

Leeds City Region Housing Affordability and Need Study

Technical Report 2: Affordability

May 2020



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All errors and omissions of course remain entirely the responsibility of the authors.

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Headline Findings

1. There are significant problems of affordability in the Leeds City Region.
2. The pattern of affordability problems is far more complex and varied than that demonstrated by a simple house price to incomes/earnings ratio.
3. Disaggregating affordable need by key household types reveals that 28% of private tenants cannot afford a rent of £500 pcm and 33% cannot afford to buy a dwelling at cost of £100,000.
4. Even higher proportions of social tenants cannot afford these rent/purchase cost thresholds.
5. Fifty-seven percent of households in poverty in the City Region (households with an income of less than 50% of the national median) cannot afford a rent of £500 pcm and sixty-four percent cannot afford a dwelling costing £100,000.
6. Even when they contain at least one earner, 36% of households in poverty could not afford a rent of £500 pcm and 42% could not afford to buy a dwelling costing £100,000.
7. Households in affordable need who are private tenants are concentrated in the inner urban areas of the region and, although lower rent accommodation is concentrated in these areas, the supply is inadequate. In many cases, private tenants are forced into overcrowding or intensive sharing to enable them to afford private rents.
8. Households in poverty with affordability problems are widely scattered across the City Region but are mostly found in West Yorkshire. In the rest of the City Region they are mainly found in the larger urban centres.
9. Affordable need from newly-forming households, as distinct from the backlog of affordable need within the existing population, also falls mainly in West Yorkshire. This is where younger people are more concentrated, both for educational and employment reasons, and because the long-standing nature of affordability problems effectively drives them out of higher rent and higher priced areas.
10. Within the City Region, Harrogate, York and to a lesser extent Craven have deeply ingrained problems of high prices and a limited supply of private renting, and there is intense competition for any lower cost accommodation.

Executive Summary

1. This paper sets out the results of an examination of housing affordability in the Leeds City Region.
2. We have noted the work of the Affordable Housing Commission¹ in highlighting the true scale of affordable need, but data limitations have prevented us from applying their methodology in full at local level to authorities in the City Region.
3. Using data on the detailed distribution of gross household incomes across the City Region, we have prepared estimates of the incomes of seven groups of households to investigate the extent to which they experience affordability problems, drawing on data from the English Housing Survey (EHS)² on the way in which the incomes of these groups differ from those of households as a whole. These groups are:
 - (a) private rented sector tenants.
 - (b) social rented sector tenants.
 - (c) owner occupiers as a whole. Data limitations meant that we were unable to factor accumulated equity into estimates of the ability of these households to meet housing costs, so these estimates are of limited value.
 - (d) first time buyers.
 - (e) All households whose income after housing costs is less than 60% of the national median income.
 - (f) as (e) but with at least one person in employment.
 - (g) newly formed households.
4. Detailed tables in Annex 1 set out the proportion of households in each of these groups which cannot afford to rent or to purchase housing at each of a number of cost thresholds. These estimates have been prepared for the five West Yorkshire authorities, and for Selby, Craven, Barnsley, Harrogate and York, making up the rest of the Leeds City Region. Results were also aggregated to provide summaries for the five West Yorkshire authorities, and for all ten City Region authorities covered by the analysis. The estimates assume the households devoted no more than 33% of their gross income to housing costs, and in the case of house purchase that they will provide a deposit of 5%.
5. Summarised findings from the analysis are shown in Table 1.

¹ <https://www.affordablehousingcommission.org/>

² <https://www.gov.uk/government/collections/english-housing-survey>

Table 1: Summary of affordability problems at local authority level

Cost of renting or purchase	% who cannot afford rent/mortgage at each threshold										West Yorkshire	Leeds City Region
	Leeds	Wakefield	Bradford	Calderdale	Kirklees	Harrogate	York	Selby	Craven	Barnsley		
PRS tenants												
£500 pcm	29	33	31	28	28	16	20	19	19	34	29	28
£100,000	34	39	38	34	34	19	24	23	23	41	35	33
SRS tenants												
£500 pcm	49	54	53	49	48	30	37	35	35	56	50	48
£100,000	55	61	60	56	55	36	43	40	42	62	58	54
Owners												
£500 pcm	22	25	24	22	22	14	17	16	16	31	24	21
£100,000	25	28	27	25	25	16	21	18	18	28	26	25
First time buyers												
£500 pcm	25	27	27	25	24	15	18	17	17	28	26	25
£100,000	28	30	30	28	28	18	21	20	20	31	28	27
IAHC <60% national median income												
£500 pcm	56	61	61	56	55	38	46	43	44	63	60	57
£100,000	62	67	67	63	62	45	53	49	50	69	66	64
IAHC <60% national median income, at least one person employed												
£500 pcm	36	42	40	36	36	21	26	25	25	44	37	35
£100,000	43	50	48	43	42	26	31	29	29	52	45	42
Newly formed households												
£500 pcm	29	33	31	28	28	16	20	24	24	38	29	28
£100,000	34	39	38	34	34	19	24	28	28	43	36	35

