

The house price gap

Analysis of house prices and earnings

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Shelter

Introduction

The media and many television programmes are awash with coverage of our housing market - especially changes in house prices. Indeed, the state of the market is often defined by house prices, the rate of change in price or various housing indices. Whilst this is a useful tool, it doesn't show the more important issue of affordability – i.e. the relationship between earnings and house prices and therefore what housing one can actually buy – and how this varies by area due to different housing markets.

To show how important this is, Shelter have undertaken data analysis on a local level. Shelter looked at average annual earnings¹ and average house prices² within each local authority from 1997 to 2012 (see methodology below). The analysis used the rate of increase within house prices and applied it to earnings in 1997 for every area. It then compared the actual earnings in 2012 to what the earnings would've been if they had risen at the same rate as house prices in every local area.

The analysis shows that house prices have vastly outstripped wages, leaving homes more unaffordable across the country. If wages had risen as fast as house prices had, an average couple with children would earn an *extra* £44,000 a year. An average single person in England would have an *extra* £29,000 on top of their salary while an average couple without children would have an *extra* £59,000.

On a local level, homes have become more unaffordable in every local authority since 1997 meaning that the problem is far from focussed on one area of the country. Increasing unaffordability will mean that more and more families are priced out of home ownership and unable to access social housing, left in unstable short term private lets unable to plan and put down roots.

Rising prices aren't translating in to enough extra supply of housing to satisfy current and future need. When you combine this with current government proposals to stimulate demand via Help to Buy, house prices are likely to continue to increase at an unsustainably high rate making the unaffordability problem worse.

With affordability continuing to worsen, buyers may over-extend themselves meaning their mortgage repayments may be higher and more susceptible to interest rate rises which are inevitable over the coming years.

The affordability issue does not only impact on those wanting to own their own home either. As more and more people are priced out of ownership and so remain trapped in the rental market, the increased demand may lead to higher rental costs too. If rents rise at a faster rate than wages within this market also, people may have to turn to the government to help, putting further pressure on the welfare budget. Moreover, being priced out of the market means more young adults continue to live in their family home – now 26 percent of people aged between 20 and 34 (3.3 million people) live with their parents, an increase of 25 percent since 1996³.

This report provides new evidence of the housing crisis in England. Unaffordability is increasing in every local authority meaning people are potentially either priced out, over-stretching themselves or trapped in unaffordable renting.

¹ ASHE Earnings by workplace analysis Table 7.1

² DCLG Table 581 (uses Land Registry Data)

³ ONS – Young adults living with parents, 2013.

Key findings

- House prices have risen faster than wages meaning homes are more unaffordable today than in 1997.
- This is an issue in all local authorities across England and is not restricted to a particular part of the country.
- A couple with children in England would earn an extra £44,000 if wages had risen as fast as house prices have.
- While homes have become more unaffordable in every local authority in England, there is wide variation in severity. For example, an average family in Westminster would have an extra £158,000 on top of their salary if wages had risen at the same rate as house prices, while a family in Burnley would have an extra £15,000.
- As house prices have risen at a higher rate in London and the South East, the gap between actual earnings and housing-inflated earnings is larger in these areas. There are also high house prices in the South West with pockets of extremely high house prices – relative to wages – in the North.

Methodology

Shelter's analysis uses the mean house price increase in each local authority from quarter three in 1996 to quarter three in 2012. It also uses mean weekly gross earnings data – aggregated to an annual figure - from 1997 to 2012⁴.

The rate of change in mean house prices by each local authority is then applied to the mean earnings data of the same local authority. It then compares the actual earnings level in 2012 with the earnings level calculated using the house price inflation to show the extra earnings or 'gap'⁵.

The analysis uses mean house price data by district from the Department for Communities and Local Government Live Table 581 (using Land Registry data) and gross weekly pay (from which annual earnings can be calculated) for all employee jobs from Annual Survey of Hours and Earnings (ONS, Table 7.1, workplace analysis).

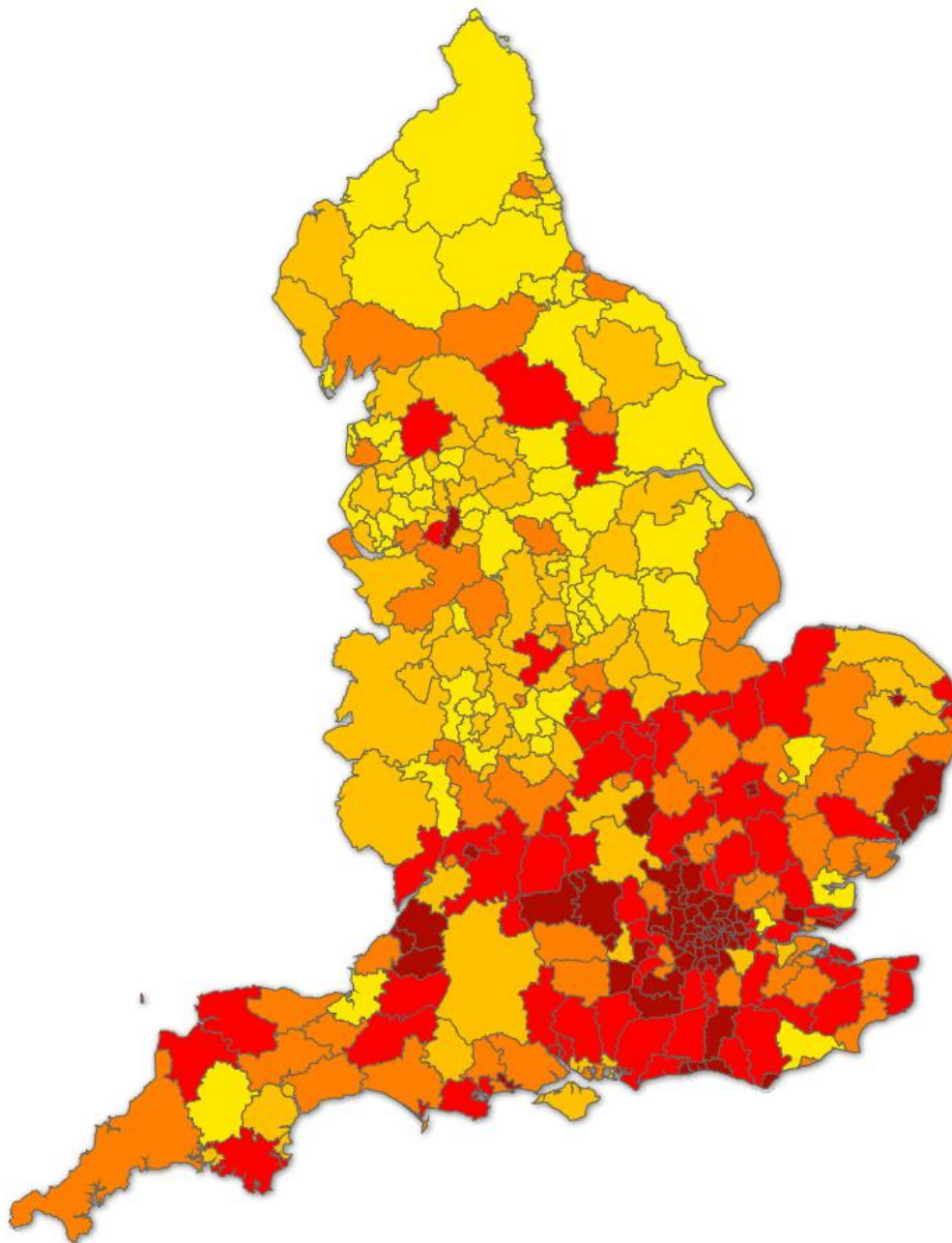
To estimate the impact on different types of household, a simple ratio-weight has been applied. For single households, no weight has been applied as a single salary is used to estimate that household's income. For couples without children, the gap between actual earnings and housing-inflated earnings has been doubled, assuming both individuals are working full time. For couples with children, the gap between actual earnings and housing-inflated earnings has been increased by 50 percent assuming that there would be a need to provide some childcare and one partner would work part time.

⁴ The Annual Survey of Hours and Earnings (ASHE) that records earnings data takes a first sample in January and a subsequent survey in April of each year. The reference point for the ASHE data is April and so works on a financial year basis using HMRC and PAYE data. We felt that it was appropriate to take the mid-point of this financial year (i.e. Q3 in 1996) as the starting point for our house price inflation analysis.

