover	59,399	1.914	113,690	30,807	3.69
Gravesham	50,117	1.914	95,924	34,916	2.75
Maidstone	76,046	1.914	145,552	38,081	3.82
Medway UA	57,828	1.914	110,683	34,401	3.22
Sevenoaks	100,464	1.914	192,288	43,795	4.39
Shepway	60,015	1.914	114,869	27,471	4.18
Swale	59,354	1.914	113,604	30,055	3.78
Thanet	51,903	1.914	99,342	25,940	3.83
Tonbridge and Malling	80,936	1.914	154,912	38,660	4.01
Tunbridge Wells	85,710	1.914	164,049	44,684	3.67
Oxfordshire					
Cherwell	73,194	1.914	140,093	39,508	3.55
Oxford	93,114	1.914	178,220	36,287	4.91
South Oxfordshire	93,230	1.914	178,442	42,354	4.21
Vale of White Horse	82,433	1.914	157,777	43,250	3.65
West Oxfordshire	86,163	1.914	164,916	39,760	4.15
Surrey					
Elmbridge	118,303	1.914	226,432	49,358	4.59
Epsom and Ewell	106,528	1.914	203,895	38,177	5.34
Guildford	106,679	1.914	204,184	44,451	4.59
Mole Valley	117,277	1.914	224,468	50,661	4.43
Reigate and Banstead	97,528	1.914	186,669	39,424	4.73
Runnymede	107,825	1.914	206,377	41,643	4.96
Spelthorne	101,370	1.914	194,022	41,317	4.70
Surrey Heath	100,809	1.914	192,948	43,210	4.47
Tandridge	101,650	1.914	194,558	47,969	4.06
Waverley	107,888	1.914	206,498	50,372	4.10
Woking	99,279	1.914	190,020	45,760	4.15
West Sussex					
Adur	73,067	1.914	139,850	33,446	4.18
Arun	72,295	1.914	138,373	29,007	4.77
Chichester	87,801	1.914	168,051	36,507	4.60
Crawley	73,539	1.914	140,754	36,572	3.85
Horsham	91,690	1.914	175,495	38,387	4.57
Mid Sussex	85,046	1.914	162,778	39,605	4.11
Worthing	69,276	1.914	132,594	31,224	4.25

Can work – can't buy

Schedule 1 Continued

Region, county and authority	1998 prices, 4/5 room dwellings £	1998 to 2002 house price index	2002 prices, 4/5 room dwellings £	Working household incomes £	House price to income ratio
South West	–	–	124,508	29,626	4.20
Avon					
Bath & NE Somerset UA	68,529	2.042	139,936	32,945	4.25
Bristol UA	60,174	2.042	122,875	30,194	4.07
North Somerset UA	61,578	2.042	125,742	38,010	3.31
South Gloucestershire UA	59,598	2.042	121,699	32,720	3.72
Cornwall					
Caradon	54,633	2.042	111,561	28,825	3.87
Carrick	60,524	2.042	123,590	24,679	5.01
Kerrier	50,941	2.042	104,022	23,921	4.35
North Cornwall	59,175	2.042	120,835	23,347	5.18
Penwith	54,150	2.042	110,574	22,961	4.82
Restormel	53,983	2.042	110,233	29,119	3.79
Devon					
East Devon	59,374	2.042	121,242	28,835	4.20
Exeter	54,668	2.042	111,632	24,882	4.49
Mid Devon	57,388	2.042	117,186	26,209	4.47
North Devon	57,651	2.042	117,723	23,082	5.10
Plymouth UA	48,184	2.042	98,392	26,869	3.66
South Hams	67,224	2.042	137,271	28,888	4.75
Teignbridge	60,156	2.042	122,839	26,056	4.71
Torbay UA	56,784	2.042	115,953	22,293	5.20
Torridge	52,603	2.042	107,415	21,323	5.04
West Devon	57,004	2.042	116,402	25,965	4.48
Dorset					
Bournemouth UA	71,257	2.042	145,507	28,645	5.08
Christchurch	67,635	2.042	138,111	28,989	4.76
East Dorset	86,503	2.042	176,639	32,440	5.45
North Dorset	66,508	2.042	135,809	27,891	4.87
Poole UA	74,580	2.042	152,292	30,081	5.06
Purbeck	74,136	2.042	151,386	27,154	5.58
West Dorset	68,237	2.042	139,340	27,427	5.08
Weymouth and Portland	57,750	2.042	117,926	24,245	4.86
Gloucestershire					
Cheltenham	65,637	2.042	134,031	32,924	4.07
Cotswold	81,299	2.042	166,013	31,641	5.25
Forest of Dean	55,885	2.042	114,117	28,147	4.05
Gloucester	63,053	2.042	128,754	26,255	4.90
Stroud	63,577	2.042	129,824	29,823	4.35
Tewkesbury	64,597	2.042	131,907	35,490	3.72
Somerset					
Mendip	57,883	2.042	118,197	28,562	4.14

Schedule 1 Continued

Region, county and authority	1998 prices, 4/5 room dwellings £	1998 to 2002 house price index	2002 prices, 4/5 room dwellings £	Working household incomes £	House price to income ratio
Sedgemoor	54,607	2.042	111,507	31,467	3.54
South Somerset	55,593	2.042	113,521	29,444	3.86
Taunton Deane	57,031	2.042	116,457	30,053	3.88
West Somerset	60,708	2.042	123,966	26,232	4.73
Wiltshire					
Kennet	69,094	2.042	141,090	38,723	3.64
North Wiltshire	64,150	2.042	130,994	31,089	4.21
Salisbury	74,791	2.042	152,723	29,612	5.16
Swindon UA	58,620	2.042	119,702	32,510	3.68
West Wiltshire	57,487	2.042	117,388	33,283	3.53
West Midlands	–	–	94,402	31,857	2.96
Hereford & Worcs					
Bromsgrove	72,486	1.687	122,284	40,811	3.00
Herefordshire UA	57,980	1.687	97,812	25,671	3.81
Malvern Hills	70,236	1.687	118,488	31,785	3.73
Redditch	57,950	1.687	97,762	32,261	3.03
Worcester	55,399	1.687	93,458	31,483	2.97
Wychavon	66,034	1.687	111,399	36,277	3.07
Wyre Forest	61,187	1.687	103,222	32,133	3.21
Shropshire					
Bridgnorth	74,273	1.687	125,299	31,609	3.96
North Shropshire	56,017	1.687	94,501	35,996	2.63
Oswestry	48,525	1.687	81,862	31,840	2.57
Shrewsbury and Atcham	55,882	1.687	94,273	33,190	2.84
South Shropshire	68,070	1.687	114,834	29,062	3.95
Telford & Wrekin UA	45,652	1.687	77,015	28,929	2.66
Staffordshire					
Cannock Chase	51,225	1.687	86,417	32,139	2.69
East Staffordshire	46,650	1.687	78,699	35,363	2.23
Lichfield	61,758	1.687	104,186	37,829	2.75
Newcastle-under-Lyme	48,094	1.687	81,135	26,952	3.01
South Staffordshire	63,652	1.687	107,381	32,724	3.28
Stafford	54,613	1.687	92,132	33,514	2.75
Staffordshire Moorlands	54,027	1.687	91,144	32,160	2.83
Stoke-on-Trent UA	41,308	1.687	69,687	26,935	2.59
Tamworth	52,891	1.687	89,227	33,855	2.64
Warwickshire					
North Warwickshire	59,717	1.687	100,743	30,862	3.26
Nuneaton and Bedworth	47,822	1.687	80,676	30,409	2.65
Rugby	53,547	1.687	90,334	41,571	2.17
Stratford-upon-Avon	83,878	1.687	141,502	37,926	3.73
Warwick	75,971	1.687	128,163	40,224	3.19

Can work – can't buy

Schedule 1 Continued

Region, county and authority	1998 prices, 4/5 room dwellings £	1998 to 2002 house price index	2002 prices, 4/5 room dwellings £	Working household incomes £	House price to income ratio
West Midlands					
Birmingham	54,988	1.687	92,765	30,975	2.99
Coventry	47,210	1.687	79,643	31,362	2.54
Dudley	53,646	1.687	90,501	31,910	2.84
Sandwell	48,966	1.687	82,606	28,490	2.90
Solihull	71,311	1.687	120,302	36,831	3.27
Walsall	52,577	1.687	88,697	29,328	3.02
Wolverhampton	48,079	1.687	81,109	28,531	2.84
Yorkshire and Humberside	–	–	66,958	27,832	2.41
Humberside					
East Riding UA	47,032	1.484	69,795	28,841	2.42
Kingston upon Hull UA	34,876	1.484	51,756	24,650	2.10
North East Lincolnshire UA	39,791	1.484	59,050	24,709	2.39
North Lincolnshire UA	42,218	1.484	62,652	29,469	2.13
North Yorkshire					
Craven	55,602	1.484	82,513	34,057	2.42
Hambleton	58,775	1.484	87,222	32,019	2.72
Harrogate	59,102	1.484	87,707	32,159	2.73
Richmondshire	60,124	1.484	89,224	24,243	3.68
Ryedale	57,136	1.484	84,790	28,670	2.96
Scarborough	52,103	1.484	77,321	27,174	2.85
Selby	51,501	1.484	76,427	31,671	2.41
York UA	49,559	1.484	73,546	32,985	2.23
South Yorkshire					
Barnsley	38,511	1.484	57,150	24,959	2.29
Doncaster	38,797	1.484	57,575	27,161	2.12
Rotherham	41,101	1.484	60,994	27,884	2.19
Sheffield	43,515	1.484	64,576	27,196	2.37
West Yorkshire					
Bradford	42,391	1.484	62,908	25,932	2.43
Calderdale	45,961	1.484	68,206	29,469	2.31
Kirklees	45,647	1.484	67,740	28,440	2.38
Leeds	48,660	1.484	72,211	27,857	2.59
Wakefield	43,525	1.484	64,591	27,863	2.32
England	–	–	115,181	34,197	3.37

Schedule 2 Incomes required to access home ownership in the 4th Quarter of 2002

(based on lower quartile house prices for 4/5 room dwellings and a 3:1 house price to income multiple)

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Adjusted income thresholds for house purchase	
			1 earner households £	2(+) earners households £
East Midlands	71,257	22,565	-	-
Derbyshire				
Amber Valley	65,415	20,715	22,351	11,793
Bolsover	54,900	17,385	18,758	9,898
Chesterfield	73,764	23,359	25,203	13,299
Derby UA	62,332	19,738	21,297	11,237
Derbyshire Dales	88,263	27,950	30,158	15,913
Erewash	68,541	21,705	23,419	12,357
High Peak	82,161	26,018	28,073	14,812
North East Derbyshire	70,038	22,179	23,931	12,627
South Derbyshire	67,917	21,507	23,206	12,244
Leicestershire				
Blaby	86,666	27,444	29,612	15,625
Charnwood	78,144	24,746	26,700	14,088
Harborough	88,140	27,911	30,115	15,890
Hinckley and Bosworth	76,629	24,266	26,182	13,815
Leicester UA	60,729	19,231	20,750	10,949
Melton	77,114	24,419	26,348	13,902
North West Leicestershire	71,246	22,561	24,343	12,845
Oadby and Wigston	80,943	25,632	27,656	14,593
Rutland UA	92,822	29,394	31,715	16,735
Lincolnshire				
Boston	65,882	20,863	22,510	11,878
East Lindsey	70,076	22,191	23,943	12,634
Lincoln	62,274	19,720	21,278	11,227
North Kesteven	73,043	23,130	24,957	13,169
South Holland	71,306	22,580	24,364	12,856
South Kesteven	74,417	23,565	25,426	13,416
West Lindsey	69,121	21,888	23,617	12,461
Northamptonshire				
Corby	57,637	18,252	19,693	10,391
Daventry	75,919	24,041	25,940	13,687
East Northamptonshire	68,817	21,792	23,513	12,407
Kettering	66,667	21,111	22,779	12,019
Northampton	79,487	25,171	27,159	14,330
South Northamptonshire	103,793	32,868	35,464	18,712
Wellingborough	66,658	21,108	22,776	12,017
Nottinghamshire				
Ashfield	65,268	20,668	22,301	11,767
Bassetlaw	60,743	19,235	20,755	10,951

Can work – can't buy

Schedule 2 Continued

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Adjusted income thresholds for house purchase	
			1 earner households £	2(+) earners households £
Broxtowe	73,470	23,266	25,103	13,246
Gedling	74,334	23,539	25,398	13,401
Mansfield	63,356	20,063	21,647	11,422
Newark and Sherwood	69,262	21,933	23,665	12,487
Nottingham UA	61,559	19,494	21,033	11,098
Rushcliffe	93,820	29,710	32,056	16,914
Eastern	102,717	32,527	–	–
Bedfordshire				
Bedford	94,504	29,926	30,284	18,027
Luton UA	89,275	28,270	28,608	17,030
Mid Bedfordshire	108,809	34,456	34,867	20,756
South Bedfordshire	104,700	33,155	33,551	19,972
Cambridgeshire				
Cambridge	131,887	41,764	42,263	25,158
East Cambridgeshire	97,311	30,815	31,183	18,563
Fenland	69,588	22,036	22,299	13,274
Huntingdonshire	84,974	26,909	27,230	16,209
Peterborough UA	72,637	23,002	23,276	13,856
South Cambridgeshire	120,312	38,099	38,554	22,950
Essex				
Basildon	107,646	34,088	34,495	20,534
Braintree	96,398	30,526	30,890	18,388
Brentwood	101,671	32,196	32,580	19,394
Castle Point	90,132	28,542	28,883	17,193
Chelmsford	114,849	36,369	36,803	21,908
Colchester	95,665	30,294	30,656	18,249
Epping Forest	146,131	46,275	46,827	27,875
Harlow	107,252	33,963	34,369	20,459
Maldon	104,656	33,141	33,537	19,964
Rochford	124,483	39,420	39,890	23,746
Southend-on-Sea UA	94,345	29,876	30,233	17,997
Tendring	84,694	26,820	27,140	16,156
Thurrock UA	93,623	29,647	30,001	17,859
Uttlesford	134,943	42,732	43,242	25,741
Hertfordshire				
Broxbourne	136,174	43,122	43,637	25,976
Dacorum	133,648	42,322	42,827	25,494
East Hertfordshire	140,975	44,642	45,175	26,892
Hertsmere	157,384	49,838	50,433	30,022
North Hertfordshire	120,879	38,278	38,735	23,058
St Albans	173,267	54,868	55,523	33,051