Notes: one rental and one purchase threshold are shown. The annex tables provide 18 thresholds for rental and the same number for purchase. PRS=private rented sector; SRAS=social rented sector; IAHC=income after housing costs

6. Estimates were also prepared of the supply of housing at various rent and purchase cost thresholds in each local authority. The proportions of households who can only afford rents under £500 pcm are consistently greater than supply. We estimate that 75,600 households across the City Region require a letting at a rent of below £500 pcm but the annual supply is only about 25,000. The two figures cannot be directly compared, as the first is the 'stock' of existing tenants in the private rented sector with affordability problems, while the latter is the annual 'flow' of new lettings at rents below £500 pcm, but the mismatch gives an indication of the scale of the problem.
7. Across the City Region as a whole, and across West Yorkshire, the stock of demand for low rent units is about three times the annual rate of supply. In Craven and Wakefield, it is about three times greater than the supply, and in Leeds five times. In Harrogate it is eleven times supply and in York almost twenty times, though the overall scale of demand is much lower.
8. A similar comparison has been made between affordable demand and supply in the owner-occupied sector. Prices are lowest in Barnsley, Bradford, Calderdale and Kirklees, and higher in Leeds, with Wakefield falling in between. For younger owners there is a shortfall of supply in the under £100,000 price band across all the authorities. The shortfalls extend up to £150,000 for Harrogate and York. The supply of dwellings costing less than £100,000 is about 11,400 across the whole City Region. Netting off middle-aged and older home owners from all owners shows that about 23,500 households across the City Region require a dwelling costing less than £100,000, but as with rents the picture varies from authority to authority. In York the demand from younger home owners is nineteen times the supply, in Harrogate over eleven times supply, and in Craven five times supply. On the other hand in Wakefield, Calderdale and Barnsley the proportion is less than 1.5. Leeds falls between with demand at about three and a half times supply.
9. In addition to the analysis at local authority level, we also made estimates of the pattern of affordability problems for each of the seven groups listed above at Lower Super Output Area (LSOA) level and compared this to the picture produced by a simple house price to income ratio indicator. The maps show a much more complex picture of variations in affordability across the City Region for different groups than the overall price/income ratio, with affordability problems in the private rented sector found in many inner urban areas, and social rented sector households with affordability problems scattered quite widely with some problems in peripheral urban areas.

Introduction

- 1.1 Housing is a vital contributor to quality of life for health and many other reasons, and one of the largest accumulations of expenditure that individuals or households are likely to make in their lives. For the most part though it is a market commodity like any other, with quality reflected in cost. As a result, the cost of housing relative to income is a central issue in housing policy. At its simplest, affordability involves a judgement (by households or by policy-makers on their half) about how much income will be spent on housing, but the issue soon becomes more complex because of the co-existence of the options to purchase or rent housing; the existence of normative standards relating to the condition of housing and the way in which it is occupied; and normative judgements about how much of a household's income can be devoted to housing costs before there is an adverse impact on quality of life. Measuring affordability is therefore very difficult.

Defining affordable housing

- 1.2 Debates on how to measure affordability in a more meaningful way have a long history. The most recent and one of the most authoritative approaches to date was that published by the Affordable Housing Commission in 2019 *Defining and measuring housing affordability – an alternative approach*. This sets out the following two broad approaches:

1. *The house prices to earnings ratio*

- 1.3 This is the simplest approach and one which is (relatively) easy to calculate, but perhaps even easier to misuse. It uses established national data sets updated annually with data published down to local authority level and over a long time series. However, this measure is inadequate for most purposes and raises more questions than it answers:

- It mainly reveals aspects of affordability that are in any case broadly intuitive, namely that housing is *in general* more expensive relative to incomes in, say, Surrey than in Bradford. The price to earnings ratio does not reveal anything of the *extent*, let alone how many households of what types are affected.
- It takes no account of variations over time in the costs of housing finance, so that the more than doubling of the national level ratio between 1997 and 2018 is made to appear more significant than it is because no account is taken of the much lower interest rates in 2018.
- It says nothing about renters, nor about people who are out of employment and who may be in receipt of welfare benefits.
- It tells us nothing about the distribution of prices and earnings as distinct from the relationship between thresholds such as the median or the lower quartile.

- Finally, the unit of calculation is the individual earner whereas many households have more than one earner.

1.4 Despite these drawbacks, this is the measure of affordability recognised and estimated by ONS and the government currently relies on it for some important policy decisions. For example, local councils are required to use the ratio to set Local Plan housing targets on pain of having their plans found unsound; and the measure has been used in resource allocation decisions by Homes England.