⁵ Where the mean value for earnings was not available, the median was used. This change in methodology only occurred for two local authorities – North East Derbyshire and Ribble Valley – for 2012 data.

Main Results

Couples with children



Gap (£) between actual gross salary (2012) and house-price-inflated gross salary by quintile

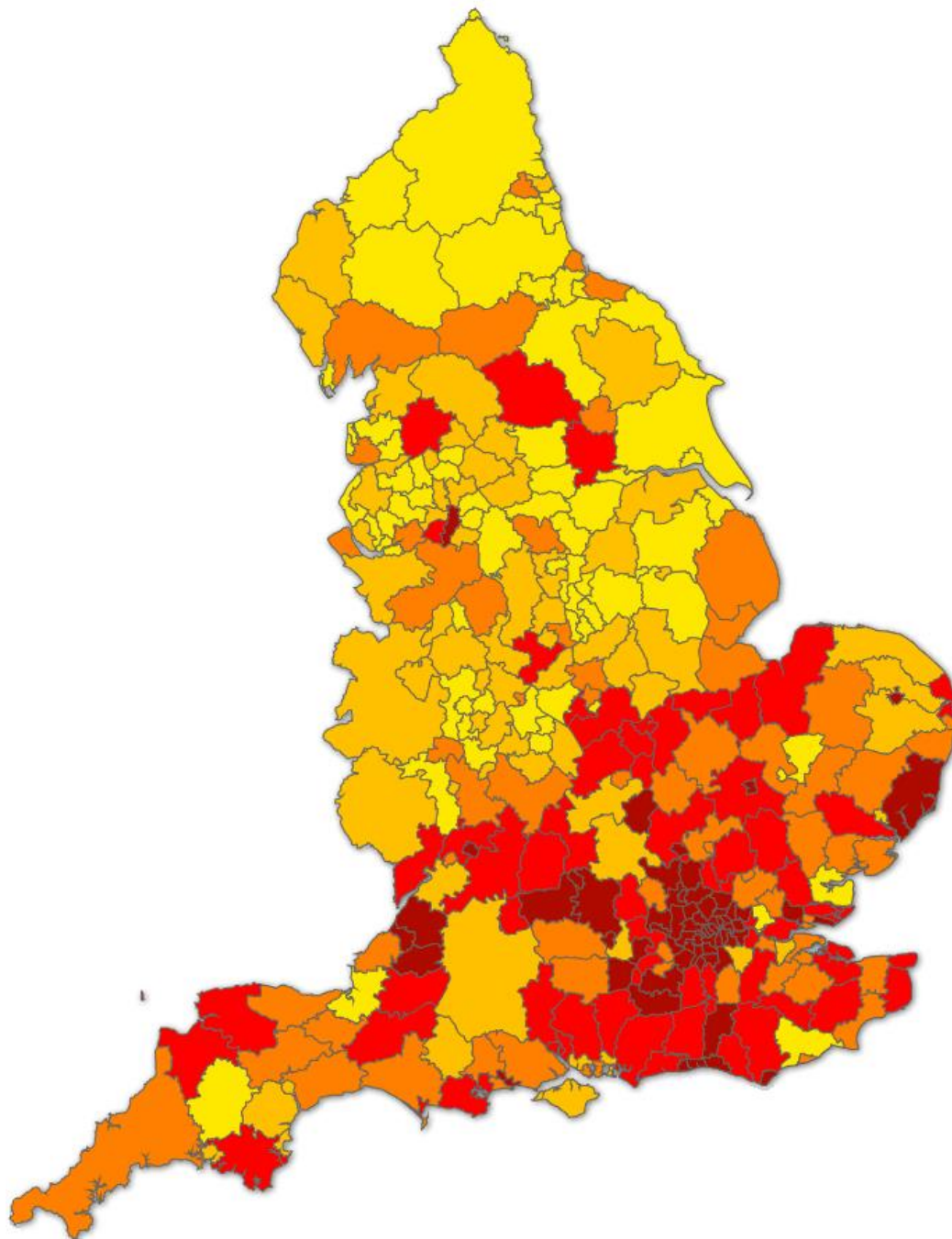
- Highest 20%
- 2nd highest 20%
- 3rd highest 20%
- 4th highest 20%
- Lowest 20%

		Couples with children			
Local Authority	Region	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Rank
Westminster	London	61,792	219,854	158,062	1
Hackney	London	46,956	197,885	150,929	2
City of London	London	87,844	233,803	145,959	3
Hammersmith and Fulham	London	50,762	181,169	130,407	4
Kensington and Chelsea	London	47,954	157,243	109,289	5
Camden	London	57,931	167,201	109,270	6
Southwark	London	56,909	154,104	97,195	7
Lambeth	London	54,194	148,815	94,621	8
Brent	London	37,518	130,590	93,072	9
Wandsworth	London	40,973	132,142	91,168	10
Islington	London	61,643	151,531	89,888	11
Newham	London	39,640	122,668	83,029	12
Lewisham	London	36,512	117,075	80,564	13
Ealing	London	41,597	121,375	79,778	14
Haringey	London	39,788	118,250	78,462	15
Hounslow	London	49,117	126,114	76,997	16
Elmbridge	South East	44,203	119,257	75,055	17
Tower Hamlets	London	75,247	150,112	74,866	18
Watford	East of England	33,220	104,378	71,157	19
Brighton and Hove UA	South East	35,045	105,812	70,767	20

House prices have risen at a faster rate than wages across the country meaning homes are more unaffordable in every local authority. The most severe cases in which house prices have risen much faster than local wages are found in London and the South East where 19 of the top 20 (in terms of earnings gap) were located.

Six local authorities have an earnings gap of over £100,000 indicating how fast house prices have risen above local wages in these areas. The largest gap can be found in Westminster where couples with children would've had an extra £158,000 on top of their salary if wages had risen in line with house prices. Even those authorities towards the bottom of the table in terms of gap size – Burnley, Bolsover and Bromsgrove, for example – would have had substantial increases in household salary - £15,000, £18,000 and £21,000, respectively.

Single households



Gap (£) between actual gross salary (2012) and house-price-inflated gross salary by quintile