Schedule 2 Continued

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Adjusted income thresholds for house purchase	
			1 earner households £	2(+) earners households £
Stevenage	109,049	34,532	34,944	20,801
Three Rivers	162,426	51,435	52,049	30,983
Watford	135,557	42,926	43,439	25,858
Welwyn Hatfield	138,795	43,952	44,477	26,476
Norfolk				
Breckland	75,799	24,003	24,290	14,459
Broadland	89,712	28,409	28,748	17,113
Great Yarmouth	71,639	22,686	22,957	13,665
King's Lynn and West Norfolk	74,798	23,686	23,969	14,268
North Norfolk	76,849	24,336	24,626	14,659
Norwich	69,441	21,990	22,252	13,246
South Norfolk	87,485	27,704	28,034	16,688
Suffolk				
Babergh	88,524	28,033	28,367	16,886
Forest Heath	86,909	27,521	27,850	16,578
Ipswich	72,889	23,082	23,357	13,904
Mid Suffolk	89,603	28,374	28,713	17,092
St Edmundsbury	92,679	29,348	29,699	17,679
Suffolk Coastal	86,407	27,362	27,689	16,482
Waveney	69,859	22,122	22,386	13,326
London	169,350	53,628	–	–
Barking and Dagenham	108,241	34,276	38,229	18,890
Barnet	179,676	56,897	63,459	31,356
Bexley	127,275	40,304	44,952	22,212
Brent	165,220	52,320	58,354	28,834
Bromley	153,650	48,656	54,267	26,814
Camden	314,740	99,668	111,162	54,927
City of London	239,616	75,879	84,629	41,817
Croydon	133,587	42,302	47,181	23,313
Ealing	173,806	55,038	61,386	30,332
Enfield	148,105	46,900	52,309	25,847
Greenwich	122,600	38,823	43,301	21,396
Hackney	156,047	49,415	55,114	27,233
Hammersmith and Fulham	283,235	89,691	100,035	49,429
Haringey	147,793	46,801	52,198	25,792
Harrow	172,419	54,599	60,896	30,090
Havering	134,137	42,477	47,375	23,409
Hillingdon	156,192	49,461	55,165	27,258
Hounslow	152,708	48,357	53,934	26,650
Islington	239,616	75,878	84,629	41,817
Kensington and Chelsea	425,475	134,734	150,272	74,252

Can work – can't buy

Schedule 2 Continued

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Adjusted income thresholds for house purchase	
			1 earner households £	2(+) earners households £
Kingston upon Thames	181,946	57,616	64,261	31,753
Lambeth	155,292	49,176	54,847	27,101
Lewisham	130,556	41,343	46,110	22,784
Merton	157,723	49,946	55,706	27,525
Newham	114,136	36,143	40,311	19,919
Redbridge	141,269	44,735	49,894	24,654
Richmond upon Thames	220,438	69,805	77,856	38,470
Southwark	141,600	44,840	50,011	24,712
Sutton	149,666	47,394	52,860	26,119
Tower Hamlets	146,442	46,373	51,721	25,556
Waltham Forest	127,858	40,488	45,158	22,313
Wandsworth	213,467	67,598	75,394	37,253
Westminster	310,482	98,319	109,658	54,184
North East	46,344	14,676	–	–
Cleveland				
Hartlepool UA	37,727	11,947	13,208	5,977
Middlesbrough UA	41,167	13,036	14,413	6,522
Redcar & Clevedon UA	49,983	15,828	17,499	7,919
Stockton-on-Tees UA	50,659	16,042	17,736	8,026
Durham				
Chester-le-Street	46,275	14,654	16,201	7,332
Darlington UA	43,972	13,924	15,395	6,967
Derwentside	38,870	12,309	13,608	6,158
Durham	51,402	16,277	17,996	8,144
Easington	35,133	11,125	12,300	5,566
Sedgefield	40,314	12,766	14,114	6,387
Teesdale	48,331	15,305	16,921	7,658
Wear Valley	40,687	12,884	14,245	6,446
Northumberland				
Alnwick	53,055	16,801	18,575	8,406
Berwick-upon-Tweed	49,741	15,751	17,414	7,881
Blyth Valley	45,486	14,404	15,925	7,207
Castle Morpeth	50,062	15,853	17,527	7,932
Tynedale	57,975	18,359	20,297	9,185
Wansbeck	34,462	10,913	12,065	5,460
Tyne & Wear				
Gateshead	45,529	14,418	15,940	7,214
Newcastle upon Tyne	50,837	16,098	17,798	8,055
North Tyneside	46,926	14,860	16,429	7,435
South Tyneside	42,894	13,583	15,017	6,796
Sunderland	43,786	13,865	15,329	6,937

Schedule 2 Continued

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Adjusted income thresholds for house purchase	
			1 earner households £	2(+) earners households £
North West	53,081	16,809	–	–
Cheshire				
Chester	61,367	19,433	20,370	11,334
Congleton	58,244	18,444	19,333	10,757
Crewe and Nantwich	54,386	17,222	18,053	10,045
Ellesmere Port and Neston	62,713	19,859	20,817	11,583
Halton UA	48,257	15,282	16,018	8,913
Macclesfield	73,644	23,321	24,445	13,602
Vale Royal	55,502	17,576	18,423	10,251
Warrington UA	56,724	17,963	18,829	10,477
Cumbria				
Allerdale	49,238	15,592	16,344	9,094
Barrow-in-Furness	38,760	12,274	12,866	7,159
Carlisle	46,840	14,833	15,548	8,651
Copeland	40,449	12,809	13,426	7,471
Eden	59,721	18,912	19,824	11,030
South Lakeland	65,383	20,705	21,703	12,076
Greater Manchester				
Bolton	47,583	15,068	15,795	8,788
Bury	49,211	15,584	16,335	9,089
Manchester	47,737	15,117	15,846	8,817
Oldham	48,116	15,237	15,972	8,887
Rochdale	47,803	15,137	15,867	8,829
Salford	48,595	15,389	16,131	8,975
Stockport	61,752	19,555	20,498	11,405
Tameside	50,651	16,040	16,813	9,355
Trafford	72,284	22,890	23,994	13,351
Wigan	47,643	15,087	15,814	8,799
Lancashire				
Blackburn UA	40,005	12,668	13,279	7,389
Blackpool UA	50,365	15,949	16,718	9,302
Burnley	41,076	13,007	13,634	7,586
Chorley	53,733	17,015	17,836	9,924
Fylde	63,006	19,952	20,914	11,637
Hyndburn	39,449	12,492	13,094	7,286
Knowsley	51,583	16,334	17,122	9,527
Lancaster	53,405	16,912	17,727	9,864
Liverpool	46,132	14,608	15,313	8,520
Pendle	36,851	11,669	12,232	6,806
Preston	52,773	16,711	17,517	9,747
Ribble Valley	61,906	19,603	20,549	11,434

Can work – can't buy

Schedule 2 Continued

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Adjusted income thresholds for house purchase	
			1 earner households £	2(+) earners households £
Rossendale	45,085	14,277	14,965	8,327
Sefton	57,587	18,236	19,115	10,636
South Ribble	59,231	18,756	19,661	10,940
St Helens	48,494	15,356	16,097	8,957
West Lancashire	62,996	19,949	20,911	11,635
Wirral	53,209	16,850	17,662	9,828
Wyre	63,123	19,989	20,953	11,659
South East	124,078	39,291	–	–
Berkshire				
Bracknell Forest UA	144,255	45,681	41,867	25,665
Reading UA	118,100	37,398	34,276	21,011
Slough UA	123,952	39,252	35,974	26,186
West Berkshire UA	147,184	46,608	42,717	21,011
Windsor and Maidenhead UA	179,229	56,756	52,017	31,887
Wokingham UA	159,045	50,364	46,159	28,296
Buckinghamshire				
Aylesbury Vale	120,822	38,260	35,066	21,496
Chiltern	163,840	51,883	47,551	29,149
Milton Keynes UA	96,141	30,445	27,903	17,105
South Bucks	174,712	55,326	50,706	31,083
Wycombe	145,746	46,153	42,299	25,930
East Sussex				
Brighton & Hove UA	119,186	37,742	34,591	21,205
Eastbourne	94,601	29,957	27,456	16,831
Hastings	78,181	24,757	22,690	13,909
Lewes	116,027	36,742	33,674	20,643
Rother	102,907	32,587	29,866	18,308
Wealden	117,902	37,336	34,218	20,976
Hampshire				
Basingstoke and Deane	132,136	41,843	38,349	23,508
East Hampshire	136,211	43,133	39,532	24,233
Eastleigh	123,467	39,098	35,833	21,966
Fareham	122,754	38,872	35,627	21,839
Gosport	87,729	27,781	25,461	15,608
Hart	158,569	50,214	46,021	28,211
Havant	109,461	34,663	31,768	19,474
New Forest	124,410	39,397	36,107	22,134
Portsmouth UA	93,619	29,646	27,171	16,656
Rushmoor	128,253	40,613	37,222	22,818
Southampton UA	96,403	30,528	27,979	17,151
Test Valley	121,300	38,412	35,205	21,581

Schedule 2 Continued

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Adjusted income thresholds for house purchase	
			1 earner households £	2(+) earners households £
Winchester	146,616	46,428	42,552	26,085
Isle of Wight				
Isle of Wight UA	85,174	26,972	24,720	15,153
Kent				
Ashford	98,958	31,337	28,720	17,606
Canterbury	103,537	32,787	30,049	18,420
Dartford	112,389	35,590	32,618	19,995
Dover	86,982	27,544	25,244	15,475
Gravesham	75,538	23,920	21,923	13,439
Maidstone	116,692	36,952	33,867	20,761
Medway UA	83,221	26,353	24,153	14,806
Sevenoaks	145,766	46,159	42,305	25,933
Shepway	90,436	28,638	26,247	16,090
Swale	92,224	29,204	26,766	16,408
Thanet	76,597	24,256	22,230	13,627
Tonbridge and Malling	123,454	39,094	35,830	21,964
Tunbridge Wells	125,566	39,762	36,443	22,340
Oxfordshire				
Cherwell	118,102	37,399	34,276	21,012
Oxford	145,321	46,018	42,176	25,854
South Oxfordshire	142,286	45,057	41,295	25,314
Vale of White Horse	134,539	42,604	39,047	23,936
West Oxfordshire	138,995	44,015	40,340	24,729
Surrey				
Elmbridge	181,923	57,609	52,799	32,366
Epsom and Ewell	164,082	51,959	47,621	29,192
Guildford	167,361	52,998	48,573	29,775
Mole Valley	179,903	56,969	52,213	32,007
Reigate and Banstead	149,369	47,300	43,351	26,574
Runnymede	173,438	54,922	50,336	30,857
Spelthorne	161,708	51,208	46,932	28,770
Surrey Heath	163,624	51,814	47,488	29,111
Tandridge	145,162	45,968	42,130	25,826
Waverley	166,941	52,865	48,451	29,701
Woking	159,534	50,519	46,301	28,383
West Sussex				
Adur	118,847	37,635	34,493	21,144
Arun	110,450	34,976	32,055	19,650
Chichester	133,205	42,182	38,660	23,699
Crawley	122,545	38,806	35,566	21,802
Horsham	142,499	45,125	41,357	25,352

Can work – can't buy

Schedule 2 Continued

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Adjusted income thresholds for house purchase	
			1 earner households £	2(+) earners households £
Mid Sussex	137,951	43,684	40,037	24,543
Worthing	105,123	33,289	30,510	18,703
South West	100,979	31,977	–	–
Avon				
Bath & NE Somerset UA	112,453	35,610	33,393	21,712
Bristol UA	91,773	29,061	27,252	17,719
North Somerset UA	85,977	27,226	25,531	16,600
South Gloucestershire UA	100,816	31,925	29,937	19,465
Cornwall				
Caradon	90,329	28,604	26,823	17,440
Carrick	98,526	31,200	29,257	19,023
Kerrier	82,620	26,163	24,534	15,952
North Cornwall	92,871	29,409	27,578	17,931
Penwith	89,342	28,292	26,530	17,250
Restormel	88,377	27,986	26,243	17,063
Devon				
East Devon	98,454	31,177	29,236	19,009
Exeter	93,508	29,611	27,767	18,054
Mid Devon	93,572	29,631	27,786	18,066
North Devon	96,240	30,476	28,578	18,581
Plymouth UA	77,309	24,481	22,957	14,926
South Hams	109,559	34,694	32,533	21,153
Teignbridge	95,954	30,386	28,494	18,526
Torbay UA	90,637	28,702	26,915	17,500
Torrige	85,021	26,923	25,247	16,416
West Devon	93,854	29,720	27,870	18,121
Dorset				
Bournemouth UA	121,598	38,506	36,108	23,477
Christchurch	110,268	34,918	32,744	21,290
East Dorset	139,331	44,121	41,374	26,901
North Dorset	109,625	34,715	32,553	21,166
Poole UA	121,500	38,475	36,079	23,459
Purbeck	122,153	38,682	36,273	23,585
West Dorset	115,374	36,535	34,260	22,276
Weymouth and Portland	96,207	30,465	28,568	18,575
Gloucestershire				
Cheltenham	110,225	34,905	32,731	21,282
Cotswold	135,300	42,845	40,177	26,123
Forest of Dean	91,077	28,841	27,045	17,585
Gloucester	101,445	32,124	30,124	19,587
Stroud	104,105	32,967	30,914	20,100