1.5 The measure is unpopular not just with areas which are seen as relatively 'affordable' under this measure, and may lose out on resources because the measure shows them to have relatively better housing affordability, but also with areas which score highly, which government is currently obliging to give more planning permissions than their existing residents wish for.

2. The cost to income ratio

1.6 This second broad approach examines incomes and housing costs (which may be rents or mortgage payments) together with other housing costs such as service charges or repair and maintenance expenditure, calculates the ratio between the two and compares this to a target maximum ratio – for example that housing costs should not exceed 25% of gross income. This method has the benefit of being able to include expenditure which is missed by looking only at house prices as a proxy for costs. There are infinite possibilities for refinement beyond a simple housing costs/incomes figure, subject only to there being sufficient data available.

1.7 Incomes may be net or gross and equivalised or otherwise; and the scope of what counts as housing costs can vary. There is no set figure for the percentage of income which it is desirable should be devoted to housing. For many years 25% of gross income was considered reasonable (without any real scientific basis). There was a rule of thumb from the nineteenth century that 'one month's work pays one week's rent' which amounts to roughly the same thing. In the London context, much higher proportions are often discussed. Some commentators consider a higher normative ratio is appropriate because the amounts which households *actually* pay in London and the South East are so much higher. In the US, 30% has sometimes been considered a maximum, but this is being edged up by rising rents and prices, with different ratios being applied to different types and sizes of household. A higher ratio is considered by some to be acceptable if a household is paying a mortgage as distinct from rent, as the household is accumulating an asset rather than having part of its labour appropriated by a landlord. Even the Affordable Housing Commission has succumbed to 'ratio inflation' by claiming that a rate of 30% is traditional, and by conducting its analysis with a rate of 33%.

1.8 The ratio approach has some weaknesses. For example a household might have a low ratio because it is occupying poor condition housing; or because it was reducing its costs by sharing with another household or households to an extent which normative standards deem inappropriate, for example by having too few bedrooms for children or by living with parents. Both these strategies were well-established ways for low-paid households to reduce their housing costs in the past, but the health and social costs associated with them are increasingly appreciated. Nevertheless, these possibilities undermine the usefulness of the cost/income ratio in some circumstances.

1.9 A final criticism of the cost/income ratio is that it takes no account of the absolute level of residual income after housing costs are met. Although it will vary with household size and composition, we can conceive of a 'basket' of essential costs. After spending its 33% of income on housing costs (or whatever proportion is reasonable), a household with a high income will almost certainly be able to meet these essential

costs whereas one on a low income (even though its 33% will be less in absolute terms) might not have enough left over to meet essential costs. This is an argument for using different ratios for different income levels, or as we are generally most interested in those on low incomes, lower ratios for these groups. But once we start getting into these issues, many more practical issues arise in relation to the availability of data, and definitional issues over what constitutes a reasonable set of essential non-housing costs and how these vary between households. This is feasible when examining affordability at national, or possibly regional, level where detailed national sample surveys such as the Family Resources Survey can be used. These contain information at the required level of detail for individual households. At a local authority or neighbourhood level, data of that kind is not normally available.

1.10 Some further concerns arise in relation to particular groups:

- Firstly, housing benefit is available to some groups either to fully or (increasingly) partially meet their housing costs and this makes it necessary to take the impact of benefits into account when looking at incomes. This adds a further level of complexity in terms of data availability.
- Secondly, older people are not traditionally considered to be at high risk in terms of affordability, especially older owners, who may own outright. However, this group may still face high repair and maintenance costs and the costs of adapting their homes to meet their changing needs. Increasing numbers of older people are also finding themselves in the position of entering retirement and experiencing a reduction in income while living as a private tenant.
- Lastly, for potential owners in general, it may not be income which poses the main barrier to entry into home ownership but the need for a substantial deposit. This is not strictly an issue of affordability, as they have the alternative of living in the private rented sector, but if we are concerned with meeting aspirations, it is.

Quantifying affordability

2

- 2.1** The Affordable Housing Commission's analysis provides what is probably the most detailed and informed analysis yet of affordability problems, but it has one major disadvantage – the results are presented only down to regional level. By using the Family Resources Survey (FRS), the financial circumstances of individual households can be analysed in detail, including their receipt of state benefits, and households can then be categorised and quantified and estimates made of their housing spend.
- 2.2** In its analysis the Commission identified four groups with affordability problems, covering a broader range than most affordability assessments consider:
- struggling renters
 - low income older households
 - struggling homeowners
 - frustrated first time buyers
- 2.3** The Commission estimates that 4.8 million or 20% of all households in England have affordability problems. Struggling renters (in other words households whose rent is too high relative to their income), are mostly in the private rented rather than social rented sector, many affected by benefit cuts. They form the largest group (2.9 million). They are followed by low income older households, mostly outright owners and social rented tenants, the owners still struggling with mortgage payments or with other costs such as council tax and repair costs), and the tenants vulnerable to benefit cuts (1.0 million); struggling home owners unable to meet their mortgage payments without an adverse impact on their living standards (0.9 million, very vulnerable to any future increase interest rates). The fourth category which (presumably) overlaps with the previous three is different and is an estimate of the number of tenants (private and social) who cannot amass a deposit or otherwise obtain a mortgage of sufficient size to buy (1.6 million).
- 2.4** This is an attractive approach and in theory it would be good to be able to apply it to the Leeds City Region or any other sub-regional area, but the sample size of the FRS does not permit any analysis below regional level and even at that level it can be difficult. So if the objective is to look at housing affordability at a more local scale, we need a less ambitious approach, but ideally one which goes beyond the simpler measures of relative affordability referred to above.