- Highest 20%
- 2nd highest 20%
- 3rd highest 20%
- 4th highest 20%
- Lowest 20%

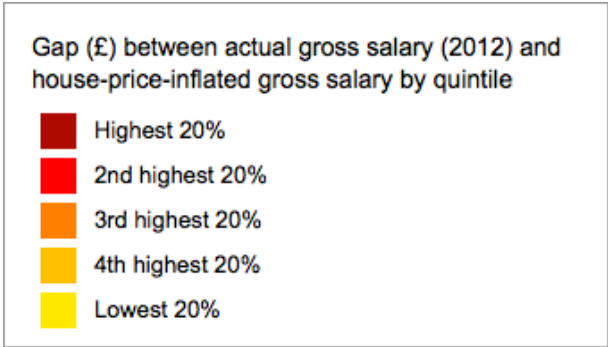
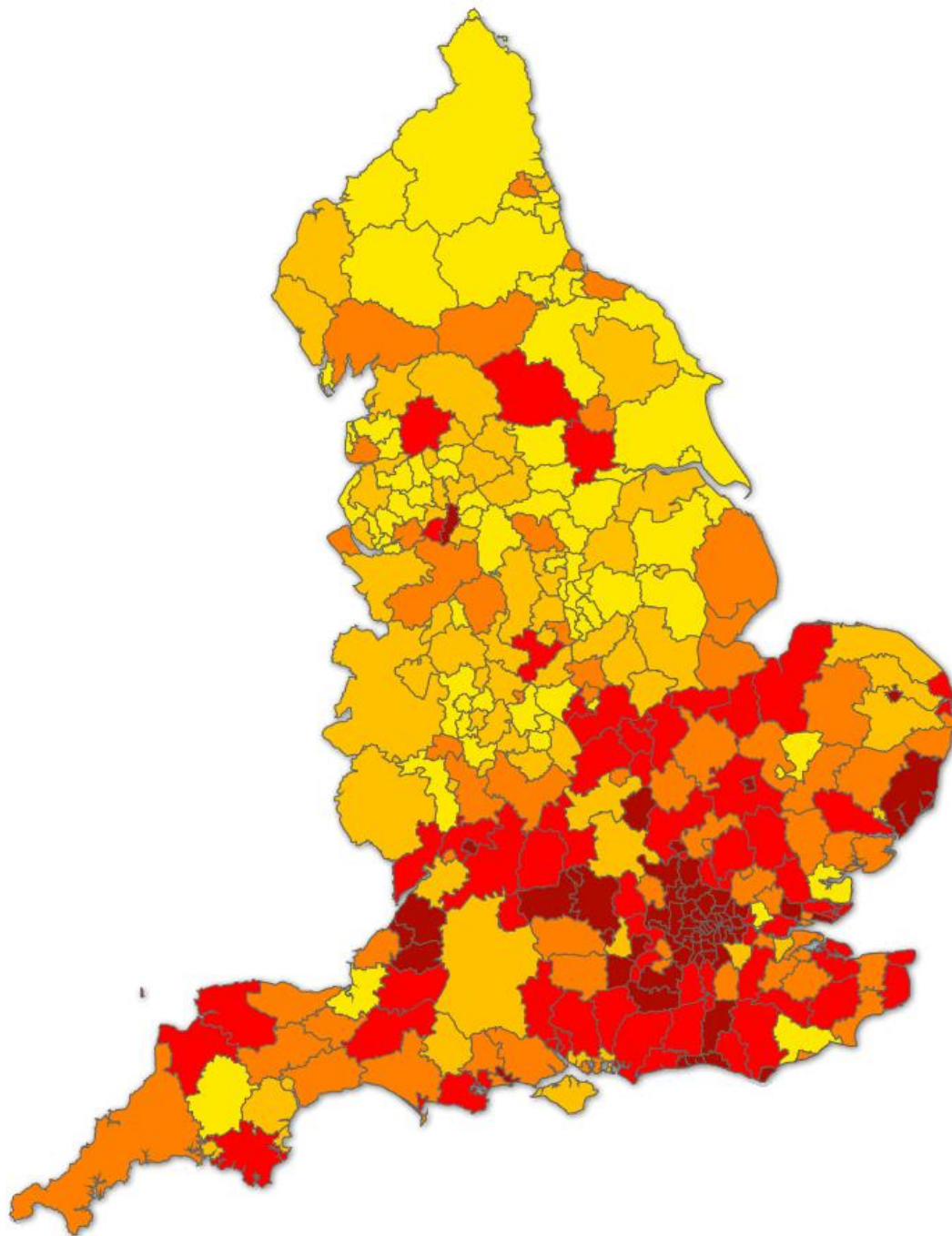
Local Authority	Region	Single households			
		Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Rank
Westminster	London	41,194	146,569	105,375	1
Hackney	London	31,304	131,924	100,620	2
City of London	London	58,562	155,868	97,306	3
Hammersmith and Fulham	London	33,842	120,779	86,938	4
Kensington and Chelsea	London	31,970	104,829	72,859	5
Camden	London	38,620	111,467	72,847	6
Southwark	London	37,939	102,736	64,797	7
Lambeth	London	36,130	99,210	63,080	8
Brent	London	25,012	87,060	62,048	9
Wandsworth	London	27,316	88,095	60,779	10
Islington	London	41,096	101,021	59,925	11
Newham	London	26,426	81,779	55,353	12
Lewisham	London	24,341	78,050	53,709	13
Ealing	London	27,732	80,917	53,185	14
Haringey	London	26,525	78,833	52,308	15
Hounslow	London	32,744	84,076	51,331	16
Elmbridge	South East	29,468	79,505	50,036	17
Tower Hamlets	London	50,164	100,075	49,910	18
Watford	East of England	22,147	69,585	47,438	19
Brighton and Hove UA	South East	23,364	70,541	47,178	20

As the methodology used is a simple ratio-weighting to distinguish between single, couples and couples with children households, the tables, in terms of rank, are identical. As a result, London and the South East have the most severe cases again as house prices have risen much faster than local wages.

Two local authorities (Westminster and Hackney) have an earnings gap of over £100,000 – an extra £100,000 on an individual's salary shows how far this gap is.

The largest gap can be found in Westminster where an individual would have had an extra £105,000 on top of their salary if wages had risen in line with house prices. Even those authorities towards the bottom of the table in terms of gap size – St Helens, Scarborough and Sedgemoor, for example - would've had substantial increases in salary - £10,000, £14,000 and £16,000, respectively.

Couples without children



Local Authority	Region	Couple without children			
		Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Rank
Westminster	London	82,389	293,138	210,749	1
Hackney	London	62,608	263,847	201,239	2
City of London	London	117,125	311,737	194,612	3
Hammersmith and Fulham	London	67,683	241,559	173,876	4
Kensington and Chelsea	London	63,939	209,658	145,719	5
Camden	London	77,241	222,934	145,694	6
Southwark	London	75,878	205,472	129,593	7
Lambeth	London	72,259	198,420	126,161	8
Brent	London	50,024	174,120	124,096	9
Wandsworth	London	54,631	176,189	121,558	10
Islington	London	82,191	202,042	119,850	11
Newham	London	52,853	163,558	110,705	12
Lewisham	London	48,682	156,101	107,418	13
Ealing	London	55,463	161,834	106,370	14
Haringey	London	53,050	157,666	104,616	15
Hounslow	London	65,489	168,152	102,663	16
Elmbridge	South East	58,937	159,010	100,073	17
Tower Hamlets	London	100,329	200,150	99,821	18
Watford	East of England	44,294	139,170	94,876	19
Brighton and Hove UA	South East	46,727	141,083	94,356	20

As the methodology used is a simple ratio-weighting to distinguish between single, couples and couples with children households, the tables, in terms of rank, are identical.

Looking at the top 20 hotspots where local house prices have risen much faster than local wages compared to the rest of the country, 17 local authorities would have couples without children earning over £100,000 on top of the existing salary. Indeed, the top two authorities have the gap at double this – over £200,000.

Those authorities towards the bottom end of the table would also have substantial increases to household salary. For example, Rossendale, Rother and Rotherham would have an extra £28,000, £29,000 and £30,000, respectively, on top of their existing salary.

Top five areas from each region

East Midlands			Single household			Couples without children			Couples with children		
Local Authority	National rank	Regional rank	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
East Northamptonshire	86	1	18,762	47,145	28,384	37,523	94,291	56,767	28,142	70,718	42,576
Corby	90	2	22,792	50,481	27,690	45,583	100,962	55,379	34,187	75,722	41,534
Blaby	91	3	24,123	51,700	27,577	48,246	103,400	55,155	36,184	77,550	41,366
Wellingborough	94	4	22,058	49,177	27,119	44,117	98,354	54,237	33,088	73,765	40,678
Daventry	111	5	23,530	48,997	25,467	47,060	97,994	50,934	35,295	73,495	38,200

East of England			Single household			Couples without children			Couples with children		
Local Authority	National rank	Regional rank	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Watford	19	1	22,147	69,585	47,438	44,294	139,170	94,876	33,220	104,378	71,157
Cambridge	28	2	27,966	68,980	41,014	55,931	137,960	82,029	41,948	103,470	61,521
St Albans	29	3	24,029	64,767	40,737	48,058	129,533	81,475	36,044	97,150	61,106
Luton UA	34	4	22,870	60,746	37,877	45,739	121,492	75,753	34,304	91,119	56,815
Three Rivers	39	5	28,460	65,257	36,797	56,919	130,514	73,594	42,689	97,885	55,196

London			Single household			Couples without children			Couples with children		
Local Authority	National rank	Regional rank	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Westminster	1	1	41,194	146,569	105,375	82,389	293,138	210,749	61,792	219,854	158,062
Hackney	2	2	31,304	131,924	100,620	62,608	263,847	201,239	46,956	197,885	150,929
City of London	3	3	58,562	155,868	97,306	117,125	311,737	194,612	87,844	233,803	145,959
Hammersmith and Fulham	4	4	33,842	120,779	86,938	67,683	241,559	173,876	50,762	181,169	130,407
Kensington and Chelsea	5	5	31,970	104,829	72,859	63,939	209,658	145,719	47,954	157,243	109,289

North East			Single household			Couples without children			Couples with children		
Local Authority	National rank	Regional rank	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Redcar and Cleveland UA	139	1	19,568	43,849	24,281	39,135	87,698	48,563	29,351	65,774	36,422
Hartlepool UA	159	2	21,627	44,946	23,319	43,254	89,892	46,639	32,440	67,419	34,979
Newcastle upon Tyne	163	3	23,780	46,917	23,137	47,559	93,834	46,274	35,669	70,375	34,706
North Tyneside	259	4	23,832	41,546	17,714	47,663	83,091	35,428	35,747	62,318	26,571
Stockton-on-Tees UA	266	5	22,703	39,972	17,269	45,406	79,944	34,538	34,055	59,958	25,904