Schedule 2 Continued

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Adjusted income thresholds for house purchase	
			1 earner households £	2(+) earners households £
Tewkesbury	106,800	33,820	31,714	20,620
Somerset				
Mendip	97,500	30,875	28,953	18,825
Sedgemoor	103,616	32,812	30,769	20,006
South Somerset	95,732	30,315	28,427	18,483
Taunton Deane	98,442	31,173	29,232	19,007
West Somerset	97,914	31,006	29,076	18,905
Wiltshire				
Kennet	115,757	36,656	34,374	22,350
North Wiltshire	108,505	34,360	32,221	20,950
Salisbury	127,931	40,511	37,989	24,700
Swindon UA	99,837	31,615	29,647	19,276
West Wiltshire	100,255	31,748	29,771	19,357
West Midlands	74,793	23,684	–	–
Hereford & Worcs				
Bromsgrove	100,167	31,720	28,200	16,779
Herefordshire UA	78,433	24,837	22,081	13,138
Malvern Hills	91,544	28,989	25,772	15,334
Redditch	81,820	25,910	23,035	13,706
Worcester	80,322	25,435	22,613	13,455
Wychavon	93,623	29,647	26,358	15,683
Wyre Forest	82,128	26,007	23,122	13,757
Shropshire				
Bridgnorth	96,375	30,519	27,133	16,144
North Shropshire	74,125	23,473	20,868	12,417
Oswestry	65,622	20,780	18,475	10,992
Shrewsbury and Atcham	79,337	25,124	22,336	13,290
South Shropshire	81,317	25,750	22,893	13,621
Telford & Wrekin UA	62,613	19,827	17,627	10,488
Staffordshire				
Cannock Chase	71,506	22,644	20,131	11,978
East Staffordshire	61,576	19,499	17,336	10,315
Lichfield	81,289	25,742	22,885	13,617
Newcastle-under-Lyme	60,643	19,204	17,073	10,158
South Staffordshire	87,682	27,766	24,685	14,687
Stafford	73,928	23,410	20,813	12,384
Staffordshire Moorlands	68,671	21,746	19,333	11,503
Stoke-on-Trent UA	53,141	16,828	14,961	8,902
Tamworth	77,434	24,521	21,800	12,971
Warwickshire				
North Warwickshire	80,203	25,398	22,580	13,435

Can work – can't buy

Schedule 2 Continued

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Adjusted income thresholds for house purchase	
			1 earner households £	2(+) earners households £
Nuneaton and Bedworth	62,790	19,884	17,677	10,518
Rugby	70,731	22,398	19,913	11,848
Stratford-upon-Avon	108,993	34,514	30,685	18,257
Warwick	103,746	32,853	29,208	17,378
West Midlands				
Birmingham	71,430	22,620	20,110	11,965
Coventry	61,977	19,626	17,448	10,382
Dudley	69,892	22,132	19,677	11,707
Sandwell	68,071	21,556	19,164	11,402
Solihull	95,891	30,365	26,996	16,063
Walsall	68,954	21,835	19,413	11,550
Wolverhampton	63,228	20,022	17,801	10,591
Yorkshire and Humberside	52,489	16,622	–	–
Humber				
East Riding UA	56,416	17,865	19,032	10,399
Kingston upon Hull UA	41,252	13,063	13,916	7,604
North East Lincolnshire UA	46,532	14,735	15,697	8,577
North Lincolnshire UA	50,756	16,073	17,122	9,355
North Yorkshire				
Craven	60,071	19,023	20,265	11,072
Hambleton	73,210	23,183	24,697	13,494
Harrogate	69,845	22,117	23,562	12,874
Richmondshire	74,021	23,440	24,971	13,644
Ryedale	75,197	23,812	25,367	13,860
Scarborough	62,339	19,741	21,030	11,491
Selby	61,321	19,418	20,686	11,303
York UA	63,041	19,963	21,267	11,620
South Yorkshire				
Barnsley	42,671	13,512	14,395	7,865
Doncaster	41,968	13,290	14,158	7,736
Rotherham	46,147	14,613	15,568	8,506
Sheffield	49,749	15,754	16,783	9,170
West Yorkshire				
Bradford	46,650	14,773	15,737	8,599
Calderdale	52,846	16,735	17,827	9,741
Kirklees	53,592	16,971	18,079	9,878
Leeds	56,541	17,905	19,074	10,422
Wakefield	51,490	16,305	17,370	9,491
England	91,212	28,884	–	–

Schedule 3 Working households unable to purchase at lower quartile house prices

Region, county and authority	Households unable to purchase								
	Adults in employment in each household			Working adults		All in work	One in work	Two (+) in work	All in work
	None	One	Two (+)	One	Two (+)		%	%	
East Midlands	62,664	189,992	260,175	139,787	48,892	188,679	73.6	18.8	41.9
Derbyshire	13,388	41,236	63,998	28,756	11,265	40,021	69.7	17.6	38.0
Chesterfield	1,641	4,478	7,001	3,596	1,697	5,293	80.3	24.2	46.1
North East Derbyshire	1,175	3,742	6,448	2,983	1,589	4,571	79.7	24.6	44.9
High Peak	841	3,763	6,496	3,054	1,506	4,560	81.2	23.2	44.5
Derbyshire Dales	388	2,416	3,823	1,726	983	2,709	71.4	25.7	43.4
Erewash	1,343	4,830	8,277	3,315	1,380	4,694	68.6	16.7	35.8
Bolsover	1,090	2,900	4,716	2,131	577	2,708	73.5	12.2	35.6
South Derbyshire	560	2,990	5,502	2,145	837	2,982	71.7	15.2	35.1
Derby UA	5,354	11,551	14,007	6,891	1,671	8,563	59.7	11.9	33.5
Amber Valley	996	4,566	7,728	2,916	1,024	3,940	63.9	13.3	32.0
Leicestershire	12,719	37,583	60,679	28,862	13,392	42,253	76.8	22.1	43.0
Rutland UA	368	1,453	3,891	1,285	1,497	2,782	88.5	38.5	52.1
North West Leicestershire	888	3,535	5,485	2,741	1,567	4,309	77.6	28.6	47.8
Oadby and Wigston	412	2,181	3,726	1,810	951	2,761	83.0	25.5	46.7
Harborough	443	3,017	4,923	2,338	1,354	3,692	77.5	27.5	46.5
Leicester UA	7,367	10,975	14,040	8,520	2,309	10,829	77.6	16.4	43.3
Charnwood	1,546	6,460	10,761	5,103	2,045	7,148	79.0	19.0	41.5
Melton	341	2,119	3,385	1,506	713	2,218	71.1	21.1	40.3
Blaby	522	3,498	6,735	2,603	1,410	4,013	74.4	20.9	39.2
Hinckley and Bosworth	832	4,345	7,733	2,955	1,547	4,501	68.0	20.0	37.3
Lincolnshire	8,006	30,539	31,280	23,496	7,017	30,513	76.9	22.4	49.4
North Kesteven	708	3,856	4,260	3,125	1,322	4,447	81.0	31.0	54.8
East Lindsey	1,444	5,352	5,221	4,093	1,459	5,552	76.5	27.9	52.5
West Lindsey	869	3,782	3,712	3,124	807	3,931	82.6	21.7	52.5
Boston	747	2,582	2,973	2,034	631	2,665	78.8	21.2	48.0
South Kesteven	1,145	5,931	6,581	4,381	1,570	5,951	73.9	23.9	47.6
Lincoln	2,536	5,826	4,992	4,346	713	5,060	74.6	14.3	46.8
South Holland	557	3,210	3,541	2,393	515	2,908	74.5	14.5	43.1
Northamptonshire	5,842	28,057	42,815	20,001	6,621	26,622	71.3	15.5	37.6
South Northamptonshire	274	3,175	4,905	2,437	1,255	3,691	76.7	25.6	45.7
Northampton	2,536	9,953	14,572	7,885	2,460	10,345	79.2	16.9	42.2
Kettering	709	3,535	5,463	2,395	793	3,188	67.7	14.5	35.4
Daventry	381	2,664	4,344	1,791	570	2,360	67.2	13.1	33.7
Wellingborough	704	3,192	4,743	2,093	544	2,637	65.6	11.5	33.2
East Northamptonshire	420	3,151	4,799	1,969	600	2,569	62.5	12.5	32.3
Corby	818	2,387	3,989	1,432	399	1,831	60.0	10.0	28.7
Nottinghamshire	22,709	52,577	61,403	38,672	10,598	49,270	73.6	17.3	43.2
Nottingham UA	11,768	19,012	14,518	13,837	1,855	15,692	72.8	12.8	46.8
Mansfield	2,349	4,926	6,217	3,576	1,618	5,195	72.6	26.0	46.6
Rushcliffe	896	4,353	6,332	3,228	1,636	4,864	74.2	25.8	45.5
Newark and Sherwood	1,370	4,606	6,043	3,282	1,360	4,641	71.3	22.5	43.6

Can work – can't buy

Schedule 3 Continued

Region, county and authority	Households unable to purchase								
	Adults in employment in each household			Working adults		All in work	One in	Two (+)	All in work
	None	One	Two (+)	One	Two (+)		work %	in work %	
Ashfield	1,962	4,890	7,156	3,817	1,134	4,951	78.0	15.9	41.1
Broxtowe	1,466	5,184	7,264	3,901	1,007	4,908	75.2	13.9	39.4
Bassetlaw	1,656	4,621	6,263	3,309	928	4,237	71.6	14.8	38.9
Gedling	1,242	4,985	7,610	3,723	1,060	4,783	74.7	13.9	38.0
Eastern	64,541	268,256	342,529	217,475	143,824	361,299	81.1	42.0	59.2
Bedfordshire	7,135	34,840	45,168	28,209	19,468	47,677	81.0	43.1	59.6
South Bedfordshire	935	7,274	10,283	6,315	4,633	10,948	86.8	45.1	62.4
Mid Bedfordshire	651	7,417	10,920	6,396	4,709	11,105	86.2	43.1	60.6
Bedford	1,479	8,712	11,078	6,624	5,127	11,751	76.0	46.3	59.4
Luton UA	4,070	11,437	12,887	8,874	4,999	13,873	77.6	38.8	57.0
Cambridgeshire	8,714	36,910	48,265	28,891	18,045	46,937	78.3	37.4	55.1
Cambridge	1,730	7,056	6,675	6,392	4,241	10,632	90.6	63.5	77.4
South Cambridgeshire	538	6,487	9,221	5,543	5,281	10,825	85.5	57.3	68.9
East Cambridgeshire	341	3,370	4,430	2,668	1,384	4,052	79.2	31.3	52.0
Fenland	798	3,833	4,882	3,166	1,274	4,440	82.6	26.1	50.9
Huntingdonshire	1,049	9,574	12,176	6,633	3,342	9,975	69.3	27.5	45.9
Peterborough UA	4,258	6,590	10,881	4,489	2,523	7,012	68.1	23.2	40.1
Essex	19,736	79,836	96,727	63,078	38,492	101,570	79.0	39.8	57.5
Epping Forest	1,253	5,446	6,665	4,603	4,047	8,650	84.5	60.7	71.4
Chelmsford	1,680	8,747	11,265	7,684	5,896	13,580	87.9	52.3	67.9
Harlow	1,753	4,372	5,367	3,658	2,738	6,396	83.7	51.0	65.7
Uttlesford	434	3,177	4,182	2,555	2,091	4,646	80.4	50.0	63.1
Rochford	740	3,325	4,176	2,869	1,801	4,670	86.3	43.1	62.3
Tendring	1,744	4,884	5,938	4,163	2,434	6,597	85.2	41.0	61.0
Braintree	1,570	6,210	8,066	5,153	3,261	8,414	83.0	40.4	58.9
Basildon	3,406	9,269	10,441	7,173	3,813	10,987	77.4	36.5	55.7
Southend-on-Sea UA	1,172	8,811	9,760	6,805	3,286	10,090	77.2	33.7	54.3
Colchester	2,260	7,958	9,673	5,989	3,590	9,579	75.3	37.1	54.3
Thurrock UA	1,526	7,683	9,224	5,803	2,257	8,060	75.5	24.5	47.7
Castle Point	1,006	3,994	4,848	2,892	1,170	4,062	72.4	24.1	45.9
Maldon	585	2,446	3,081	1,551	977	2,528	63.4	31.7	45.7
Brentwood	607	3,514	4,041	2,179	1,131	3,310	62.0	28.0	43.8
Hertfordshire	13,379	57,776	71,798	51,466	42,067	93,533	89.1	58.6	72.2
Three Rivers	844	3,994	4,558	3,674	3,191	6,865	92.0	70.0	80.3
Hertsmere	1,220	4,712	5,711	4,445	3,879	8,324	94.3	67.9	79.9
Welwyn Hatfield	1,563	5,166	6,429	4,723	4,225	8,948	91.4	65.7	77.2
St Albans	1,233	6,937	8,895	6,046	6,120	12,166	87.2	68.8	76.8
Broxbourne	1,197	4,685	5,642	4,120	3,405	7,524	87.9	60.3	72.9
East Hertfordshire	1,085	7,165	9,197	6,354	5,553	11,907	88.7	60.4	72.8
Watford	1,331	5,195	6,337	4,667	3,437	8,104	89.8	54.2	70.3
Dacorum	1,644	8,233	10,333	7,379	5,361	12,740	89.6	51.9	68.6
Stevenage	1,920	5,099	6,286	4,419	2,933	7,353	86.7	46.7	64.6