Household incomes

- 2.5** The starting point for this study was detailed income estimates for local authorities in the Leeds City Region, broken down to neighbourhood (lower super output area) level. The estimated incomes were obtained from CACI's Paycheck database. CACI and other companies produce local income estimates of this kind for a wide

variety of purposes. They are used not just by public sector organisations but by private companies in researching the demand for their products or services. The estimates are modelled rather than directly based on questionnaire information such as that collected for the Family Resources Survey, because it would be prohibitively expensive to carry out such a survey on the scale which would provide local level data and to update this data at frequent intervals. Each company regards its model as commercially confidential so we do not know the detail of how the models are constructed, but broadly we can know that incomes are calculated on the basis of regularly updated national statistics and these are then mapped down to local areas on the basis of known local household characteristics.

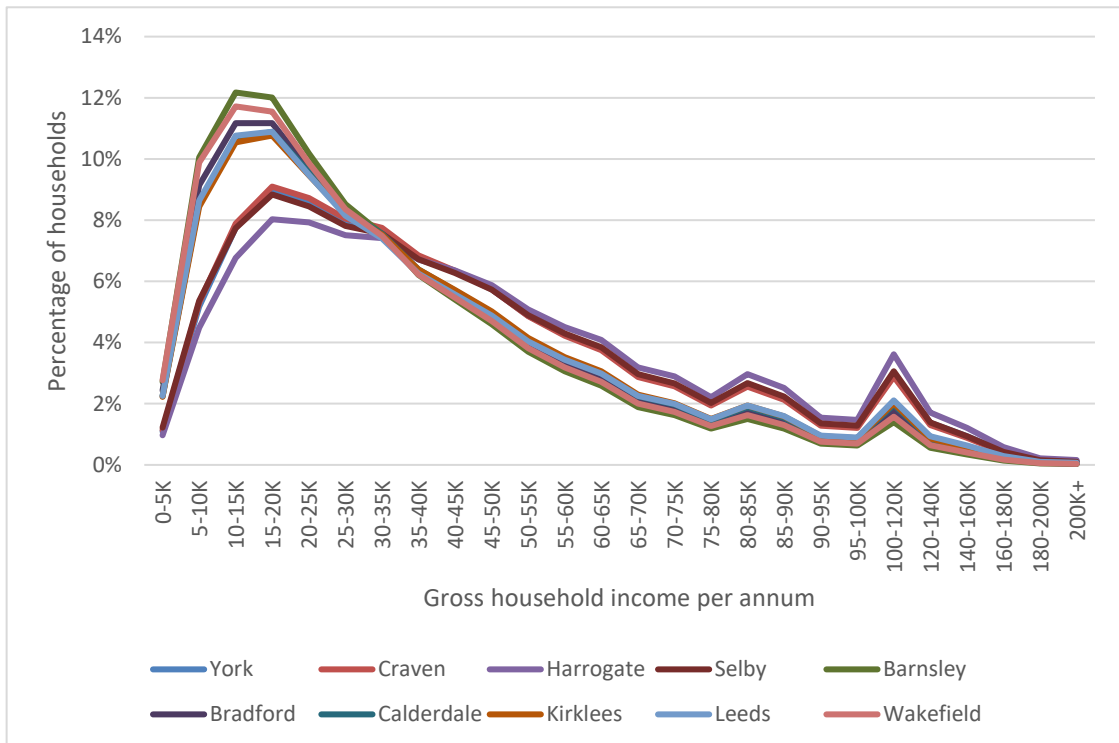
- 2.6** The CACI data on annual incomes estimates the number of households in each of 26 bands, £5,000 per band up to £100,000 and £20,000 per band above this. The estimates are for *all households*. In other words, they are not broken down any further by type of household. They cover income from all sources, including benefits. As well as actual incomes, the same data is available for equivalised incomes, that is incomes adjusted for household size using established factors.
- 2.7** Figure 2.1a shows the distribution of incomes for the local authorities examined in more detail in this paper. Craven, Selby, Harrogate and York stand out from the West Yorkshire authorities. In all the latter the £10-£15,000 and £15-£20,000 bands are the largest. Table 2.1 shows incomes at selected points in the income distribution for each authority. Figure 2.1b compares the distribution of incomes across the whole of West Yorkshire and the City Region, which are very similar, with the distribution for England, which has significantly smaller proportions of both low income households and those on the highest incomes.