North West			Single household			Couples without children			Couples with children		
Local Authority	National rank	Regional rank	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Manchester	50	1	26,754	60,518	33,764	53,508	121,036	67,528	40,131	90,777	50,646
Trafford	78	2	25,007	54,690	29,683	50,014	109,380	59,366	37,510	82,035	44,525
Ribble Valley	112	3	21,216	46,649	25,433	42,432	93,297	50,865	31,824	69,973	38,149
Wirral	131	4	19,448	43,953	24,505	38,896	87,906	49,010	29,172	65,929	36,757
South Lakeland	162	5	20,301	43,466	23,165	40,602	86,932	46,330	30,451	65,199	34,748

South East			Single household			Couples without children			Couples with children		
Local Authority	National rank	Regional rank	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Elmbridge	17	1	29,468	79,505	50,036	58,937	159,010	100,073	44,203	119,257	75,055
Brighton and Hove UA	20	2	23,364	70,541	47,178	46,727	141,083	94,356	35,045	105,812	70,767
Slough UA	22	3	33,030	77,085	44,055	66,061	154,170	88,109	49,546	115,627	66,082
Guildford	26	4	28,564	70,869	42,305	57,127	141,737	84,610	42,845	106,303	63,457
Oxford	36	5	27,056	64,444	37,388	54,111	128,888	74,776	40,583	96,666	56,082

South West			Single household			Couples without children			Couples with children		
Local Authority	National rank	Regional rank	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Cheltenham	27	1	24,346	65,736	41,389	48,693	131,472	82,779	36,520	98,604	62,084
Christchurch	46	2	23,873	58,523	34,650	47,746	117,047	69,300	35,810	87,785	51,975
Bristol, City of UA	55	3	25,995	58,076	32,081	51,990	116,152	64,162	38,992	87,114	48,122
Bath and North East Somerset UA	56	4	23,904	55,911	32,007	47,809	111,822	64,013	35,857	83,866	48,010
South Gloucestershire UA	60	5	21,486	53,116	31,630	42,973	106,232	63,259	32,230	79,674	47,445

West Midlands			Single household			Couples without children			Couples with children		
Local Authority	National rank	Regional rank	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Stratford-on-Avon	136	1	25,854	50,246	24,391	51,709	100,492	48,783	38,782	75,369	36,587
Tamworth	167	2	20,015	42,973	22,958	40,030	85,945	45,915	30,022	64,459	34,437
Staffordshire Moorlands	186	3	20,540	42,475	21,935	41,080	84,950	43,870	30,810	63,712	32,902
Wyre Forest	192	4	17,425	39,129	21,704	34,850	78,259	43,408	26,138	58,694	32,556
Wychavon	193	5	19,952	41,634	21,682	39,905	83,269	43,364	29,929	62,452	32,523

Yorkshire and the Humber			Single household			Couples without children			Couples with children		
Local Authority	National rank	Regional rank	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Harrogate	120	1	20,275	45,387	25,112	40,550	90,775	50,225	30,412	68,081	37,669
Selby	129	2	24,482	49,066	24,584	48,963	98,132	49,169	36,722	73,599	36,877
Richmondshire	135	3	19,240	43,661	24,421	38,480	87,322	48,842	28,860	65,491	36,631
Sheffield	172	4	23,369	45,890	22,521	46,738	91,780	45,042	35,053	68,835	33,781
York UA	179	5	23,436	45,786	22,350	46,873	91,573	44,700	35,155	68,679	33,525

Full results by region

East Midlands		Single household			Couples without children			Couples with children		
Local Authority	Rank of gap (out of 325)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Amber Valley	215	24,346	44,890	20,543	48,693	89,780	41,087	36,520	67,335	30,815
Ashfield	267	23,925	41,191	17,266	47,850	82,382	34,531	35,888	61,786	25,899
Bassetlaw	255	22,298	40,219	17,921	44,595	80,437	35,842	33,446	60,328	26,881
Blaby	91	24,123	51,700	27,577	48,246	103,400	55,155	36,184	77,550	41,366
Bolsover	320	20,920	32,876	11,956	41,839	65,752	23,912	31,379	49,314	17,934
Boston	180	18,725	40,941	22,216	37,450	81,882	44,432	28,088	61,411	33,324
Broxtowe	278	20,940	37,339	16,398	41,881	74,678	32,797	31,411	56,008	24,598
Charnwood	171	22,838	45,506	22,668	45,677	91,012	45,335	34,258	68,259	34,002
Chesterfield	282	20,743	36,915	16,172	41,486	73,830	32,345	31,114	55,373	24,258
Corby	90	22,792	50,481	27,690	45,583	100,962	55,379	34,187	75,722	41,534
Daventry	111	23,530	48,997	25,467	47,060	97,994	50,934	35,295	73,495	38,200
Derby UA	216	30,072	50,572	20,500	60,143	101,144	41,001	45,107	75,858	30,751
Derbyshire Dales	234	19,973	39,609	19,636	39,946	79,219	39,272	29,960	59,414	29,454
East Lindsey	183	18,205	40,272	22,067	36,410	80,545	44,134	27,308	60,408	33,101
E. Northamptonshire	86	18,762	47,145	28,384	37,523	94,291	56,767	28,142	70,718	42,576
Erewash	191	20,545	42,324	21,779	41,090	84,648	43,558	30,818	63,486	32,668
Gedling	300	22,188	37,120	14,932	44,377	74,241	29,864	33,283	55,681	22,398
Harborough	119	20,712	45,870	25,159	41,423	91,741	50,318	31,067	68,806	37,738
High Peak	319	21,616	33,915	12,299	43,233	67,831	24,598	32,425	50,873	18,448
Hinckley and Bosworth	287	23,873	39,578	15,705	47,746	79,155	31,409	35,810	59,367	23,557
Kettering	114	22,589	47,904	25,315	45,178	95,807	50,630	33,883	71,855	37,972

East Midlands cont.		Single household			Couples without children			Couples with children		
Local Authority	Rank of gap (out of 325)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Leicester UA	185	23,150	45,150	22,000	46,301	90,301	44,000	34,726	67,725	33,000
Lincoln	249	22,194	40,624	18,431	44,387	81,248	36,861	33,290	60,936	27,646
Mansfield	286	18,959	34,706	15,747	37,918	69,413	31,494	28,439	52,059	23,621
Melton	230	19,760	39,645	19,885	39,520	79,289	39,769	29,640	59,467	29,827
Newark and Sherwood	264	20,337	37,807	17,470	40,674	75,614	34,940	30,506	56,711	26,205
North East Derbyshire	258	18,720	36,453	17,733	37,440	72,905	35,465	28,080	54,679	26,599
North Kesteven	321	23,031	34,789	11,758	46,062	69,578	23,516	34,546	52,183	17,637
North West Leicestershire	209	25,719	46,557	20,838	51,438	93,115	41,677	38,579	69,836	31,257
Northampton	143	24,773	48,691	23,919	49,546	97,383	47,837	37,159	73,037	35,878
Nottingham UA	315	24,466	38,126	13,660	48,932	76,253	27,321	36,699	57,190	20,491
Oadby and Wigston	304	19,703	34,287	14,584	39,406	68,573	29,168	29,554	51,430	21,876
Rushcliffe	237	23,171	42,599	19,428	46,342	85,198	38,855	34,757	63,898	29,142
Rutland UA	201	20,296	41,420	21,125	40,591	82,841	42,250	30,443	62,131	31,687
South Derbyshire	130	23,624	48,207	24,583	47,247	96,414	49,166	35,435	72,310	36,875
South Holland	165	20,597	43,609	23,012	41,194	87,217	46,023	30,896	65,413	34,517
South Kesteven	253	20,249	38,340	18,091	40,498	76,680	36,182	30,373	57,510	27,137
South Northamptonshire	242	23,197	42,190	18,993	46,394	84,381	37,987	34,796	63,286	28,490
Wellingborough	94	22,058	49,177	27,119	44,117	98,354	54,237	33,088	73,765	40,678
West Lindsey	277	19,432	35,932	16,499	38,865	71,863	32,998	29,149	53,897	24,749