Schedule 3 Continued

Region, county and authority	Adults in employment in each household			Households unable to purchase					
	None	One	Two (+)	Working adults		All in work	One in	Two (+)	All in work
				One	Two (+)		work	in work	
				One	Two (+)		%	%	%
North Hertfordshire	1,342	6,590	8,410	5,640	3,962	9,602	85.6	47.1	64.0
Norfolk	7,549	31,788	49,135	24,297	14,933	39,230	76.4	30.4	48.5
Broadland	409	3,871	7,411	3,288	2,944	6,232	84.9	39.7	55.2
North Norfolk	608	3,257	4,858	2,591	1,656	4,247	79.5	34.1	52.3
Norwich	2,652	7,234	9,101	5,091	2,949	8,040	70.4	32.4	49.2
King's Lynn and West Norfolk	1,184	4,999	8,568	3,830	2,782	6,612	76.6	32.5	48.7
Breckland	848	4,493	7,282	3,547	1,725	5,272	78.9	23.7	44.8
Great Yarmouth	1,360	3,922	5,022	2,942	1,046	3,988	75.0	20.8	44.6
South Norfolk	488	4,012	6,893	3,009	1,831	4,840	75.0	26.6	44.4
Suffolk	8,028	27,106	31,436	21,533	10,819	33,352	79.4	34.4	55.3
Forest Heath	535	3,103	3,540	2,803	1,370	4,173	90.3	38.7	62.8
Babergh	757	3,077	3,586	2,432	1,735	4,167	79.0	48.4	62.5
Mid Suffolk	601	3,039	3,960	2,754	1,485	4,239	90.6	37.5	60.6
St Edmundsbury	922	3,616	4,822	2,983	1,869	4,852	82.5	38.8	57.5
Waveney	1,908	4,156	4,260	3,298	1,420	4,718	79.4	33.3	56.1
Suffolk Coastal	777	4,614	5,104	3,296	1,458	4,754	71.4	28.6	48.9
Ipswich	2,528	5,501	6,164	3,967	1,482	5,449	72.1	24.0	46.7
London	186,175	422,631	425,823	390,040	254,436	644,476	92.3	59.8	76.0
Inner London	96,357	192,722	159,684	175,427	100,723	276,150	91.0	63.1	78.4
Westminster	6,138	15,574	11,090	15,129	8,872	24,001	97.1	80.0	90.0
Camden	6,687	15,696	10,970	14,715	8,685	23,400	93.8	79.2	87.8
Hammersmith and Fulham	6,000	14,515	13,064	13,644	10,016	23,660	94.0	76.7	85.8
Islington	8,230	14,062	10,877	13,039	8,306	21,345	92.7	76.4	85.6
Hackney	10,121	14,125	10,279	13,197	6,377	19,575	93.4	62.0	80.2
Kensington and Chelsea	5,434	15,390	9,203	13,067	6,512	19,579	84.9	70.8	79.6
Lambeth	12,068	22,999	19,142	21,155	12,357	33,513	92.0	64.6	79.5
Lewisham	8,966	18,366	17,394	17,048	9,238	26,286	92.8	53.1	73.5
Southwark	11,428	18,228	13,835	16,335	6,955	23,291	89.6	50.3	72.6
Tower Hamlets	6,952	11,296	8,095	9,864	4,105	13,969	87.3	50.7	72.0
Wandsworth	6,794	21,130	24,839	18,463	14,469	32,932	87.4	58.3	71.6
Greenwich	7,484	10,988	10,698	9,518	4,746	14,264	86.6	44.4	65.8
City of London	55	353	198	252	85	337	71.4	42.9	61.2
Outer London	89,818	229,909	266,139	214,613	153,713	368,326	93.3	57.8	74.3
Brent	7,483	13,150	13,526	12,474	9,816	22,290	94.9	72.6	83.6
Harrow	2,287	8,354	11,944	8,175	8,361	16,536	97.9	70.0	81.5
Ealing	6,760	14,510	18,087	13,681	12,329	26,010	94.3	68.2	79.8
Barnet	5,011	15,064	16,147	13,809	10,765	24,573	91.7	66.7	78.7
Hillingdon	2,988	11,167	15,719	11,012	10,115	21,127	98.6	64.4	78.6
Sutton	2,288	8,641	11,123	8,283	7,134	15,418	95.9	64.1	78.0
Richmond upon Thames	1,909	9,082	10,487	8,429	6,782	15,211	92.8	64.7	77.7
Haringey	9,013	16,250	14,325	14,823	8,324	23,147	91.2	58.1	75.7
Bromley	3,737	13,926	16,108	12,830	9,695	22,525	92.1	60.2	75.0

Can work – can't buy

Schedule 3 Continued

Region, county and authority	Households unable to purchase								
	Adults in employment in each household			Working adults		All in work	One in	Two (+)	All in work
	None	One	Two (+)	One	Two (+)		work %	in work %	
Hounslow	3,865	10,102	13,849	9,452	8,423	17,875	93.6	60.8	74.6
Kingston upon Thames	1,729	7,210	8,783	6,647	5,215	11,862	92.2	59.4	74.2
Enfield	5,175	12,350	14,695	11,458	8,327	19,785	92.8	56.7	73.2
Newham	9,081	13,659	12,200	12,911	5,682	18,593	94.5	46.6	71.9
Croydon	5,941	16,847	20,436	15,826	10,705	26,531	93.9	52.4	71.2
Waltham Forest	6,209	12,488	13,091	12,034	6,109	18,143	96.4	46.7	70.9
Redbridge	3,584	10,895	12,335	9,963	6,411	16,374	91.4	52.0	70.5
Havering	2,855	9,844	11,444	9,159	5,360	14,519	93.0	46.8	68.2
Merton	3,121	9,352	11,651	8,025	6,013	14,038	85.8	51.6	66.8
Bexley	2,844	10,278	12,743	9,552	5,194	14,746	92.9	40.8	64.1
Barking and Dagenham	3,938	6,740	7,446	6,072	2,954	9,025	90.1	39.7	63.6
North East	58,614	123,092	124,804	54,465	1,731	56,196	44.2	1.4	22.7
Cleveland	13,667	26,913	21,954	12,965	516	13,481	48.2	2.4	27.6
Redcar & Cleveland UA	3,535	4,786	4,189	2,604	185	2,789	54.4	4.4	31.1
Middlesbrough UA	2,421	6,473	5,091	3,356	189	3,545	51.9	3.7	30.7
Stockton-on-Tees UA	5,790	9,249	8,619	5,016	73	5,089	54.2	0.8	28.5
Hartlepool UA	1,921	6,405	4,055	1,988	70	2,058	31.0	1.7	19.7
Durham	13,834	29,910	30,079	9,715	185	9,900	32.5	0.6	16.5
Darlington UA	1,434	5,967	2,451	2,528	125	2,653	42.4	5.1	31.5
Durham	1,714	3,875	4,721	1,574	0	1,574	40.6	0.0	18.3
Chester-le-Street	962	2,609	3,484	990	60	1,050	37.9	1.7	17.2
Derwentside	2,299	4,137	4,622	1,408	0	1,408	34.0	0.0	16.1
Sedgefield	2,065	4,518	5,491	1,460	0	1,460	32.3	0.0	14.6
Teesdale	220	1,057	1,243	325	0	325	30.8	0.0	14.1
Easington	3,453	4,862	4,760	935	0	935	19.2	0.0	9.7
Wear Valley	1,687	2,885	3,307	495	0	495	17.1	0.0	8.0
Northumberland	4,046	15,311	12,596	7,105	233	7,338	46.4	1.8	26.3
Tynedale	361	2,575	2,276	1,882	175	2,057	73.1	7.7	42.4
Berwick-upon-Tweed	250	1,345	994	897	0	897	66.7	0.0	38.3
Alnwick	310	1,547	1,234	1,031	0	1,031	66.7	0.0	37.1
Castle Morpeth	433	2,183	1,671	858	0	858	39.3	0.0	22.3
Blyth Valley	1,458	4,648	3,866	1,804	58	1,861	38.8	1.5	21.9
Wansbeck	1,234	3,013	2,555	634	0	634	21.1	0.0	11.4
Tyne & Wear	27,067	50,958	60,175	24,680	798	25,477	48.4	1.3	22.9
North Tyneside	3,392	8,853	11,218	4,553	401	4,954	51.4	3.6	24.7
Sunderland	7,265	12,892	15,786	6,575	158	6,733	51.0	1.0	23.5
Newcastle upon Tyne	8,134	13,761	14,240	6,357	83	6,441	46.2	0.6	23.0
South Tyneside	3,926	6,701	7,786	3,216	0	3,216	48.0	0.0	22.2
Gateshead	4,350	8,751	11,145	3,978	156	4,134	45.5	1.4	20.8
North West	148,583	328,084	375,640	149,736	23,507	173,243	45.6	6.3	24.6

Schedule 3 Continued

Region, county and authority	Adults in employment in each household			Households unable to purchase					
	None	One	Two (+)	Working adults		All in work	One in	Two (+)	All in work
				One	Two (+)		work	in work	
							%	%	%
Cheshire	14,631	43,969	59,896	21,746	6,158	27,904	49.5	10.3	26.9
Macclesfield	1,486	7,764	11,131	4,726	1,936	6,662	60.9	17.4	35.3
Warrington UA	2,477	6,306	6,848	3,575	393	3,967	56.7	5.7	30.2
Ellesmere Port and Neston	1,588	4,309	6,074	2,272	773	3,045	52.7	12.7	29.3
Crewe and Nantwich	1,672	5,396	8,204	2,356	1,040	3,396	43.7	12.7	25.0
Vale Royal	1,539	5,691	8,541	2,762	754	3,515	48.5	8.8	24.7
Congleton	690	4,097	6,413	1,702	592	2,294	41.5	9.2	21.8
Halton UA	3,116	4,078	4,853	1,677	270	1,946	41.1	5.6	21.8
Chester	2,063	6,328	7,832	2,677	402	3,079	42.3	5.1	21.7
Cumbria	8,318	22,875	26,606	10,842	1,542	12,384	47.4	5.8	25.0
South Lakeland	739	4,095	5,254	2,972	763	3,735	72.6	14.5	39.9
Eden	331	2,064	2,496	1,355	312	1,667	65.6	12.5	36.5
Barrow-in-Furness	1,777	3,974	4,084	1,987	128	2,115	50.0	3.1	26.2
Carlisle	1,952	4,765	6,095	2,069	160	2,229	43.4	2.6	20.5
Allerdale	1,848	4,357	4,838	1,533	179	1,712	35.2	3.7	18.6
Copeland	1,671	3,620	3,839	926	0	926	25.6	0.0	12.4
Greater Manchester	56,565	139,008	145,848	61,189	6,418	67,607	44.0	4.4	23.7
Trafford	3,210	11,459	12,708	6,708	1,782	8,490	58.5	14.0	35.1
Stockport	3,300	15,419	18,022	9,538	1,257	10,796	61.9	7.0	32.3
Manchester	19,055	26,296	18,346	10,705	325	11,029	40.7	1.8	24.7
Tameside	3,877	12,006	14,298	5,479	960	6,439	45.6	6.7	24.5
Oldham	4,221	11,461	13,153	4,882	406	5,287	42.6	3.1	21.5
Bolton	4,982	13,636	15,450	5,761	330	6,091	42.2	2.1	20.9
Salford	6,061	11,807	11,446	4,510	238	4,748	38.2	2.1	20.4
Wigan	5,177	15,960	18,666	6,287	707	6,994	39.4	3.8	20.2
Rochdale	4,495	11,208	11,953	4,420	253	4,673	39.4	2.1	20.2
Bury	2,187	9,756	11,806	2,900	160	3,060	29.7	1.4	14.2
Lancashire	69,069	122,232	143,290	55,958	9,389	65,348	45.8	6.6	24.6
Wyre	1,056	3,963	5,456	2,951	1,277	4,228	74.5	23.4	44.9
Blackpool UA	3,186	5,724	6,184	3,461	431	3,892	60.5	7.0	32.7
Knowsley	6,679	5,179	5,885	3,209	320	3,529	62.0	5.4	31.9
Ribble Valley	280	2,054	2,889	1,181	361	1,542	57.5	12.5	31.2
Fylde	621	3,449	3,743	1,638	561	2,200	47.5	15.0	30.6
West Lancashire	2,453	4,670	5,841	2,515	629	3,144	53.8	10.8	29.9
Sefton	5,698	10,486	13,172	5,631	1,220	6,851	53.7	9.3	29.0
Chorley	1,489	4,888	6,477	2,372	762	3,134	48.5	11.8	27.6
Lancaster	2,707	6,105	7,178	2,551	964	3,516	41.8	13.4	26.5
Rosendale	1,216	3,340	4,466	1,883	162	2,045	56.4	3.6	26.2
Wirral	7,484	13,418	15,439	6,468	713	7,181	48.2	4.6	24.9
Preston	3,561	6,870	7,665	3,071	361	3,432	44.7	4.7	23.6
Liverpool	19,270	19,112	17,439	7,799	769	8,569	40.8	4.4	23.4
St Helens	3,549	6,591	8,868	3,139	352	3,490	47.6	4.0	22.6
South Ribble	1,107	4,798	7,353	2,095	414	2,509	43.7	5.6	20.6