Table 2.1: Distribution of gross household income by local authority 2019

	Gross income, £ per annum				
	10 th percentile	Lower quartile	Median	Upper quartile	90 th percentile
Leeds	9,481	16,532	29,893	50,879	78,398
Wakefield	8,661	15,275	27,529	46,798	70,787
Bradford	9,139	16,012	28,878	48,825	73,905
Calderdale	9,536	16,628	29,889	50,217	76,366
Kirklees	9,607	16,760	30,231	50,838	77,169
Harrogate	13,363	22,999	40,149	64,113	91,633
York	12,405	21,163	36,989	59,641	86,811
Selby	12,211	21,090	37,244	60,132	87,087
Craven	12,254	20,900	36,493	58,849	85,799
Barnsley	8,620	15,021	26,684	45,208	68,270
West Yorkshire	9,293	16,267	29,363	49,676	75,694
Leeds City Region	9,698	16,889	30,483	51,353	78,366

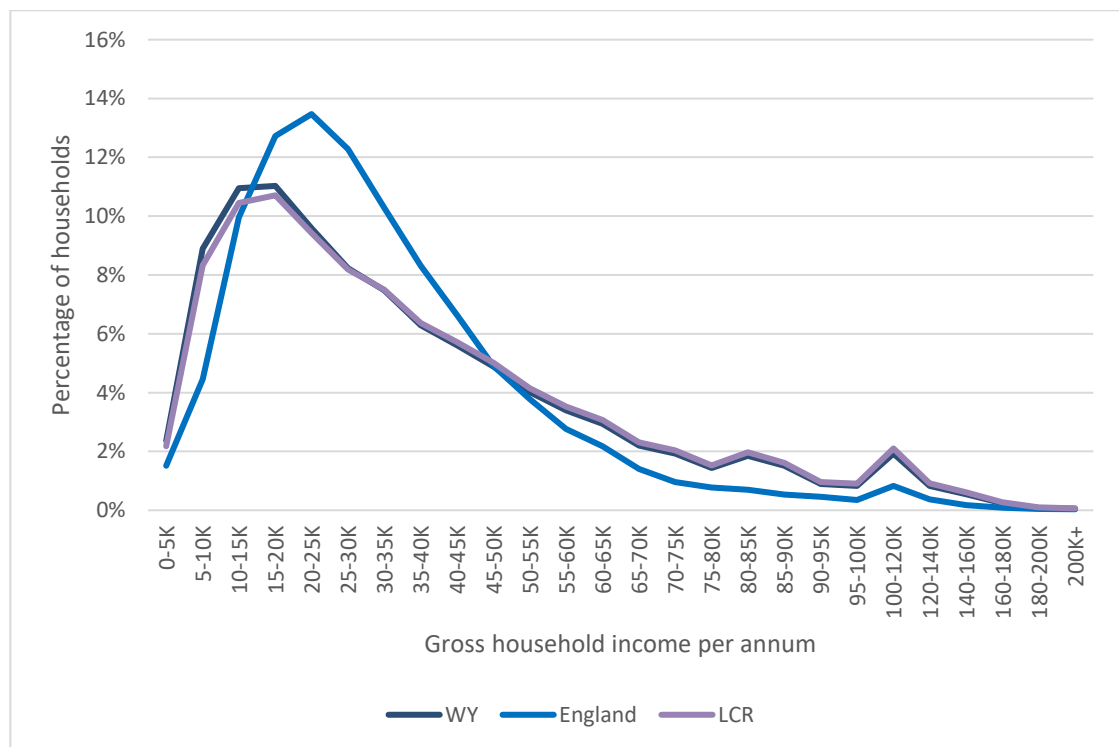
Source: CACI Paycheck.

Figure 2.1a: Distribution of gross household income by local authority 2019



Source: CACI Paycheck. Note that above £100,000 the bands increase to £20,000 from £5,000 and this accounts for the peak in the distribution at this point.