East of England		Single household			Couples without children			Couples with children		
Local Authority	Rank of gap (out of 325)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Babergh	113	17,358	42,676	25,318	34,715	85,351	50,636	26,036	64,013	37,977
Basildon	52	24,638	57,624	32,987	49,275	115,249	65,974	36,956	86,437	49,480
Bedford UA	145	23,093	46,927	23,834	46,186	93,854	47,668	34,640	70,391	35,751
Braintree	170	22,578	45,322	22,743	45,157	90,643	45,486	33,868	67,982	34,115
Breckland	177	19,583	41,961	22,378	39,166	83,922	44,756	29,375	62,942	33,567
Brentwood	194	28,418	50,099	21,681	56,836	100,198	43,362	42,627	75,148	32,521
Broadland	204	24,071	45,110	21,039	48,142	90,220	42,078	36,106	67,665	31,559
Broxbourne	72	22,953	53,509	30,556	45,906	107,018	61,112	34,429	80,263	45,834
Cambridge	28	27,966	68,980	41,014	55,931	137,960	82,029	41,948	103,470	61,521
Castle Point	184	18,434	40,443	22,009	36,868	80,886	44,018	27,651	60,665	33,014
Central Bedfordshire UA	67	23,280	54,252	30,972	46,561	108,505	61,944	34,921	81,379	46,458
Chelmsford	80	23,499	52,838	29,339	46,998	105,676	58,678	35,248	79,257	44,009
Colchester	138	22,714	47,039	24,325	45,427	94,078	48,650	34,070	70,558	36,488
Dacorum	48	25,735	59,891	34,156	51,470	119,782	68,313	38,602	89,837	51,234
East Cambridgeshire	160	23,338	46,522	23,184	46,675	93,043	46,368	35,006	69,782	34,776
East Hertfordshire	85	22,864	51,666	28,801	45,729	103,331	57,603	34,297	77,499	43,202
Epping Forest	190	24,794	46,616	21,823	49,587	93,233	43,646	37,190	69,925	32,734
Fenland	123	20,946	45,869	24,923	41,891	91,737	49,846	31,418	68,803	37,384
Forest Heath	283	20,628	36,753	16,125	41,257	73,507	32,250	30,943	55,130	24,188
Great Yarmouth	101	22,079	48,599	26,520	44,158	97,199	53,040	33,119	72,899	39,780
Harlow	189	25,490	47,349	21,858	50,981	94,697	43,716	38,236	71,023	32,787
Hertsmere	45	28,080	62,791	34,711	56,160	125,581	69,421	42,120	94,186	52,066

East of England cont.		Single household			Couples without children			Couples with children		
Local Authority	Rank of gap (out of 325)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Huntingdonshire	148	24,591	48,227	23,637	49,182	96,455	47,273	36,886	72,341	35,455
Ipswich	243	23,499	42,167	18,668	46,998	84,334	37,337	35,248	63,251	28,002
King's Lynn and West Norfolk	109	21,268	46,826	25,558	42,536	93,652	51,116	31,902	70,239	38,337
Luton UA	34	22,870	60,746	37,877	45,739	121,492	75,753	34,304	91,119	56,815
Maldon	307	24,658	39,044	14,385	49,317	78,088	28,771	36,988	58,566	21,578
Mid Suffolk	187	19,427	41,351	21,924	38,854	82,702	43,847	29,141	62,026	32,885
North Hertfordshire	157	23,457	46,822	23,365	46,914	93,644	46,730	35,186	70,233	35,047
North Norfolk	212	20,618	41,341	20,723	41,236	82,682	41,446	30,927	62,011	31,084
Norwich	49	20,410	54,222	33,812	40,820	108,444	67,624	30,615	81,333	50,718
Peterborough UA	127	23,530	48,255	24,725	47,060	96,509	49,449	35,295	72,382	37,087
Rochford	108	18,741	44,343	25,602	37,482	88,686	51,204	28,111	66,514	38,403
S. Cambridgeshire	117	31,975	57,150	25,175	63,950	114,300	50,351	47,962	85,725	37,763
South Norfolk	235	25,709	45,280	19,571	51,418	90,560	39,142	38,563	67,920	29,357
Southend-on-Sea UA	40	21,112	56,865	35,753	42,224	113,731	71,507	31,668	85,298	53,630
St Albans	29	24,029	64,767	40,737	48,058	129,533	81,475	36,044	97,150	61,106
St Edmundsbury	168	21,206	44,126	22,921	42,411	88,253	45,842	31,808	66,190	34,381
Stevenage	132	28,106	52,601	24,495	56,212	105,202	48,990	42,159	78,902	36,743
Suffolk Coastal	58	25,256	57,116	31,860	50,513	114,233	63,720	37,885	85,674	47,790
Tendring	134	18,985	43,434	24,449	37,970	86,868	48,898	28,478	65,151	36,673
Three Rivers	39	28,460	65,257	36,797	56,919	130,514	73,594	42,689	97,885	55,196
Thurrock UA	69	20,961	51,726	30,765	41,922	103,452	61,529	31,442	77,589	46,147
Uttlesford	118	26,796	51,968	25,172	53,591	103,936	50,345	40,193	77,952	37,758

East of England cont.		Single household			Couples without children			Couples with children		
Local Authority	Rank of gap (out of 325)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Watford	19	22,147	69,585	47,438	44,294	139,170	94,876	33,220	104,378	71,157
Waveney	182	18,855	40,929	22,074	37,710	81,858	44,148	28,283	61,393	33,111
Welwyn Hatfield	97	27,992	54,758	26,766	55,983	109,516	53,533	41,987	82,137	40,150

London		Single household			Couples without children			Couples with children		
Local Authority	Rank of gap (out of 325)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Barking&Dagenham	115	31,564	56,806	25,242	63,128	113,612	50,484	47,346	85,209	37,863
Barnet	32	25,589	63,790	38,201	51,178	127,581	76,402	38,384	95,686	57,302
Bexley	88	24,627	52,544	27,917	49,254	105,088	55,833	36,941	78,816	41,875
Brent	9	25,012	87,060	62,048	50,024	174,120	124,096	37,518	130,590	93,072
Bromley	196	26,057	47,680	21,623	52,114	95,360	43,246	39,086	71,520	32,434
Camden	6	38,620	111,467	72,847	77,241	222,934	145,694	57,931	167,201	109,270
City of London	3	58,562	155,868	97,306	117,125	311,737	194,612	87,844	233,803	145,959
Croydon	57	27,862	59,736	31,875	55,723	119,473	63,749	41,792	89,604	47,812
Ealing	14	27,732	80,917	53,185	55,463	161,834	106,370	41,597	121,375	79,778
Enfield	51	26,421	59,559	33,138	52,842	119,118	66,276	39,632	89,339	49,707
Greenwich	35	26,640	64,505	37,865	53,279	129,009	75,730	39,959	96,757	56,797
Hackney	2	31,304	131,924	100,620	62,608	263,847	201,239	46,956	197,885	150,929
Hammersmith and Fulham	4	33,842	120,779	86,938	67,683	241,559	173,876	50,762	181,169	130,407
Haringey	15	26,525	78,833	52,308	53,050	157,666	104,616	39,788	118,250	78,462
Harrow	30	24,648	65,326	40,678	49,296	130,652	81,356	36,972	97,989	61,017
Havering	297	24,544	39,846	15,302	49,088	79,692	30,604	36,816	59,769	22,953
Hillingdon	23	33,379	76,445	43,066	66,758	152,889	86,131	50,068	114,667	64,599
Hounslow	16	32,744	84,076	51,331	65,489	168,152	102,663	49,117	126,114	76,997
Islington	11	41,096	101,021	59,925	82,191	202,042	119,850	61,643	151,531	89,888
Kensington and Chelsea	5	31,970	104,829	72,859	63,939	209,658	145,719	47,954	157,243	109,289
Kingston upon Thames	21	27,186	72,434	45,249	54,371	144,869	90,498	40,778	108,652	67,873