Can work – can't buy

Schedule 3 Continued

Region, county and authority	Households unable to purchase								
	Adults in employment in each household			Working adults		All in work	One in	Two (+)	All in work
	None	One	Two (+)	One	Two (+)		work %	in work %	
Burnley	2,174	4,374	6,079	1,539	0	1,539	35.2	0.0	14.7
Hyndburn	1,461	3,811	5,278	1,222	0	1,222	32.1	0.0	13.4
Blackburn UA	3,327	8,977	8,684	2,101	92	2,193	23.4	1.1	12.4
Pendle	1,751	4,423	5,194	1,131	0	1,131	25.6	0.0	11.8
South East	78,868	385,806	497,602	319,025	243,728	562,753	82.7	49.0	63.7
Berkshire	5,937	40,934	51,823	34,096	26,560	60,655	83.3	51.3	65.4
Windsor and Maidenhead UA	710	2,694	8,116	2,333	5,439	7,772	86.6	67.0	71.9
Bracknell Forest UA	1,345	7,963	4,279	6,387	2,140	8,526	80.2	50.0	69.6
Slough UA	721	8,008	9,005	6,928	4,351	11,279	86.5	48.3	66.3
West Berkshire UA	1,575	5,544	11,247	4,715	6,288	11,002	85.0	55.9	65.5
Reading UA	1,586	11,141	11,919	9,241	5,267	14,508	82.9	44.2	62.9
Wokingham UA	0	5,584	7,257	4,491	3,076	7,568	80.4	42.4	58.9
Buckinghamshire	5,588	38,532	44,788	29,415	20,763	50,178	76.3	46.4	60.2
South Bucks	333	2,774	3,414	2,503	2,415	4,918	90.2	70.7	79.5
Wycombe	1,215	8,835	11,221	7,436	6,359	13,795	84.2	56.7	68.8
Chiltern	438	3,956	4,810	3,165	2,458	5,623	80.0	51.1	64.1
Aylesbury Vale	1,218	8,566	11,475	6,612	4,932	11,545	77.2	43.0	57.6
Milton Keynes UA	2,384	14,401	13,868	9,699	4,599	14,298	67.3	33.2	50.6
East Sussex	8,103	34,386	39,060	28,641	17,724	46,365	83.3	45.4	63.1
Brighton & Hove UA	4,837	16,850	15,376	14,317	7,336	21,653	85.0	47.7	67.2
Wealden	462	4,596	6,638	3,870	3,494	7,364	84.2	52.6	65.6
Rother	409	2,374	3,235	1,991	1,670	3,661	83.9	51.6	65.3
Lewes	498	3,209	4,688	2,842	2,277	5,119	88.6	48.6	64.8
Eastbourne	730	3,351	4,350	2,792	1,450	4,242	83.3	33.3	55.1
Hastings	1,167	4,006	4,773	2,828	1,497	4,325	70.6	31.4	49.3
Hampshire	19,773	84,818	121,036	71,153	57,304	128,457	83.9	47.3	62.4
Havant	1,880	5,258	7,397	4,726	4,401	9,126	89.9	59.5	72.1
Eastleigh	876	5,845	9,057	4,965	5,648	10,614	84.9	62.4	71.2
New Forest	1,256	6,890	9,782	6,294	5,455	11,749	91.3	55.8	70.5
Test Valley	803	4,764	7,322	4,200	3,854	8,054	88.2	52.6	66.6
Winchester	610	4,106	5,833	3,474	3,051	6,525	84.6	52.3	65.7
Rushmoor	967	4,851	8,155	4,261	4,188	8,449	87.8	51.4	65.0
East Hampshire	691	4,791	7,376	4,035	3,753	7,787	84.2	50.9	64.0
Basingstoke and Deane	1,145	7,622	12,870	5,935	6,857	12,792	77.9	53.3	62.4
Fareham	633	4,622	7,221	4,034	3,282	7,316	87.3	45.5	61.8
Southampton UA	6,480	16,844	18,612	13,451	7,097	20,548	79.9	38.1	58.0
Gosport	1,020	4,349	6,505	3,891	2,397	6,288	89.5	36.8	57.9
Hart	392	3,978	5,941	2,936	2,405	5,341	73.8	40.5	53.8
Portsmouth UA	3,020	10,898	14,965	8,952	4,917	13,869	82.1	32.9	53.6
Isle of Wight UA	2,274	4,965	9,941	4,160	4,299	8,459	83.8	43.2	56.7
Kent	22,282	75,192	90,071	57,788	31,498	89,286	76.9	35.0	54.0
Sevenoaks	966	4,937	5,795	4,464	3,175	7,639	90.4	54.8	71.2

Schedule 3 Continued

Region, county and authority	Adults in employment in each household			Households unable to purchase					
				Working adults		All in	One in	Two (+)	All in
	None	One	Two (+)	One	Two (+)	work	work	in work	work
							%	%	%
Tonbridge and Malling	971	5,012	6,642	4,196	3,475	7,672	83.7	52.3	65.8
Shepway	1,475	4,431	4,926	3,830	2,254	6,084	86.4	45.8	65.0
Maidstone	1,511	6,784	8,798	5,612	4,239	9,851	82.7	48.2	63.2
Canterbury	2,033	5,591	6,140	4,760	2,572	7,332	85.1	41.9	62.5
Tunbridge Wells	902	4,914	6,360	4,014	2,777	6,791	81.7	43.7	60.2
Thanet	2,518	5,460	5,843	4,583	2,087	6,669	83.9	35.7	59.0
Dartford	960	4,503	5,810	3,659	2,270	5,928	81.3	39.1	57.5
Swale	1,897	5,907	7,001	4,602	2,605	7,207	77.9	37.2	55.8
Dover	1,396	5,082	6,230	3,993	1,424	5,417	78.6	22.9	47.9
Ashford	1,316	4,421	5,831	3,061	1,233	4,294	69.2	21.2	41.9
Medway UA	4,845	13,378	15,339	8,629	2,761	11,390	64.5	18.0	39.7
Gravesham	1,492	4,772	5,356	2,386	625	3,011	50.0	11.7	29.7
Oxfordshire	4,635	28,246	45,273	24,777	25,470	50,247	87.7	56.3	68.3
Oxford	2,200	5,916	7,930	5,293	5,259	10,552	89.5	66.3	76.2
South Oxfordshire	618	5,650	9,294	5,085	5,473	10,558	90.0	58.9	70.7
West Oxfordshire	449	4,548	7,719	4,085	4,317	8,403	89.8	55.9	68.5
Vale of White Horse	533	5,121	9,207	4,519	5,199	9,718	88.2	56.5	67.8
Cherwell	835	7,011	11,123	5,795	5,221	11,016	82.7	46.9	60.7
Surrey	5,365	45,755	55,092	40,170	36,499	76,669	87.8	66.3	76.0
Runnymede	391	3,379	4,349	3,229	3,189	6,418	95.6	73.3	83.0
Epsom and Ewell	304	2,657	3,176	2,362	2,258	4,620	88.9	71.1	79.2
Guildford	756	5,869	7,137	5,210	4,952	10,162	88.8	69.4	78.1
Elmbridge	653	5,352	5,627	4,587	3,885	8,473	85.7	69.0	77.2
Woking	544	4,508	5,600	3,902	3,845	7,747	86.6	68.7	76.6
Surrey Heath	398	3,759	4,624	3,239	3,130	6,369	86.2	67.7	76.0
Waverley	595	4,501	5,176	3,743	3,541	7,284	83.2	68.4	75.3
Reigate and Banstead	645	5,269	6,439	4,591	4,208	8,798	87.1	65.3	75.1
Spelthorne	453	4,284	5,774	4,080	3,437	7,517	95.2	59.5	74.7
Mole Valley	291	3,215	3,606	2,832	2,146	4,979	88.1	59.5	73.0
Tandridge	335	2,962	3,584	2,395	1,906	4,301	80.9	53.2	65.7
West Sussex	4,911	32,978	40,518	28,825	23,612	52,437	87.4	58.3	71.3
Adur	467	2,370	2,855	2,133	1,808	3,941	90.0	63.3	75.4
Horsham	555	5,576	6,908	4,979	4,359	9,337	89.3	63.1	74.8
Mid Sussex	514	6,039	7,241	5,397	4,391	9,787	89.4	60.6	73.7
Arun	1,009	5,291	6,526	4,828	3,834	8,662	91.3	58.8	73.3
Chichester	579	3,837	4,643	3,235	2,822	6,057	84.3	60.8	71.4
Crawley	969	5,083	6,693	4,326	3,774	8,100	85.1	56.4	68.8
Worthing	818	4,782	5,652	3,928	2,624	6,552	82.1	46.4	62.8
South West	54,824	223,087	293,295	191,583	158,961	350,543	85.9	54.2	67.9
Avon	14,425	50,847	69,914	42,426	32,100	74,526	83.4	45.9	61.7
Bath & N E Somerset UA	1,497	10,517	10,369	9,191	5,664	14,855	87.4	54.6	71.1
Bristol UA	9,655	23,467	27,707	19,437	11,661	31,099	82.8	42.1	60.8

Can work – can't buy

Schedule 3 Continued

Region, county and authority	Households unable to purchase								
	Adults in employment in each household			Working adults			One in	Two (+)	All in
	None	One	Two (+)	One	Two (+)	All in work	work %	in work %	work %
South Gloucestershire UA	1,460	8,769	16,866	7,400	7,651	15,052	84.4	45.4	58.7
North Somerset UA	1,813	8,094	14,972	6,397	7,124	13,521	79.0	47.6	58.6
Cornwall	4,225	17,743	23,533	15,762	13,647	29,409	88.8	58.0	71.2
Penwith	636	2,121	2,560	2,025	1,862	3,886	95.5	72.7	83.0
North Cornwall	569	2,817	3,657	2,504	2,709	5,213	88.9	74.1	80.5
Carrick	770	3,003	4,003	2,863	2,514	5,377	95.3	62.8	76.7
Kerrier	928	3,406	4,622	2,952	2,568	5,520	86.7	55.6	68.8
Restormel	768	3,354	4,330	2,901	2,341	5,241	86.5	54.1	68.2
Caradon	554	3,042	4,361	2,518	1,654	4,172	82.8	37.9	56.4
Devon	14,323	47,815	54,585	40,873	28,443	69,316	85.5	52.1	67.7
North Devon	741	3,353	4,297	3,148	3,245	6,392	93.9	75.5	83.6
South Hams	581	3,206	3,695	2,859	2,696	5,556	89.2	73.0	80.5
Torbay UA	1,592	7,721	6,354	7,258	3,812	11,070	94.0	60.0	78.7
West Devon	273	1,868	1,942	1,719	1,088	2,806	92.0	56.0	73.7
Exeter	1,467	5,066	6,329	4,668	3,556	8,223	92.1	56.2	72.2
East Devon	708	3,933	4,842	3,382	2,905	6,288	86.0	60.0	71.7
Torrige	442	2,149	2,365	2,001	1,223	3,224	93.1	51.7	71.4
Teignbridge	847	4,055	5,340	3,693	2,956	6,649	91.1	55.4	70.8
Mid Devon	500	2,683	3,331	2,391	1,738	4,129	89.1	52.2	68.7
Plymouth UA	7,172	13,781	16,090	9,754	5,224	14,978	70.8	32.5	50.1
Dorset	6,752	29,436	41,157	27,345	28,765	56,110	92.9	69.9	79.5
Purbeck	388	1,373	2,152	1,263	1,894	3,157	92.0	88.0	89.6
East Dorset	470	2,165	3,531	2,027	2,705	4,731	93.6	76.6	83.1
West Dorset	606	2,721	4,291	2,603	3,078	5,681	95.7	71.7	81.0
Bournemouth UA	1,799	12,158	14,133	11,363	9,774	21,137	93.5	69.2	80.4
Weymouth and Portland	1,043	2,414	3,573	2,272	2,417	4,689	94.1	67.6	78.3
North Dorset	396	1,852	2,718	1,693	1,864	3,557	91.4	68.6	77.8
Poole UA	1,714	5,619	9,014	5,089	6,123	11,212	90.6	67.9	76.6
Christchurch	336	1,134	1,745	1,035	910	1,946	91.3	52.2	67.6
Gloucestershire	6,651	30,313	34,447	26,030	19,718	45,749	85.9	57.2	70.6
Cotswold	529	3,743	4,252	3,410	2,929	6,339	91.1	68.9	79.3
Gloucester	1,959	6,605	7,823	5,979	4,858	10,838	90.5	62.1	75.1
Cheltenham	1,763	7,556	7,443	6,637	4,023	10,660	87.8	54.1	71.1
Stroud	1,014	5,235	6,234	4,377	3,577	7,954	83.6	57.4	69.3
Forest of Dean	748	3,577	4,202	2,896	2,001	4,897	81.0	47.6	62.9
Tewkesbury	638	3,597	4,493	2,731	2,330	5,061	75.9	51.9	62.6
Somerset	4,451	17,718	27,122	14,980	12,237	27,218	84.5	45.1	60.7
Mendip	899	3,781	5,826	3,347	2,961	6,308	88.5	50.8	65.7
West Somerset	267	990	1,336	838	617	1,454	84.6	46.2	62.5
South Somerset	1,188	5,621	8,675	4,840	4,097	8,937	86.1	47.2	62.5
Taunton Deane	1,020	3,640	5,813	2,978	2,774	5,753	81.8	47.7	60.9
Sedgemoor	1,077	3,686	5,472	2,977	1,789	4,766	80.8	32.7	52.0