Figure 2.1b: Distribution of gross household income West Yorkshire, Leeds City Region and England, 2019

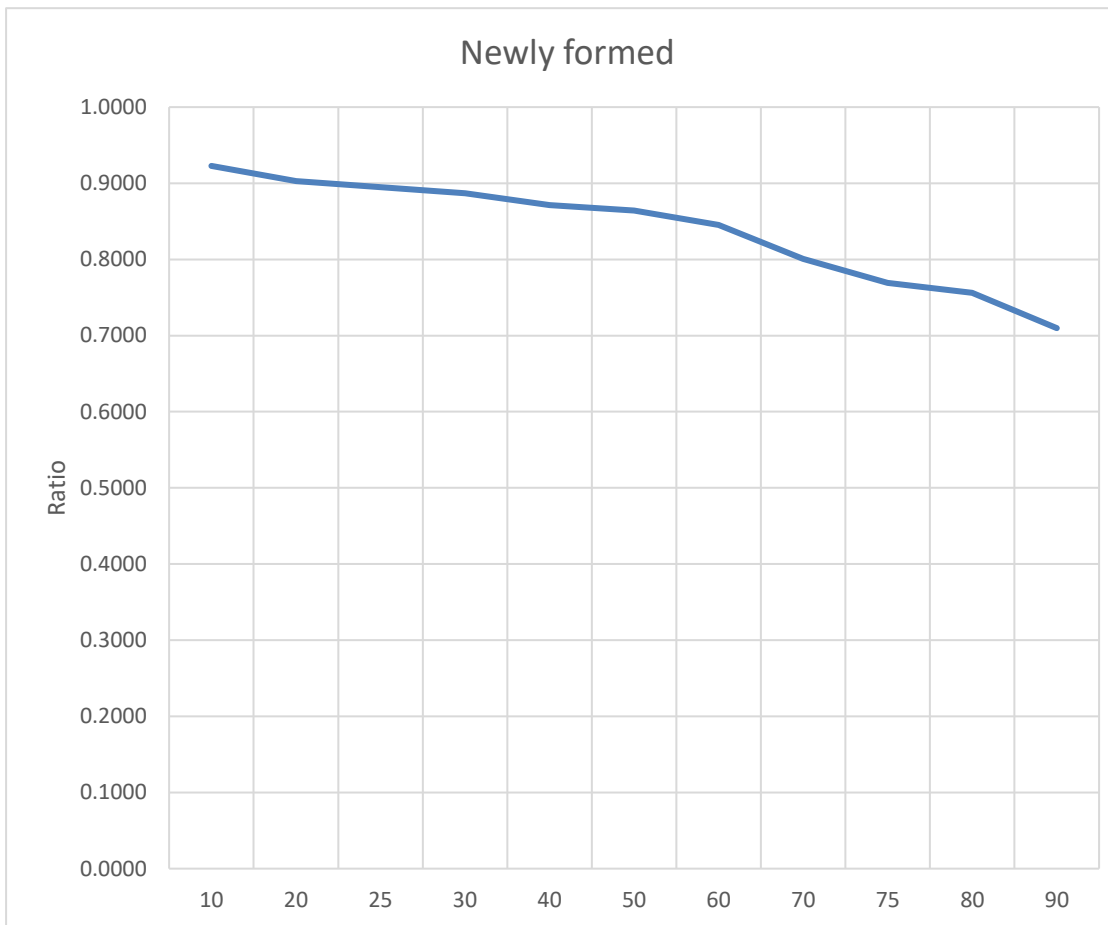


Source: CACI Paycheck. Note that above £100,000 the bands increase to £20,000 from £5,000 and this accounts for the peak in the distribution at this point.

Household groups

- 2.8** To examine affordability, a method is needed to extract estimates of the incomes of specific sub-groups of households of policy interest, for example for first time buyers. There is no reliable income data on such groups at local level. National surveys such as the English Housing Survey (EHS) have detailed information on personal characteristics which enable the extraction of income distributions for any sub-groups which the data can identify, provided that the sample size is large enough. These income distributions can then be compared with the distribution of all household incomes from the survey, to give a ratio between the two at various points on the distribution. In the simplest case, it might be identified using EHS that (say) households with no full-time employees and three dependent children had a mean income which was 50% of the mean income of all households. This can then be applied to *local* income data on all households from CACI to give a *local* estimate of the mean income for households with no full-time employees and three dependent children. This approach relies on the assumption that the *ratio* of the mean income of any particular group in a local area to the mean of all household incomes is the same locally as it is nationally. To improve accuracy, regional rather than national data has been used to calculate these ratios in most cases, although in practice the ratios are reasonably similar across different regions. This similarity, incidentally, provides a useful robustness check of the method.
- 2.9** Rather than relying on a simple comparison of the ratios of means, a comparison is instead made for the eleven different decile/quartile points on each income distribution. Figure 2.2 below shows the ratio at each point on the income spectrum for newly forming households. At the very bottom of the income spectrum, at the 10th percentile (the income point which 10% of households lie below and 90% lie above), there is not too much difference between newly forming households and all households, because of the presence of large numbers of other low income households (such as older people) in the overall household population. The 90th percentile point on the income distribution (the point dividing the 10% of households with the highest incomes from the rest), newly forming households have incomes at only 70% of the level of households as a whole. Hence the incomes of the most affluent newly forming households fall much further below the incomes of the most affluent households as a whole.