London cont.		Single household			Couples without children			Couples with children		
Local Authority	Rank of gap (out of 325)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Lambeth	8	36,130	99,210	63,080	72,259	198,420	126,161	54,194	148,815	94,621
Lewisham	13	24,341	78,050	53,709	48,682	156,101	107,418	36,512	117,075	80,564
Merton	24	26,551	69,404	42,853	53,102	138,808	85,705	39,827	104,106	64,279
Newham	12	26,426	81,779	55,353	52,853	163,558	110,705	39,640	122,668	83,029
Redbridge	33	23,816	61,936	38,120	47,632	123,873	76,241	35,724	92,905	57,181
Richmond upon Thames	25	29,411	71,794	42,383	58,822	143,588	84,766	44,117	107,691	63,574
Southwark	7	37,939	102,736	64,797	75,878	205,472	129,593	56,909	154,104	97,195
Sutton	38	25,272	62,338	37,066	50,544	124,677	74,133	37,908	93,508	55,600
Tower Hamlets	18	50,164	100,075	49,910	100,329	200,150	99,821	75,247	150,112	74,866
Waltham Forest	31	24,430	64,992	40,562	48,859	129,983	81,124	36,644	97,487	60,843
Wandsworth	10	27,316	88,095	60,779	54,631	176,189	121,558	40,973	132,142	91,168
Westminster	1	41,194	146,569	105,375	82,389	293,138	210,749	61,792	219,854	158,062

North East		Single household			Couples without children			Couples with children		
Local Authority	Rank of gap (out of 325)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Darlington UA	294	21,388	36,916	15,528	42,775	73,831	31,056	32,081	55,373	23,292
Durham UA	306	22,422	36,879	14,456	44,845	73,757	28,912	33,634	55,318	21,684
Gateshead	312	24,445	38,343	13,897	48,890	76,685	27,795	36,668	57,514	20,846
Hartlepool UA	159	21,627	44,946	23,319	43,254	89,892	46,639	32,440	67,419	34,979
Middlesbrough UA	291	22,537	38,144	15,607	45,074	76,288	31,214	33,805	57,216	23,411
Newcastle upon Tyne	163	23,780	46,917	23,137	47,559	93,834	46,274	35,669	70,375	34,706
North Tyneside	259	23,832	41,546	17,714	47,663	83,091	35,428	35,747	62,318	26,571
Northumberland UA	313	20,540	34,332	13,792	41,080	68,664	27,584	30,810	51,498	20,688
Redcar and Cleveland UA	139	19,568	43,849	24,281	39,135	87,698	48,563	29,351	65,774	36,422
South Tyneside	318	20,904	34,019	13,115	41,808	68,038	26,230	31,356	51,028	19,672
Stockton-on-Tees UA	266	22,703	39,972	17,269	45,406	79,944	34,538	34,055	59,958	25,904
Sunderland	322	22,833	34,470	11,637	45,666	68,941	23,274	34,250	51,705	17,456

North West		Single household			Couples without children			Couples with children		
Local Authority	Rank of gap (out of 325)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Allerdale	211	17,087	37,859	20,772	34,174	75,718	41,544	25,631	56,788	31,158
Barrow-in-Furness	275	23,764	40,494	16,730	47,528	80,988	33,460	35,646	60,741	25,095
Blackburn with Darwen UA	263	23,218	40,728	17,510	46,436	81,457	35,021	34,827	61,093	26,266
Blackpool UA	324	19,375	29,497	10,122	38,750	58,995	20,244	29,063	44,246	15,183
Bolton	285	20,748	36,566	15,818	41,496	73,132	31,636	31,122	54,849	23,727
Burnley	325	23,873	33,884	10,011	47,746	67,767	20,021	35,810	50,826	15,016
Bury	238	21,772	41,117	19,344	43,545	82,234	38,689	32,659	61,675	29,017
Carlisle	271	20,691	37,706	17,016	41,382	75,413	34,031	31,036	56,560	25,523
Cheshire East UA	181	23,998	46,116	22,118	47,996	92,232	44,236	35,997	69,174	33,177
Cheshire West and Chester UA	203	22,152	43,203	21,051	44,304	86,407	42,103	33,228	64,805	31,577
Chorley	273	21,263	38,237	16,975	42,526	76,475	33,949	31,894	57,356	25,462
Copeland	251	33,212	51,402	18,190	66,425	102,805	36,380	49,819	77,103	27,285
Eden	279	19,932	36,269	16,338	39,863	72,539	32,676	29,897	54,404	24,507
Fylde	174	25,334	47,833	22,499	50,669	95,667	44,998	38,002	71,750	33,749
Halton UA	289	24,783	40,437	15,654	49,566	80,874	31,307	37,175	60,655	23,481
Hyndburn	219	22,630	43,036	20,406	45,261	86,073	40,812	33,946	64,555	30,609
Knowsley	317	25,724	39,085	13,361	51,449	78,171	26,722	38,587	58,628	20,041
Lancaster	232	23,774	43,531	19,757	47,549	87,063	39,514	35,662	65,297	29,635
Liverpool	225	24,404	44,489	20,085	48,807	88,978	40,171	36,605	66,733	30,128
Manchester	50	26,754	60,518	33,764	53,508	121,036	67,528	40,131	90,777	50,646
Oldham	274	20,327	37,140	16,813	40,654	74,280	33,627	30,490	55,710	25,220
Pendle	220	21,003	41,339	20,336	42,006	82,678	40,672	31,504	62,008	30,504

North West cont.		Single household			Couples without children			Couples with children		
Local Authority	Rank of gap (out of 325)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Preston	281	22,963	39,245	16,282	45,926	78,491	32,564	34,445	58,868	24,423
Ribble Valley	112	21,216	46,649	25,433	42,432	93,297	50,865	31,824	69,973	38,149
Rochdale	241	22,339	41,395	19,056	44,678	82,790	38,112	33,509	62,093	28,584
Rossendale	314	18,580	32,362	13,783	37,159	64,724	27,565	27,869	48,543	20,674
Salford	250	25,464	43,855	18,391	50,929	87,710	36,782	38,197	65,783	27,586
Sefton	301	19,926	34,858	14,932	39,853	69,717	29,864	29,890	52,288	22,398
South Lakeland	162	20,301	43,466	23,165	40,602	86,932	46,330	30,451	65,199	34,748
South Ribble	223	21,835	42,052	20,218	43,670	84,105	40,435	32,752	63,079	30,326
St Helens	323	22,162	32,493	10,330	44,325	64,985	20,660	33,244	48,739	15,495
Stockport	213	23,187	43,851	20,664	46,374	87,701	41,327	34,780	65,776	30,996
Tameside	310	23,936	38,029	14,093	47,871	76,058	28,186	35,903	57,043	21,140
Trafford	78	25,007	54,690	29,683	50,014	109,380	59,366	37,510	82,035	44,525
Warrington UA	166	23,982	46,975	22,992	47,965	93,950	45,985	35,974	70,462	34,489
West Lancashire	239	22,168	41,264	19,096	44,335	82,527	38,192	33,251	61,896	28,644
Wigan	270	21,408	38,501	17,093	42,817	77,003	34,186	32,113	57,752	25,639
Wirral	131	19,448	43,953	24,505	38,896	87,906	49,010	29,172	65,929	36,757
Wyre	298	20,732	35,892	15,160	41,465	71,785	30,320	31,099	53,839	22,740

South East		Single household			Couples without children			Couples with children		
Local Authority	Rank of gap (out of 325)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Adur	53	21,564	54,389	32,825	43,129	108,779	65,650	32,347	81,584	49,237
Arun	66	18,730	49,812	31,081	37,461	99,623	62,162	28,096	74,717	46,622
Ashford	124	23,343	48,216	24,873	46,686	96,432	49,746	35,014	72,324	37,310
Aylesbury Vale	233	26,317	46,015	19,698	52,634	92,030	39,395	39,476	69,022	29,547
Basingstoke and Deane	153	30,274	53,787	23,513	60,549	107,574	47,025	45,412	80,680	35,269
Bracknell Forest UA	41	34,294	69,618	35,324	68,588	139,235	70,647	51,441	104,426	52,985
Brighton&Hove UA	20	23,364	70,541	47,178	46,727	141,083	94,356	35,045	105,812	70,767
Canterbury	141	22,615	46,600	23,985	45,230	93,201	47,971	33,922	69,900	35,978
Cherwell	100	24,352	50,932	26,580	48,703	101,864	53,161	36,527	76,398	39,871
Chichester	89	22,511	50,242	27,731	45,022	100,484	55,462	33,766	75,363	41,597
Chiltern	155	30,165	53,564	23,399	60,330	107,128	46,798	45,248	80,346	35,098
Crawley	74	28,881	58,980	30,099	57,762	117,960	60,198	43,321	88,470	45,149
Dartford	147	28,356	52,026	23,670	56,711	104,051	47,340	42,533	78,038	35,505
Dover	96	25,329	52,342	27,013	50,658	104,683	54,025	37,994	78,513	40,519
East Hampshire	116	21,934	47,120	25,186	43,867	94,240	50,373	32,900	70,680	37,780
Eastbourne	54	22,610	54,756	32,146	45,219	109,511	64,292	33,914	82,133	48,219
Eastleigh	83	22,558	51,615	29,058	45,115	103,231	58,115	33,836	77,423	43,587
Elmbridge	17	29,468	79,505	50,036	58,937	159,010	100,073	44,203	119,257	75,055
Epsom and Ewell	65	25,797	56,892	31,095	51,594	113,784	62,189	38,696	85,338	46,642
Fareham	244	25,236	43,880	18,645	50,471	87,761	37,290	37,853	65,821	27,967
Gosport	156	20,956	44,354	23,398	41,912	88,708	46,796	31,434	66,531	35,097
Gravesham	229	23,317	43,237	19,920	46,634	86,474	39,841	34,975	64,856	29,880