Schedule 3 Continued

Region, county and authority	Households unable to purchase								
	Adults in employment in each household			Working adults		All in work	One in	Two (+)	All in
	None	One	Two (+)	One	Two (+)		work %	in work %	work %
Wiltshire	3,997	29,215	42,537	24,167	24,050	48,217	82.7	56.5	67.2
Salisbury	642	4,564	7,002	4,189	5,180	9,368	91.8	74.0	81.0
North Wiltshire	658	5,364	8,264	4,607	5,347	9,954	85.9	64.7	73.0
West Wiltshire	751	4,760	7,450	4,090	4,197	8,287	85.9	56.3	67.9
Kennet	365	3,206	4,635	2,439	2,318	4,757	76.1	50.0	60.7
Swindon UA	1,581	11,321	15,186	8,842	7,009	15,851	78.1	46.2	59.8
West Midlands	95,148	227,865	286,441	134,529	49,379	183,908	59.0	17.2	35.8
Hereford & Worcs	5,912	30,240	38,778	22,176	11,523	33,699	73.3	29.7	48.8
Herefordshire UA	348	6,466	7,207	5,377	2,579	7,956	83.2	35.8	58.2
Malvern Hills	654	3,200	4,030	2,171	1,583	3,755	67.9	39.3	51.9
Wychavon	666	4,193	5,680	3,019	1,742	4,761	72.0	30.7	48.2
Redditch	1,238	4,372	5,734	3,298	1,408	4,707	75.4	24.6	46.6
Wyre Forest	1,104	3,982	5,258	2,879	1,394	4,272	72.3	26.5	46.2
Worcester	1,147	4,509	5,650	2,954	1,494	4,448	65.5	26.4	43.8
Bromsgrove	755	3,518	5,219	2,477	1,323	3,801	70.4	25.4	43.5
Shropshire	7,481	25,575	25,555	14,566	3,841	18,407	57.0	15.0	36.0
South Shropshire	433	1,907	2,070	1,560	753	2,313	81.8	36.4	58.2
Bridgnorth	452	2,441	3,013	1,953	1,205	3,158	80.0	40.0	57.9
Shrewsbury and Atcham	1,352	5,497	6,309	3,446	753	4,199	62.7	11.9	35.6
Telford & Wrekin UA	4,056	11,209	8,680	5,225	653	5,878	46.6	7.5	29.6
North Shropshire	625	2,702	3,328	1,381	370	1,751	51.1	11.1	29.0
Oswestry	563	1,819	2,155	1,000	108	1,108	55.0	5.0	27.9
Staffordshire	17,272	45,601	63,938	24,816	9,255	34,072	54.4	14.5	31.1
South Staffordshire	934	4,454	6,898	3,228	2,299	5,527	72.5	33.3	48.7
Tamworth	1,683	3,795	5,193	2,429	1,039	3,467	64.0	20.0	38.6
Lichfield	973	3,824	5,585	2,461	1,156	3,617	64.4	20.7	38.4
Cannock Chase	1,507	4,219	6,467	2,727	868	3,594	64.6	13.4	33.6
Newcastle-under-Lyme	1,883	5,130	7,383	3,101	974	4,074	60.4	13.2	32.6
Stafford	1,252	4,838	7,693	2,913	910	3,823	60.2	11.8	30.5
Staffordshire Moorlands	783	3,502	5,920	1,729	731	2,460	49.4	12.3	26.1
East Staffordshire	1,524	4,633	6,135	1,874	689	2,563	40.4	11.2	23.8
Stoke-on-Trent UA	6,733	11,206	12,664	4,355	591	4,945	38.9	4.7	20.7
Warwickshire	4,332	21,554	31,439	12,969	7,012	19,982	60.2	22.3	37.7
Stratford-upon-Avon	541	4,052	6,084	3,228	2,578	5,806	79.7	42.4	57.3
Warwick	1,079	5,508	7,654	3,809	2,443	6,251	69.1	31.9	47.5
North Warwickshire	480	2,750	4,099	1,964	837	2,801	71.4	20.4	40.9
Nuneaton and Bedworth	1,423	5,373	7,996	2,556	776	3,332	47.6	9.7	24.9
Rugby	809	3,871	5,606	1,412	379	1,791	36.5	6.8	18.9
West Midlands	60,151	104,895	126,731	60,001	17,747	77,748	57.2	14.0	33.6
Solihull	2,665	7,054	9,912	5,084	3,025	8,109	72.1	30.5	47.8
Sandwell	6,314	11,057	14,210	6,970	2,222	9,192	63.0	15.6	36.4
Birmingham	27,364	43,271	45,822	24,090	6,078	30,167	55.7	13.3	33.9

Can work – can't buy

Schedule 3 Continued

Region, county and authority	Households unable to purchase								
	Adults in employment in each household			Working adults		All in work	One in	Two (+)	All in work
	None	One	Two (+)	One	Two (+)		work %	in work %	
Walsall	5,194	9,620	12,355	5,863	1,535	7,398	60.9	12.4	33.7
Dudley	4,338	11,440	17,228	6,611	2,542	9,153	57.8	14.8	31.9
Wolverhampton	6,652	9,686	11,017	5,201	1,183	6,384	53.7	10.7	30.8
Coventry	7,624	12,767	16,187	6,183	1,161	7,345	48.4	7.2	25.4
Yorkshire and Humberside	110,425	232,324	300,410	106,996	19,575	126,571	46.1	6.5	23.8
Humberside	20,538	38,122	47,962	15,721	2,387	18,108	41.2	5.0	21.0
East Riding UA	4,566	12,122	15,513	6,141	1,435	7,576	50.7	9.3	27.4
North East Lincolnshire UA	3,404	7,998	6,560	3,452	345	3,797	43.2	5.3	26.1
North Lincolnshire UA	2,134	8,596	10,733	3,065	166	3,232	35.7	1.6	16.7
Kingston upon Hull UA	10,434	9,406	15,156	3,062	441	3,503	32.6	2.9	14.3
North Yorkshire	6,547	23,243	46,136	15,209	8,837	24,046	65.4	19.2	34.7
Richmondshire	268	1,439	2,553	1,199	957	2,157	83.3	37.5	54.0
Ryedale	376	2,110	5,342	1,743	1,858	3,601	82.6	34.8	48.3
Hambleton	352	1,918	4,520	1,343	1,356	2,699	70.0	30.0	41.9
Scarborough	1,267	2,726	5,063	2,009	888	2,897	73.7	17.5	37.2
Harrogate	890	3,983	8,584	2,807	1,390	4,197	70.5	16.2	33.4
York UA	2,564	7,383	11,673	4,124	1,369	5,493	55.9	11.7	28.8
Selby	585	2,464	5,677	1,470	733	2,203	59.7	12.9	27.1
Craven	245	1,220	2,724	514	287	800	42.1	10.5	20.3
South Yorkshire	27,822	67,825	75,820	25,972	2,260	28,232	38.3	3.0	19.7
Sheffield	11,951	26,999	30,419	11,063	1,220	12,283	41.0	4.0	21.4
Rotherham	5,087	13,074	15,659	4,845	645	5,490	37.1	4.1	19.1
Barnsley	4,479	11,569	13,048	4,231	298	4,529	36.6	2.3	18.4
Doncaster	6,305	16,183	16,694	5,833	97	5,930	36.0	0.6	18.0
West Yorkshire	55,518	103,134	130,492	50,095	6,090	56,185	48.6	4.7	24.0
Leeds	20,073	37,307	44,787	20,339	3,070	23,408	54.5	6.9	28.5
Kirklees	9,033	18,731	23,689	9,300	1,069	10,370	49.7	4.5	24.4
Wakefield	7,926	15,677	20,904	7,661	946	8,607	48.9	4.5	23.5
Calderdale	4,454	9,213	12,999	4,114	409	4,523	44.7	3.1	20.4
Bradford	14,032	22,206	28,113	8,681	596	9,277	39.1	2.1	18.4
England	859,842	2,401,137	2,906,719	1,703,634	944,035	2,647,668	71.0	32.5	49.9

Schedule 4 Key worker incomes relative to income needed to purchase (based on lower quartile house prices for 4/5 room dwellings and a 3:1 house price to income multiple)

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Income of key workers as a percentage of income required to purchase				Average case %
			Teacher %	Police officer %	Social worker %	Nurse %	
East Midlands							
Derbyshire							
Amber Valley	65,415	20,715	115.1	111.0	195.5	91.6	103.3
Bolsover	54,900	17,385	137.1	132.3	113.8	109.1	123.1
Chesterfield	73,764	23,359	102.0	98.4	84.7	81.2	91.6
Derby UA	62,332	19,738	120.8	116.5	100.2	96.1	108.4
Derbyshire Dales	88,263	27,950	85.3	82.3	70.8	67.9	76.5
Erewash	68,541	21,705	109.8	105.9	91.1	87.4	98.6
High Peak	82,161	26,018	91.6	88.4	76.0	72.9	82.2
North East Derbyshire	70,038	22,179	107.5	103.7	89.2	85.5	96.5
South Derbyshire	67,917	21,507	110.8	106.9	92.0	88.2	99.5
Leicestershire							
Blaby	86,666	27,444	86.8	83.8	72.1	69.1	78.0
Charnwood	78,144	24,746	96.3	92.9	79.9	76.7	86.5
Harborough	88,140	27,911	85.4	82.4	70.9	68.0	76.6
Hinckley and Bosworth	76,629	24,266	98.2	94.8	81.5	78.2	88.2
Leicester UA	60,729	19,231	123.9	119.6	102.8	98.6	111.2
Melton	77,114	24,419	97.6	94.2	81.0	77.7	87.6
North West Leicestershire	71,246	22,561	105.6	101.9	87.7	84.1	94.8
Oadby and Wigston	80,943	25,632	93.0	89.7	77.2	74.0	83.5
Rutland UA	92,822	29,394	81.1	78.2	67.3	64.5	72.8
Lincolnshire							
Boston	65,882	20,863	114.2	110.2	94.8	90.9	102.5
East Lindsey	70,076	22,191	107.4	103.6	89.1	85.5	96.4
Lincoln	62,274	19,720	120.9	116.6	100.3	96.2	108.5
North Kesteven	73,043	23,130	103.0	99.4	85.5	82.0	92.5
South Holland	71,306	22,580	105.6	101.8	87.6	84.0	94.7
South Kesteven	74,417	23,565	101.1	97.6	83.9	80.5	90.8
West Lindsey	69,121	21,888	108.9	105.0	90.3	86.7	97.7
Northamptonshire							
Corby	57,637	18,252	130.6	126.0	108.4	106.5	117.9
Daventry	75,919	24,041	99.1	95.6	82.3	80.9	89.5
East Northamptonshire	68,817	21,792	109.4	105.5	90.7	89.2	98.7
Kettering	66,667	21,111	112.9	108.9	93.7	92.1	101.9
Northampton	79,487	25,171	94.7	91.3	78.6	77.2	85.5
South Northamptonshire	103,793	32,868	72.5	70.0	60.2	59.2	65.4
Wellingborough	66,658	21,108	112.9	108.9	93.7	92.1	101.9
Nottinghamshire							
Ashfield	65,268	20,668	115.3	111.2	95.7	91.8	103.5
Bassetlaw	60,743	19,235	123.9	119.5	102.8	98.6	111.2

Can work – can't buy

Schedule 4 Continued

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Income of key workers as a percentage of income required to purchase				Average case %
			Teacher %	Police officer %	Social worker %	Nurse %	
Broxtowe	73,470	23,266	102.4	98.8	85.0	81.5	92.0
Gedling	74,334	23,539	101.3	97.7	84.0	80.6	90.9
Mansfield	63,356	20,063	118.8	114.6	98.6	94.6	106.6
Newark and Sherwood	69,262	21,933	108.7	104.8	90.2	86.5	97.5
Nottingham UA	61,559	19,494	122.3	117.9	101.4	97.3	109.7
Rushcliffe	93,820	29,710	80.2	77.4	66.6	63.9	72.0
Eastern	102,717	32,527	73.9	73.9	61.2	60.4	67.4
Bedfordshire							
Bedford	94,504	29,926	79.6	80.2	66.1	65.0	72.7
Luton UA	89,275	28,270	84.3	84.9	70.0	68.8	77.0
Mid Bedfordshire	108,809	34,456	69.2	69.6	57.4	56.4	63.2
South Bedfordshire	104,700	33,155	71.9	72.4	59.6	58.6	65.6
Cambridgeshire							
Cambridge	131,887	41,764	57.1	55.1	47.4	46.6	51.5
East Cambridgeshire	97,311	30,815	77.3	74.6	64.2	63.1	69.8
Fenland	69,588	22,036	108.2	104.3	89.7	88.2	97.6
Huntingdonshire	84,974	26,909	88.6	85.4	73.5	72.3	79.9
Peterborough UA	72,637	23,002	103.6	100.0	86.0	84.5	93.5
South Cambridgeshire	120,312	38,099	62.6	60.3	51.9	51.0	56.5
Essex							
Basildon	107,646	34,088	72.2	73.3	59.4	59.1	66.0
Braintree	96,398	30,526	78.1	81.9	64.8	66.0	72.7
Brentwood	101,671	32,196	76.5	77.6	62.9	62.6	69.9
Castle Point	90,132	28,542	83.5	87.6	69.3	70.6	77.7
Chelmsford	114,849	36,369	65.5	68.7	54.4	55.4	61.0
Colchester	95,665	30,294	78.7	82.5	65.3	66.5	73.2
Epping Forest	146,131	46,275	53.2	54.0	44.2	43.5	48.7
Harlow	107,252	33,963	72.5	73.6	59.6	59.3	66.3
Maldon	104,656	33,141	71.9	75.4	59.7	60.8	67.0
Rochford	124,483	39,420	60.5	63.4	50.2	51.1	56.3
Southend-on-Sea UA	94,345	29,876	79.8	83.7	66.2	67.4	74.3
Tendring	84,694	26,820	88.9	93.2	73.7	75.1	82.7
Thurrock UA	93,623	29,647	83.1	84.3	68.3	68.0	75.9
Uttlesford	134,943	42,732	55.8	58.5	46.3	47.2	51.9
Hertfordshire							
Broxbourne	136,174	43,122	57.1	58.0	47.4	46.7	52.3
Dacorum	133,648	42,322	58.2	59.1	47.8	47.6	53.2
East Hertfordshire	140,975	44,642	55.2	56.0	45.3	45.1	50.4
Hertsmere	157,384	49,838	49.4	50.1	41.0	40.4	45.3
North Hertfordshire	120,879	38,278	62.3	65.3	51.7	52.6	58.0
St Albans	173,267	54,868	44.9	45.5	36.9	36.7	41.0