Figure 2.2: Comparison of incomes of newly forming households and all households, England 2013-2017



Source: English Housing Survey, 2013-2017

Estimating the proportion and number of households which can afford different cost thresholds

2.10 By using this approach, we can estimate a local income distribution for any group we are interested in for which a large enough sample can be extracted from EHS. By applying assumptions to the income distribution about the proportion of incomes to be devoted to housing costs and on other factors, we can obtain a table showing the percentage of households in any particular group which can or cannot afford a particular housing cost threshold. The main assumptions are:

- housing costs are assumed to be a maximum of 33% of gross income,
- purchasers can contribute a deposit of 5% which is taken into account in purchase cost estimates,
- the mortgage interest rate is 5%,
- mortgages are of the repayment type and the term is 25 years.

2.11 If we wish to convert these percentage estimates into actual numbers of households with affordability problems, we require a total to apply the percentages to. Unfortunately, in many cases data on the number of households to which we need to apply an affordability calculation is not available. Even estimates of tenure are difficult to make accurately at local level, let alone estimates of household composition. In the

case of the standard Planning Practice Guidance affordability calculation, there are usually estimates of some key groups (e.g. newly forming households in the future, or currently concealed households) from other sources. So going beyond proportions to numbers is a difficult step.

Household types

2.12 In this analysis we have looked at seven types of household. Even this has required the creation of local level estimates of base numbers by updating 2011 Census and other data. Data limitations have led us to limit the analysis to the five authorities of West Yorkshire, together with Selby, Barnsley, Craven, Harrogate and York. Direct analysis of the number of households with affordability problems is therefore restricted to local authority level, although further examination of the relative severity of the problems at LSOA level is undertaken later in this paper. There is a question over the smallest scale at which it is meaningful to produce estimates of affordability, given that people can move and must realistically expect to have to move to more affordable housing rather than being able to find housing in the exact location where they happen to be.

2.13 The seven groups examined are:

1. **All PRS tenants.** The baseline number of private renting households was obtained by updating the estimate of private renters in the 2011 Census for each local authority by the national annual average rate of growth for the sector. Differences in the size of the sector between authorities are substantial, but it is assumed that these have been captured in the baseline 2011 Census data. There is no local data from which to estimate different growth rates, or against which to test the estimates.
2. **All social tenants.** The number of social rented sector tenants was produced in the same way as the estimate for private tenants.
3. **All owner occupiers.** These were estimated as a residual, by deducting the estimates of private and social rented tenants from the total number of households. Equity and savings were not factored into (c), the category of all owner-occupiers, because of the difficulty of estimating equity holdings at local level, so this overall category should be treated with caution, as it overstates the problems of affordability experienced by households such as older people on low incomes but with significant equity.
4. **First time buyers.** No baseline estimates of the number of first-time buyers was available at local authority level so the analysis looks only at the proportions of this group who can afford housing at various cost thresholds.
5. **Households in poverty:** all households whose income after housing costs is less than 60% of the national median income. This was obtained from the CACI income data, which includes an estimate of the number of households in each area in each income band.
6. **In work households in poverty:** as (e) but with at least one person in employment. No baseline estimate was available at local authority level so the analysis looks only at the proportions of this group who can afford housing at various cost thresholds.
7. **Newly formed households.** These are defined as households with no previous tenure who have moved in the last three years. As they are new households, they are amongst the most likely groups to experience affordability problems. We provide an estimate of the likely numbers in each authority below.

Affordability estimates by local authority

- 3.1** Table 3.1 below summarises the results of our analysis of affordability in the Leeds City Region. It shows, for each of the seven groups listed above, the percentage of households which *cannot afford* a range of six housing cost thresholds. These cover both rents and mortgage costs. The table shows three thresholds for rents and three for mortgage costs. Taking the example of the private rented sector in Leeds (the first row of data in the table), 29% of households living in the private rented sector are estimated to be unable to afford a rent of £500 pcm, but 85% cannot afford £1,500 per month, including, of course, the 29% who cannot afford the lower rent level. The total number of households in each category is shown where available.
- 3.2** Detailed tables in Annex 1 show, for each of the ten local authorities covered in the analysis, for the five West Yorkshire authorities in aggregate, and for all ten Leeds City Region authorities in aggregate, affordability measured against more detailed sets of thresholds which should enable results to be extracted as required for a variety of different types of housing provision. The thresholds shown in Table 3.1 have been chosen to cover the range of most renting and purchase costs.
- 3.3** Note that the estimates for West Yorkshire and for the Leeds City Region were prepared by aggregating the households in each component authority to create new profiles for the two additional areas. The proportions able to afford each threshold were then calculated from these aggregate profiles. This produces results which differ from those obtained by simply averaging the results for the individual component authorities.