South East cont.		Single household			Couples without children			Couples with children		
Local Authority	Rank of gap (out of 325)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Guildford	26	28,564	70,869	42,305	57,127	141,737	84,610	42,845	106,303	63,457
Hart	64	30,607	61,836	31,228	61,214	123,671	62,457	45,911	92,753	46,843
Hastings	188	21,778	43,697	21,920	43,555	87,395	43,839	32,666	65,546	32,880
Havant	199	24,892	46,266	21,374	49,785	92,532	42,747	37,339	69,399	32,060
Horsham	76	24,939	54,849	29,909	49,878	109,697	59,819	37,409	82,273	44,864
Isle of Wight UA	254	21,996	40,066	18,070	43,992	80,131	36,139	32,994	60,098	27,104
Lewes	75	22,740	52,767	30,028	45,479	105,535	60,056	34,109	79,151	45,042
Maidstone	149	21,887	45,518	23,632	43,774	91,037	47,263	32,830	68,278	35,447
Medway UA	151	22,313	45,893	23,579	44,626	91,785	47,159	33,470	68,839	35,369
Mid Sussex	43	23,369	58,233	34,864	46,738	116,466	69,729	35,053	87,350	52,296
Milton Keynes UA	47	28,850	63,128	34,278	57,699	126,255	68,556	43,274	94,691	51,417
Mole Valley	70	36,707	67,440	30,733	73,414	134,880	61,467	55,060	101,160	46,100
New Forest	133	23,582	48,056	24,474	47,164	96,112	48,948	35,373	72,084	36,711
Oxford	36	27,056	64,444	37,388	54,111	128,888	74,776	40,583	96,666	56,082
Portsmouth UA	140	27,472	51,487	24,015	54,943	102,973	48,030	41,207	77,230	36,023
Reading UA	62	30,170	61,696	31,525	60,341	123,392	63,051	45,256	92,544	47,288
Reigate&Banstead	98	34,559	61,242	26,683	69,118	122,484	53,366	51,839	91,863	40,024
Rother	305	20,046	34,626	14,580	40,092	69,253	29,161	30,069	51,940	21,871
Runnymede	173	36,343	58,850	22,507	72,686	117,699	45,014	54,514	88,275	33,760
Rushmoor	99	33,680	60,339	26,659	67,361	120,679	53,318	50,521	90,509	39,988
Sevenoaks	68	23,130	54,036	30,907	46,259	108,073	61,813	34,694	81,054	46,360
Shepway	152	22,532	46,050	23,518	45,063	92,100	47,037	33,797	69,075	35,277
Slough UA	22	33,030	77,085	44,055	66,061	154,170	88,109	49,546	115,627	66,082
South Bucks	37	30,836	68,176	37,340	61,672	136,352	74,680	46,254	102,264	56,010

South East cont.		Single household			Couples without children			Couples with children		
Local Authority	Rank of gap (out of 325)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
South Oxfordshire	63	24,128	55,392	31,264	48,256	110,784	62,528	36,192	83,088	46,896
Southampton UA	122	24,934	49,948	25,014	49,868	99,896	50,028	37,401	74,922	37,521
Spelthorne	61	35,084	66,639	31,555	70,169	133,279	63,110	52,627	99,959	47,333
Surrey Heath	71	28,444	59,145	30,701	56,888	118,289	61,401	42,666	88,717	46,051
Swale	95	21,216	48,316	27,100	42,432	96,632	54,200	31,824	72,474	40,650
Tandridge	150	19,443	43,065	23,622	38,886	86,129	47,243	29,164	64,597	35,433
Test Valley	103	24,461	50,823	26,362	48,922	101,646	52,725	36,691	76,235	39,543
Thanet	126	18,242	43,032	24,791	36,483	86,065	49,581	27,362	64,548	37,186
Tonbridge and Malling	176	25,501	47,995	22,494	51,002	95,989	44,988	38,251	71,992	33,741
Tunbridge Wells	82	26,088	55,178	29,090	52,177	110,356	58,179	39,133	82,767	43,634
Vale of White Horse	42	30,191	65,214	35,023	60,382	130,428	70,046	45,287	97,821	52,534
Waverley	44	24,393	59,254	34,860	48,786	118,507	69,721	36,590	88,880	52,291
Wealden	79	17,701	47,216	29,515	35,402	94,431	59,030	26,551	70,824	44,272
West Berkshire UA	142	30,056	54,037	23,981	60,112	108,075	47,963	45,084	81,056	35,972
West Oxfordshire	107	23,322	49,096	25,774	46,644	98,191	51,547	34,983	73,643	38,660
Winchester	104	27,596	53,801	26,205	55,193	107,602	52,410	41,395	80,702	39,307
Windsor and Maidenhead UA	92	36,504	63,851	27,347	73,008	127,702	54,694	54,756	95,777	41,021
Woking	144	25,210	49,085	23,875	50,419	98,169	47,750	37,814	73,627	35,813
Wokingham UA	226	35,069	55,146	20,078	70,138	110,293	40,155	52,603	82,720	30,116
Worthing	59	22,792	54,507	31,715	45,583	109,014	63,430	34,187	81,760	47,573
Wycombe	77	28,766	58,472	29,705	57,533	116,944	59,411	43,150	87,708	44,558

South West		Single household			Couples without children			Couples with children		
Local Authority	Rank of gap (out of 325)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Bath and North East Somerset UA	56	23,904	55,911	32,007	47,809	111,822	64,013	35,857	83,866	48,010
Bournemouth UA	169	22,282	45,168	22,886	44,564	90,337	45,773	33,423	67,752	34,329
Bristol, City of UA	55	25,995	58,076	32,081	51,990	116,152	64,162	38,992	87,114	48,122
Cheltenham	27	24,346	65,736	41,389	48,693	131,472	82,779	36,520	98,604	62,084
Christchurch	46	23,873	58,523	34,650	47,746	117,047	69,300	35,810	87,785	51,975
Cornwall UA	161	19,271	42,441	23,170	38,542	84,882	46,340	28,907	63,661	34,755
Cotswold	87	19,422	47,458	28,036	38,844	94,916	56,072	29,133	71,187	42,054
East Devon	146	20,072	43,818	23,746	40,144	87,636	47,492	30,108	65,727	35,619
East Dorset	154	21,767	45,237	23,470	43,534	90,475	46,941	32,651	67,856	35,205
Exeter	252	23,728	41,915	18,187	47,455	83,830	36,375	35,591	62,873	27,281
Forest of Dean	81	20,972	50,116	29,145	41,943	100,232	58,289	31,457	75,174	43,717
Gloucester	195	24,866	46,495	21,629	49,733	92,991	43,258	37,300	69,743	32,444
Mendip	128	18,330	42,960	24,630	36,660	85,919	49,259	27,495	64,440	36,945
Mid Devon	175	18,424	40,919	22,495	36,847	81,838	44,991	27,635	61,379	33,743
North Devon	121	19,729	44,828	25,099	39,458	89,656	50,198	29,593	67,242	37,649
North Dorset	246	18,772	37,309	18,537	37,544	74,619	37,075	28,158	55,964	27,806
North Somerset	158	22,979	46,310	23,331	45,958	92,620	46,663	34,468	69,465	34,997
Plymouth UA	200	23,738	45,032	21,294	47,476	90,065	42,589	35,607	67,549	31,942
Poole UA	73	23,686	54,212	30,526	47,372	108,423	61,051	35,529	81,317	45,788
Purbeck	102	21,164	47,679	26,515	42,328	95,358	53,030	31,746	71,519	39,773
Sedgemoor	288	21,923	37,582	15,659	43,846	75,164	31,318	32,885	56,373	23,488