Schedule 4 Continued

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Income of key workers as a percentage of income required to purchase				Average case %
			Teacher %	Police officer %	Social worker %	Nurse %	
Stevenage	109,049	34,532	69.0	72.4	57.3	58.4	64.3
Three Rivers	162,426	51,435	47.9	48.6	39.7	39.2	43.8
Watford	135,557	42,926	57.4	58.2	47.6	46.9	52.5
Welwyn Hatfield	138,795	43,952	56.0	56.9	46.0	45.8	51.2
Norfolk							
Breckland	75,799	24,003	99.3	95.8	82.4	79.0	89.1
Broadland	89,712	28,409	83.9	80.9	69.6	66.8	75.3
Great Yarmouth	71,639	22,686	105.1	101.4	87.2	83.6	94.3
King's Lynn and West Norfolk	74,798	23,686	100.6	97.1	83.5	80.1	90.3
North Norfolk	76,849	24,336	97.9	94.5	81.3	78.0	87.9
Norwich	69,441	21,990	108.4	104.6	89.9	86.3	97.3
South Norfolk	87,485	27,704	86.0	83.0	71.4	68.5	77.2
Suffolk							
Babergh	88,524	28,033	85.0	82.0	70.5	67.7	76.3
Forest Heath	86,909	27,521	86.6	83.5	71.9	68.9	77.7
Ipswich	72,889	23,082	103.3	99.6	85.7	82.2	92.7
Mid Suffolk	89,603	28,374	84.0	81.0	69.7	66.9	75.4
St Edmundsbury	92,679	29,348	81.2	78.3	67.4	64.6	72.9
Suffolk Coastal	86,407	27,362	87.1	84.0	72.3	69.3	78.2
Waveney	69,859	22,122	107.7	103.9	89.4	85.8	96.7
London	169,350	53,628	49.4	54.4	40.3	42.0	46.5
Barking and Dagenham	108,241	34,276	78.6	85.1	62.0	64.9	72.6
Barnet	179,676	56,897	45.5	51.2	37.3	39.1	43.3
Bexley	127,275	40,304	64.2	72.3	52.7	55.2	61.1
Brent	165,220	52,320	51.5	55.7	40.6	42.5	47.6
Bromley	153,650	48,656	53.2	59.9	43.7	45.7	50.6
Camden	314,740	99,668	27.0	29.3	22.6	23.0	25.5
City of London	239,616	75,879	35.5	38.4	28.0	30.3	33.0
Croydon	133,587	42,302	61.2	68.9	50.2	52.6	58.2
Ealing	173,806	55,038	48.9	53.0	38.6	40.4	45.2
Enfield	148,105	46,900	55.2	62.2	45.3	47.4	52.5
Greenwich	122,600	38,823	69.4	75.1	54.7	57.3	64.1
Hackney	156,047	49,415	54.5	59.0	45.6	46.5	51.4
Hammersmith and Fulham	283,235	89,691	30.0	32.5	25.1	25.6	28.3
Haringey	147,793	46,801	57.6	62.3	45.4	47.5	53.2
Harrow	172,419	54,599	47.4	53.4	38.9	40.8	45.1
Havering	134,137	42,477	60.9	68.6	50.0	52.4	58.0
Hillingdon	156,192	49,461	52.3	58.9	42.9	45.0	49.8
Hounslow	152,708	48,357	53.5	60.3	43.9	46.0	50.9
Islington	239,616	75,878	35.5	38.4	29.7	30.3	33.5
Kensington and Chelsea	425,475	134,734	20.0	21.6	16.7	17.0	18.8
Kingston upon Thames	181,946	57,616	44.9	50.6	36.9	38.6	42.8

Can work – can't buy

Schedule 4 Continued

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Income of key workers as a percentage of income required to purchase				Average case %
			Teacher %	Police officer %	Social worker %	Nurse %	
Lambeth	155,292	49,176	54.8	59.3	45.8	46.7	51.6
Lewisham	130,556	41,343	65.2	70.5	51.4	55.5	60.6
Merton	157,723	49,946	53.9	58.4	42.5	44.6	49.8
Newham	114,136	36,143	74.5	80.7	58.8	61.6	68.9
Redbridge	141,269	44,735	57.8	65.2	47.5	49.7	55.1
Richmond upon Thames	220,438	69,805	37.1	41.8	30.4	31.9	35.3
Southwark	141,600	44,840	60.1	65.0	50.2	51.2	56.6
Sutton	149,666	47,394	54.6	61.5	44.8	46.9	52.0
Tower Hamlets	146,442	46,373	58.1	62.9	48.6	49.5	54.8
Waltham Forest	127,858	40,488	63.9	72.0	52.5	55.0	60.8
Wandsworth	213,467	67,598	39.9	43.1	33.3	34.0	37.6
Westminster	310,482	98,319	27.4	29.7	22.9	23.3	25.8
North East	46,344	14,676	162.4	156.7	134.8	129.3	145.8
Cleveland							
Hartlepool UA	37,727	11,947	199.5	192.4	165.5	158.8	179.1
Middlesbrough UA	41,167	13,036	182.8	176.4	151.7	145.5	164.1
Redcar & Cleveland UA	49,983	15,828	150.6	145.3	124.9	119.9	135.2
Stockton-on-Tees UA	50,659	16,042	148.6	143.3	123.3	118.3	133.4
Durham							
Chester-le-Street	46,275	14,654	162.7	156.9	135.0	129.5	146.0
Darlington UA	43,972	13,924	171.2	165.1	142.0	136.2	153.6
Derwentside	38,870	12,309	193.6	186.8	160.7	154.1	173.8
Durham	51,402	16,277	146.4	141.3	121.5	116.5	131.4
Easington	35,133	11,125	214.2	206.7	177.8	170.5	192.3
Sedgefield	40,314	12,766	186.7	180.1	154.9	148.6	167.6
Teesdale	48,331	15,305	155.7	150.2	129.2	123.9	139.8
Wear Valley	40,687	12,884	185.0	178.5	153.5	147.2	166.0
Northumberland							
Alnwick	53,055	16,801	141.9	136.9	117.7	112.9	127.3
Berwick-upon-Tweed	49,741	15,751	151.3	146.0	125.6	120.4	135.8
Blyth Valley	45,486	14,404	165.5	159.6	137.3	131.7	148.5
Castle Morpeth	50,062	15,853	150.4	145.0	124.7	119.7	134.9
Tynedale	57,975	18,359	129.8	125.2	107.7	103.3	116.5
Wansbeck	34,462	10,913	218.4	210.7	181.2	173.8	196.0
Tyne & Wear							
Gateshead	45,529	14,418	165.3	159.5	137.2	131.6	148.4
Newcastle upon Tyne	50,837	16,098	148.1	142.8	122.8	117.8	132.9
North Tyneside	46,926	14,860	160.4	154.7	133.1	127.7	144.0
South Tyneside	42,894	13,583	175.5	169.3	145.6	139.7	157.5
Sunderland	43,786	13,865	171.9	165.8	142.6	136.8	154.3

Schedule 4 Continued

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Income of key workers as a percentage of income required to purchase				Average case %
			Teacher %	Police officer %	Social worker %	Nurse %	
North West	53,081	16,809	141.8	136.8	117.7	112.9	127.3
Cheshire							
Chester	61,367	19,433	122.7	118.3	101.8	97.6	110.1
Congleton	58,244	18,444	129.2	124.7	107.2	102.9	116.0
Crewe and Nantwich	54,386	17,222	138.4	133.5	114.8	110.1	124.2
Ellesmere Port and Neston	62,713	19,859	120.0	115.8	99.6	95.5	107.7
Halton UA	48,257	15,282	156.0	150.5	129.4	124.1	140.0
Macclesfield	73,644	23,321	102.2	98.6	84.8	81.3	91.7
Vale Royal	55,502	17,576	135.6	130.8	112.5	107.9	121.7
Warrington UA	56,724	17,963	132.7	128.0	110.1	105.6	119.1
Cumbria							
Allerdale	49,238	15,592	152.9	147.5	126.8	121.7	137.2
Barrow-in-Furness	38,760	12,274	194.2	187.3	161.1	154.6	174.3
Carlisle	46,840	14,833	160.7	155.0	133.3	127.9	144.2
Copeland	40,449	12,809	186.1	179.5	154.4	148.1	167.0
Eden	59,721	18,912	126.0	121.6	104.6	100.3	113.1
South Lakeland	65,383	20,705	115.1	111.0	95.5	91.6	103.3
Greater Manchester							
Bolton	47,583	15,068	158.2	152.6	131.2	125.9	142.0
Bury	49,211	15,584	152.9	147.5	126.9	121.7	137.3
Manchester	47,737	15,117	157.7	152.1	130.8	125.5	141.5
Oldham	48,116	15,237	156.4	150.9	129.8	124.5	140.4
Rochdale	47,803	15,137	157.5	151.9	130.6	125.3	141.3
Salford	48,595	15,389	154.9	149.4	128.5	123.3	139.0
Stockport	61,752	19,555	121.9	117.6	101.1	97.0	109.4
Tameside	50,651	16,040	148.6	143.3	123.3	118.3	133.4
Trafford	72,284	22,890	104.1	100.4	86.4	82.9	93.5
Wigan	47,643	15,087	158.0	152.4	131.1	125.7	141.8
Lancashire							
Blackburn UA	40,005	12,668	188.1	181.5	156.1	149.7	168.9
Blackpool UA	50,365	15,949	149.4	144.2	124.0	118.9	134.1
Burnley	41,076	13,007	183.2	176.8	152.0	145.8	164.5
Chorley	53,733	17,015	140.1	135.1	116.2	111.5	125.7
Fylde	63,006	19,952	119.5	115.2	99.1	95.1	107.2
Hyndburn	39,449	12,492	190.8	184.1	158.3	151.9	171.3
Knowsley	51,583	16,334	145.9	140.8	121.1	116.1	131.0
Lancaster	53,405	16,912	140.9	136.0	116.9	112.2	126.5
Liverpool	46,132	14,608	163.2	157.4	135.4	129.9	146.4
Pendle	36,851	11,669	204.3	197.0	169.5	162.6	183.3
Preston	52,773	16,711	142.6	137.6	118.3	113.5	128.0
Ribble Valley	61,906	19,603	121.6	117.3	100.9	96.8	109.1

Can work – can't buy

Schedule 4 Continued

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Income of key workers as a percentage of income required to purchase				Average case %
			Teacher %	Police officer %	Social worker %	Nurse %	
Rossendale	45,085	14,277	166.9	161.0	138.5	132.9	149.8
Sefton	57,587	18,236	130.7	126.1	108.4	104.0	117.3
South Ribble	59,231	18,756	127.1	122.6	105.4	101.1	114.1
St Helens	48,494	15,356	155.2	149.7	128.8	123.5	139.3
West Lancashire	62,996	19,949	119.5	115.3	99.1	95.1	107.2
Wirral	53,209	16,850	141.5	136.5	117.4	112.6	127.0
Wyre	63,123	19,989	119.2	115.0	98.9	94.9	107.0
South East	124,078	39,291	61.2	62.6	50.7	49.8	56.1
Berkshire							
Bracknell Forest UA	144,255	45,681	53.9	54.7	44.3	44.1	49.3
Reading UA	118,100	37,398	63.7	66.8	52.9	52.0	58.9
Slough UA	123,952	39,252	62.7	63.7	52.1	51.3	57.5
West Berkshire UA	147,184	46,608	51.1	53.6	42.4	41.7	47.2
Windsor and Maidenhead UA	179,229	56,756	43.4	44.0	35.7	35.5	39.6
Wokingham UA	159,045	50,364	47.3	49.6	39.3	38.6	43.7
Buckinghamshire							
Aylesbury Vale	120,822	38,260	62.3	65.3	51.7	50.8	57.5
Chiltern	163,840	51,883	47.5	48.2	39.0	37.5	43.0
Milton Keynes UA	96,141	30,445	78.3	82.1	65.0	63.9	72.3
South Bucks	174,712	55,326	44.5	45.2	36.9	35.1	40.4
Wycombe	145,746	46,153	51.6	54.2	42.8	42.1	47.7
East Sussex							
Brighton & Hove UA	119,186	37,742	63.2	63.6	52.4	51.5	57.7
Eastbourne	94,601	29,957	79.6	80.1	66.0	64.9	72.6
Hastings	78,181	24,757	96.3	96.9	79.9	78.5	87.9
Lewes	116,027	36,742	64.9	65.3	53.8	52.9	59.2
Rother	102,907	32,587	73.1	73.6	60.7	59.7	66.8
Wealden	117,902	37,336	63.8	64.3	53.0	52.1	58.3
Hampshire							
Basingstoke and Deane	132,136	41,843	57.0	57.3	47.3	46.5	52.0
East Hampshire	136,211	43,133	55.3	55.6	45.8	45.1	50.5
Eastleigh	123,467	39,098	61.0	61.4	50.6	49.7	55.7
Fareham	122,754	38,872	61.3	61.7	50.9	50.0	56.0
Gosport	87,729	27,781	85.8	86.4	71.2	70.0	78.3
Hart	158,569	50,214	47.5	47.8	39.4	38.7	43.3
Havant	109,461	34,663	68.8	69.2	57.1	56.1	62.8
New Forest	124,410	39,397	60.5	60.9	50.2	49.4	55.2
Portsmouth UA	93,619	29,646	80.4	80.9	66.7	65.6	73.4
Rushmoor	128,253	40,613	58.7	59.1	48.7	47.9	53.6
Southampton UA	96,403	30,528	78.1	78.6	64.8	63.7	71.3
Test Valley	121,300	38,412	62.1	62.5	51.5	50.6	56.7