South West cont.		Single household			Couples without children			Couples with children		
Local Authority	Rank of gap (out of 325)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
South Gloucestershire UA	60	21,486	53,116	31,630	42,973	106,232	63,259	32,230	79,674	47,445
South Hams	84	18,621	47,569	28,948	37,242	95,138	57,895	27,932	71,353	43,422
South Somerset	125	22,464	47,298	24,834	44,928	94,597	49,669	33,696	70,948	37,252
Stroud	198	24,248	45,719	21,472	48,495	91,439	42,944	36,371	68,579	32,208
Swindon UA	105	25,730	51,836	26,107	51,459	103,672	52,213	38,594	77,754	39,160
Taunton Deane	178	21,538	43,900	22,361	43,077	87,800	44,723	32,308	65,850	33,542
Teignbridge	231	18,746	38,511	19,765	37,492	77,021	39,529	28,119	57,766	29,647
Tewkesbury	106	26,577	52,514	25,937	53,154	105,028	51,874	39,866	78,771	38,905
Torbay UA	218	19,068	39,515	20,446	38,137	79,030	40,893	28,603	59,272	30,670
Torrige	110	16,094	41,638	25,544	32,188	83,277	51,089	24,141	62,458	38,317
West Devon	284	17,404	33,253	15,849	34,809	66,506	31,697	26,107	49,879	23,773
West Dorset	164	20,821	43,864	23,043	41,642	87,728	46,086	31,231	65,796	34,565
West Somerset	137	23,338	47,717	24,379	46,675	95,434	48,758	35,006	71,575	36,569
Weymouth and Portland	93	17,092	44,302	27,209	34,185	88,604	54,419	25,639	66,453	40,814
Wiltshire UA	236	22,339	41,894	19,555	44,678	83,789	39,110	33,509	62,841	29,333

West Midlands		Single household			Couples without children			Couples with children		
Local Authority	Rank of gap (out of 325)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Birmingham	217	25,979	46,475	20,495	51,958	92,949	40,991	38,969	69,712	30,743
Bromsgrove	311	22,667	36,677	14,010	45,334	73,353	28,020	34,000	55,015	21,015
Cannock Chase	214	20,186	40,773	20,586	40,373	81,545	41,172	30,280	61,159	30,879
Coventry	272	25,927	42,918	16,991	51,854	85,835	33,981	38,891	64,377	25,486
Dudley	303	19,947	34,548	14,601	39,894	69,096	29,202	29,921	51,822	21,902
East Staffordshire	202	23,353	44,452	21,099	46,706	88,904	42,198	35,030	66,678	31,648
Herefordshire, County of UA	205	19,490	40,504	21,014	38,979	81,008	42,029	29,234	60,756	31,521
Lichfield	206	22,069	43,050	20,981	44,138	86,099	41,962	33,103	64,574	31,471
Malvern Hills	269	21,273	38,498	17,225	42,546	76,996	34,449	31,910	57,747	25,837
Newcastle-under-Lyme	210	19,661	40,454	20,793	39,322	80,909	41,586	29,492	60,682	31,190
N. Warwickshire	293	24,331	39,867	15,537	48,662	79,735	31,073	36,496	59,801	23,305
Nuneaton and Bedworth	265	19,661	37,106	17,445	39,322	74,212	34,889	29,492	55,659	26,167
Redditch	247	22,573	41,095	18,522	45,146	82,190	37,043	33,860	61,642	27,783
Rugby	224	27,082	47,191	20,109	54,163	94,382	40,219	40,622	70,786	30,164
Sandwell	256	21,518	39,382	17,864	43,035	78,763	35,728	32,276	59,072	26,796
Shropshire UA	240	20,140	39,211	19,071	40,279	78,422	38,143	30,209	58,816	28,607
Solihull	208	26,114	47,035	20,921	52,229	94,071	41,842	39,172	70,553	31,381
South Staffordshire	261	19,807	37,466	17,659	39,614	74,932	35,319	29,710	56,199	26,489
Stafford	222	20,680	40,901	20,220	41,361	81,801	40,440	31,021	61,351	30,330
Staffordshire Moorlands	186	20,540	42,475	21,935	41,080	84,950	43,870	30,810	63,712	32,902

West Midlands cont.		Single household			Couples without children			Couples with children		
Local Authority	Rank of gap (out of 325)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Stoke-on-Trent UA	280	21,746	38,062	16,316	43,493	76,124	32,631	32,620	57,093	24,474
Stratford-on-Avon	136	25,854	50,246	24,391	51,709	100,492	48,783	38,782	75,369	36,587
Tamworth	167	20,015	42,973	22,958	40,030	85,945	45,915	30,022	64,459	34,437
Telford and Wrekin UA	245	23,015	41,569	18,553	46,030	83,137	37,107	34,523	62,353	27,830
Walsall	316	22,012	35,589	13,577	44,023	71,178	27,155	33,017	53,383	20,366
Warwick	221	25,979	46,252	20,273	51,958	92,504	40,545	38,969	69,378	30,409
Wolverhampton	295	24,565	40,080	15,515	49,130	80,159	31,030	36,847	60,120	23,272
Worcester	197	20,992	42,610	21,618	41,985	85,221	43,236	31,489	63,916	32,427
Wychavon	193	19,952	41,634	21,682	39,905	83,269	43,364	29,929	62,452	32,523
Wyre Forest	192	17,425	39,129	21,704	34,850	78,259	43,408	26,138	58,694	32,556

Yorkshire and the Humber		Single household			Couples without children			Couples with children		
Local Authority	Rank of gap (out of 325)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Barnsley	302	22,147	36,859	14,712	44,294	73,718	29,425	33,220	55,289	22,069
Bradford	260	22,786	40,447	17,661	45,573	80,895	35,322	34,180	60,671	26,491
Calderdale	228	23,327	43,255	19,928	46,654	86,510	39,856	34,991	64,883	29,892
Craven	227	20,290	40,324	20,034	40,581	80,649	40,068	30,436	60,487	30,051
Doncaster	296	22,334	37,728	15,394	44,668	75,456	30,788	33,501	56,592	23,091
East Riding of Yorkshire UA	262	21,424	38,956	17,532	42,848	77,912	35,064	32,136	58,434	26,298
Hambleton	268	21,507	38,755	17,248	43,014	77,510	34,495	32,261	58,132	25,872
Harrogate	120	20,275	45,387	25,112	40,550	90,775	50,225	30,412	68,081	37,669
Kingston upon Hull, City of UA	290	21,830	37,455	15,626	43,659	74,910	31,251	32,744	56,183	23,438
Kirklees	248	21,154	39,628	18,475	42,307	79,257	36,949	31,730	59,442	27,712
Leeds	292	25,350	40,916	15,566	50,700	81,833	31,133	38,025	61,375	23,350
North East Lincolnshire UA	276	22,334	38,931	16,597	44,668	77,862	33,194	33,501	58,397	24,896
North Lincs UA	207	24,721	45,655	20,934	49,442	91,310	41,868	37,081	68,482	31,401
Richmondshire	135	19,240	43,661	24,421	38,480	87,322	48,842	28,860	65,491	36,631
Rotherham	299	22,090	37,146	15,057	44,179	74,293	30,114	33,134	55,720	22,585
Ryedale	257	20,389	38,207	17,818	40,778	76,414	35,636	30,584	57,311	26,727
Scarborough	309	19,989	34,142	14,153	39,978	68,284	28,306	29,983	51,213	21,230
Selby	129	24,482	49,066	24,584	48,963	98,132	49,169	36,722	73,599	36,877
Sheffield	172	23,369	45,890	22,521	46,738	91,780	45,042	35,053	68,835	33,781

Yorkshire and the Humber		Single household			Couples without children			Couples with children		
Local Authority	Rank of gap (out of 325)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)	Actual earnings / year (£, 2012)	Housing-inflated earnings (£, 2012)	Gap (£)
Wakefield	308	22,610	36,855	14,245	45,219	73,710	28,491	33,914	55,282	21,368
York UA	179	23,436	45,786	22,350	46,873	91,573	44,700	35,155	68,679	33,525