Schedule 4 Continued

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Income of key workers as a percentage of income required to purchase				Average case %
			Teacher %	Police officer %	Social worker %	Nurse %	
Winchester	146,616	46,428	51.3	51.7	42.6	41.9	46.9
Isle of Wight							
Isle of Wight UA	85,174	26,972	88.4	89.0	73.3	70.3	80.2
Kent							
Ashford	98,958	31,337	76.1	79.8	63.1	62.0	70.2
Canterbury	103,537	32,787	72.7	76.2	60.3	59.3	67.1
Dartford	112,389	35,590	69.2	70.2	57.4	54.6	62.9
Dover	86,982	27,544	86.5	90.7	71.8	70.6	79.9
Gravesham	75,538	23,920	99.6	104.5	82.7	81.3	92.0
Maidstone	116,692	36,952	64.5	67.6	53.5	52.6	59.6
Medway UA	83,221	26,353	90.4	94.8	75.0	73.8	83.5
Sevenoaks	145,766	46,159	53.4	54.1	43.8	42.1	48.4
Shepway	90,436	28,638	83.2	87.3	69.1	67.9	76.9
Swale	92,224	29,204	81.6	85.6	67.7	66.6	75.4
Thanet	76,597	24,256	98.3	103.0	81.5	80.2	90.7
Tonbridge and Malling	123,454	39,094	61.0	63.9	50.6	49.7	56.3
Tunbridge Wells	125,566	39,762	59.9	62.9	49.7	48.9	55.4
Oxfordshire							
Cherwell	118,102	37,399	63.7	66.8	52.9	52.0	58.9
Oxford	145,321	46,018	51.8	54.3	43.0	42.3	47.8
South Oxfordshire	142,286	45,057	52.9	55.5	43.9	43.2	48.9
Vale of White Horse	134,539	42,604	55.9	58.7	46.4	45.6	51.7
West Oxfordshire	138,995	44,015	54.2	56.8	44.9	44.2	50.0
Surrey							
Elmbridge	181,923	57,609	42.7	43.4	35.5	38.6	40.1
Epsom and Ewell	164,082	51,959	47.4	48.1	39.3	37.4	43.1
Guildford	167,361	52,998	46.5	47.2	38.2	36.7	42.1
Mole Valley	179,903	56,969	43.2	43.9	35.5	34.1	39.2
Reigate and Banstead	149,369	47,300	52.1	52.8	43.2	41.1	47.3
Runnymede	173,438	54,922	44.8	45.5	36.8	35.4	40.6
Spelthorne	161,708	51,208	48.1	48.8	39.9	43.5	45.1
Surrey Heath	163,624	51,814	47.5	48.2	39.1	37.5	43.1
Tandridge	145,162	45,968	53.6	54.4	44.0	42.3	48.6
Waverley	166,941	52,865	46.6	47.3	38.3	36.8	42.2
Woking	159,534	50,519	48.7	49.5	40.1	38.5	44.2
West Sussex							
Adur	118,847	37,635	63.3	63.7	52.5	51.7	57.8
Arun	110,450	34,976	68.1	68.6	56.5	55.6	62.2
Chichester	133,205	42,182	56.5	56.9	46.9	46.1	51.6
Crawley	122,545	38,806	63.5	61.8	52.2	50.1	56.9
Horsham	142,499	45,125	52.8	53.2	43.8	43.1	48.2
Mid Sussex	137,951	43,684	54.6	54.9	45.3	44.5	49.8

Can work – can't buy

Schedule 4 Continued

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Income of key workers as a percentage of income required to purchase				Average case %
			Teacher %	Police officer %	Social worker %	Nurse %	
Worthing	105,123	33,289	71.6	72.1	59.4	58.4	65.4
South West	100,979	31,977	74.5	71.9	61.8	59.6	67.0
Avon							
Bath & NE Somerset UA	112,453	35,610	66.9	64.6	55.5	54.6	60.4
Bristol UA	91,773	29,061	82.0	79.1	68.0	66.9	74.0
North Somerset UA	85,977	27,226	87.5	84.4	72.6	71.4	79.0
South Gloucestershire UA	100,816	31,925	74.7	72.0	61.9	60.9	67.4
Cornwall							
Caradon	90,329	28,604	83.3	80.4	69.1	66.3	74.8
Carrick	98,526	31,200	76.4	73.7	63.4	60.8	68.6
Kerrier	82,620	26,163	91.1	87.9	75.6	72.5	81.8
North Cornwall	92,871	29,409	81.0	78.2	67.2	64.5	72.7
Penwith	89,342	28,292	84.2	81.3	69.9	67.1	75.6
Restormel	88,377	27,986	85.2	82.2	70.7	67.8	76.4
Devon							
East Devon	98,454	31,177	76.5	73.7	63.4	60.8	68.6
Exeter	93,508	29,611	80.5	77.6	66.8	64.1	72.2
Mid Devon	93,572	29,631	80.4	77.6	66.7	64.0	72.2
North Devon	96,240	30,476	78.2	75.4	64.9	62.2	70.2
Plymouth UA	77,309	24,481	97.4	93.9	80.8	77.5	87.4
South Hams	109,559	34,694	68.7	66.3	57.0	54.7	61.7
Teignbridge	95,954	30,386	78.4	75.7	65.1	62.4	70.4
Torbay UA	90,637	28,702	83.0	80.1	68.9	66.1	74.5
Torridge	85,021	26,923	88.5	85.4	73.5	70.5	79.5
West Devon	93,854	29,720	80.2	77.4	66.5	63.8	72.0
Dorset							
Bournemouth UA	121,598	38,506	61.9	59.7	51.4	49.3	55.6
Christchurch	110,268	34,918	68.3	65.8	56.6	54.3	61.3
East Dorset	139,331	44,121	54.0	52.1	44.8	43.0	48.5
North Dorset	109,625	34,715	68.7	66.2	57.0	54.6	61.6
Poole UA	121,500	38,475	61.9	59.8	51.4	49.3	55.6
Purbeck	122,153	38,682	61.6	59.4	51.1	49.0	55.3
West Dorset	115,374	36,535	65.2	62.9	54.1	51.9	58.6
Weymouth and Portland	96,207	30,465	78.2	75.5	64.9	62.3	70.2
Gloucestershire							
Cheltenham	110,225	34,905	68.3	65.9	56.7	54.3	61.3
Cotswold	135,300	42,845	55.6	53.7	46.2	44.3	49.9
Forest of Dean	91,077	28,841	82.6	79.7	68.6	65.8	74.2
Gloucester	101,445	32,124	74.2	71.6	61.6	59.1	66.6
Stroud	104,105	32,967	72.3	69.7	60.0	57.5	64.9
Tewkesbury	106,800	33,820	70.5	68.0	58.5	56.1	63.3

Schedule 4 Continued

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Income of key workers as a percentage of income required to purchase				Average case %
			Teacher %	Police officer %	Social worker %	Nurse %	
Somerset							
Mendip	97,500	30,875	77.2	74.5	64.1	61.4	69.3
Sedgemoor	103,616	32,812	72.6	70.1	60.3	57.8	65.2
South Somerset	95,732	30,315	78.6	75.8	65.2	62.6	70.6
Taunton Deane	98,442	31,173	76.5	73.8	63.4	60.9	68.6
West Somerset	97,914	31,006	76.9	74.2	63.8	61.2	69.0
Wiltshire							
Kennet	115,757	36,656	65.0	62.7	53.9	53.0	58.7
North Wiltshire	108,505	34,360	69.4	66.9	57.6	56.6	62.6
Salisbury	127,931	40,511	58.8	56.8	48.8	48.0	53.1
Swindon UA	99,837	31,615	75.4	72.7	62.6	61.5	68.0
West Wiltshire	100,255	31,748	75.1	72.4	62.3	61.2	67.8
West Midlands	74,793	23,684	100.6	97.1	83.5	80.1	90.3
Hereford & Worcs							
Bromsgrove	100,167	31,720	75.1	72.5	62.3	59.8	67.4
Herefordshire UA	78,433	24,837	96.0	92.6	79.6	76.4	86.1
Malvern Hills	91,544	28,989	82.2	79.3	68.2	65.4	73.8
Redditch	81,820	25,910	92.0	88.7	76.3	73.2	82.6
Worcester	80,322	25,435	93.7	90.4	77.8	74.6	84.1
Wychavon	93,623	29,647	80.4	77.6	66.7	64.0	72.2
Wyre Forest	82,128	26,007	91.6	88.4	76.0	72.9	82.3
Shropshire							
Bridgnorth	96,375	30,519	78.1	75.3	64.8	62.2	70.1
North Shropshire	74,125	23,473	101.5	98.0	84.3	80.8	91.1
Oswestry	65,622	20,780	114.7	110.6	95.2	91.3	102.9
Shrewsbury and Atcham	79,337	25,124	94.9	91.5	78.7	75.5	85.2
South Shropshire	81,317	25,750	92.6	89.3	76.8	73.7	83.1
Telford & Wrekin UA	62,613	19,827	120.2	116.0	99.7	95.7	107.9
Staffordshire							
Cannock Chase	71,506	22,644	105.3	101.5	87.3	83.8	94.5
East Staffordshire	61,576	19,499	122.2	117.9	101.4	97.3	109.7
Lichfield	81,289	25,742	92.6	89.3	76.8	73.7	83.1
Newcastle-under-Lyme	60,643	19,204	124.1	119.7	103.0	98.8	111.4
South Staffordshire	87,682	27,766	85.8	82.8	71.2	68.3	77.0
Stafford	73,928	23,410	101.8	98.2	84.5	81.0	91.4
Staffordshire Moorlands	68,671	21,746	109.6	105.7	90.9	87.2	98.4
Stoke-on-Trent UA	53,141	16,828	141.6	136.6	117.5	112.7	127.1
Tamworth	77,434	24,521	97.2	93.8	80.6	77.4	87.2
Warwickshire							
North Warwickshire	80,203	25,398	93.8	90.5	77.9	74.7	84.2
Nuneaton and Bedworth	62,790	19,884	119.9	115.6	99.5	95.4	107.6

Can work – can't buy

Schedule 4 Continued

Region, county and authority	House prices 2002 Q4 £	Income required to purchase £	Income of key workers as a percentage of income required to purchase				Average case %
			Teacher %	Police officer %	Social worker %	Nurse %	
Rugby	70,731	22,398	106.4	102.7	88.3	84.7	95.5
Stratford-upon-Avon	108,993	34,514	69.1	66.6	57.3	55.0	62.0
Warwick	103,746	32,853	72.6	70.0	60.2	57.7	65.1
West Midlands							
Birmingham	71,430	22,620	105.4	101.6	87.4	83.9	94.6
Coventry	61,977	19,626	121.4	117.2	100.8	96.7	109.0
Dudley	69,892	22,132	107.7	103.9	89.4	85.7	96.7
Sandwell	68,071	21,556	110.6	106.7	91.7	88.0	99.2
Solihull	95,891	30,365	78.5	75.7	65.1	62.5	70.5
Walsall	68,954	21,835	109.2	105.3	90.6	86.9	98.0
Wolverhampton	63,228	20,022	119.0	114.8	98.8	94.7	106.8
Yorkshire and Humberside	52,489	16,622	143.4	138.3	119.0	114.1	128.7
Humber							
East Riding UA	56,416	17,865	133.4	128.7	110.7	106.2	119.7
Kingston upon Hull UA	41,252	13,063	182.5	176.0	151.4	145.2	163.8
North East Lincolnshire UA	46,532	14,735	161.8	156.0	134.2	128.7	145.2
North Lincolnshire UA	50,756	16,073	148.3	143.1	123.0	118.0	133.1
North Yorkshire							
Craven	60,071	19,023	125.3	120.9	104.0	99.7	112.5
Hambleton	73,210	23,183	102.8	99.2	85.3	81.8	92.3
Harrogate	69,845	22,117	107.8	104.0	89.4	85.8	96.7
Richmondshire	74,021	23,440	101.7	98.1	84.4	80.9	91.3
Ryedale	75,197	23,812	100.1	96.6	83.0	79.7	89.8
Scarborough	62,339	19,741	120.7	116.5	100.2	96.1	108.4
Selby	61,321	19,418	122.7	118.4	101.8	97.7	110.2
York UA	63,041	19,963	119.4	115.2	99.1	95.0	107.2
South Yorkshire							
Barnsley	42,671	13,512	176.4	170.2	146.4	140.4	158.3
Doncaster	41,968	13,290	179.3	173.0	148.8	142.7	161.0
Rotherham	46,147	14,613	163.1	157.3	135.3	129.8	146.4
Sheffield	49,749	15,754	151.3	145.9	125.5	120.4	135.8
West Yorkshire							
Bradford	46,650	14,773	161.3	155.6	133.9	128.4	144.8
Calderdale	52,846	16,735	142.4	137.4	118.2	113.4	127.8
Kirklees	53,592	16,971	140.4	135.5	116.5	111.8	126.1
Leeds	56,541	17,905	133.1	128.4	110.5	105.9	119.5
Wakefield	51,490	16,305	146.2	141.0	121.3	116.3	131.2
England	91,212	28,884	83.1	81.4	68.9	66.6	75.0