Table 3.1: Summary of affordability by type of household

Group	Local authority	% who cannot afford rent/mort at each threshold						Number of households
		Rent			Purchase price			
		£500 pcm	£1000 pcm	£1500 pcm	£100,000	£150,000	£200,000	
PRS tenants	Leeds	29	68	85	34	57	74	66,645
	Wakefield	33	73	89	39	62	78	20,065
	Bradford	31	73	90	38	62	79	40,977
	Calderdale	28	68	86	34	57	75	17,246
	Kirklees	28	68	86	34	57	74	36,447
	Harrogate	16	51	78	19	40	58	13,620
	York	20	60	86	24	47	67	17,467
	Selby	19	56	81	23	44	63	4,861
	Craven	19	57	81	23	45	64	4,929
	Barnsley	34	75	90	41	64	80	16,361
	West Yorkshire	29	67	85	35	56	74	205,398
	Leeds City Region	28	67	85	33	56	74	270,101
SRS tenants	Leeds	49	85	92	55	78	89	70,910
	Wakefield	54	89	92	61	82	90	34,125
	Bradford	53	90	96	60	83	93	28,695
	Calderdale	49	86	92	56	79	90	13,569
	Kirklees	48	85	92	55	78	90	21,794
	Harrogate	30	76	91	36	64	81	5,873
	York	37	85	97	43	74	90	11,610
	Selby	35	79	91	40	69	84	4,229
	Craven	35	80	91	42	71	85	2,543
	Barnsley	56	90	92	62	83	90	23,048
	West Yorkshire	50	85	92	58	79	90	173,341
	Leeds City Region	48	85	92	54	78	89	219,173
Owners	Leeds	22	49	70	25	41	55	195,998
	Wakefield	25	53	75	28	44	59	94,822
	Bradford	24	53	75	27	44	59	133,612
	Calderdale	22	49	71	25	40	55	62,551
	Kirklees	22	49	70	25	40	54	122,058
	Harrogate	14	34	56	16	28	39	50,055
	York	17	41	65	21	36	51	58,312
	Selby	16	38	60	18	31	43	28,177
	Craven	16	39	61	18	31	44	20,788
	Barnsley	31	60	80	28	46	61	70,981
	West Yorkshire	24	50	72	26	41	56	580,773
	Leeds City Region	21	48	70	25	40	54	799,387
1st time buyers	Leeds	25	54	74	28	44	60	NA
	Wakefield	27	58	80	30	49	64	NA
	Bradford	27	58	80	30	48	64	NA
	Calderdale	25	54	75	28	44	60	NA
	Kirklees	24	53	75	28	44	59	NA
	Harrogate	15	38	61	18	30	43	NA
	York	18	44	70	21	36	51	NA

Group	Local authority	% who cannot afford rent/mort at each threshold						Number of households
		Rent			Purchase price			
		£500 pcm	£1000 pcm	£1500 pcm	£100,000	£150,000	£200,000	
	Selby	17	42	65	20	34	48	NA
	Craven	17	43	66	20	34	49	NA
	Barnsley	28	60	81	31	51	65	NA
	West Yorkshire	26	55	76	28	45	61	NA
	Leeds City Region	25	53	74	27	43	59	NA
IAHC <60% inc	Leeds	56	90	92	62	85	91	108,500
	Wakefield	61	91	92	67	89	91	43,201
	Bradford	61	94	96	67	90	94	55,328
	Calderdale	56	90	92	63	85	91	24,105
	Kirklees	55	90	92	62	85	91	46,201
	Harrogate	38	84	92	45	74	90	10,734
	York	46	93	98	53	83	96	15,395
	Selby	43	87	92	49	78	90	6,656
	Craven	44	88	92	50	79	90	4,684
	Barnsley	63	91	93	69	90	91	32,408
	West Yorkshire	60	90	92	66	86	91	255,472
	Leeds City Region	57	90	92	64	84	91	325,348
	IAHC <60% inc, 1+ empld	Leeds	36	87	92	43	77	90
Wakefield		42	90	92	50	82	91	NA
Bradford		40	93	96	48	83	94	NA
Calderdale		36	88	92	43	78	90	NA
Kirklees		36	87	92	42	77	90	NA
Harrogate		21	72	91	26	53	81	NA
York		26	84	98	31	65	91	NA
Selby		25	79	91	29	61	86	NA
Craven		25	80	91	29	62	87	NA
Barnsley		44	90	92	52	84	91	NA
West Yorkshire		37	88	92	45	79	90	NA
Leeds City Region		35	87	92	42	76	90	NA
Newly formed		Leeds	29	68	85	34	57	74
	Wakefield	33	73	89	39	62	78	NA
	Bradford	31	73	90	38	62	79	NA
	Calderdale	28	68	86	34	57	75	NA
	Kirklees	28	68	86	34	57	74	NA
	Harrogate	16	51	78	19	40	58	NA
	York	20	60	86	24	47	67	NA
	Selby	24	57	83	28	47	64	NA
	Craven	24	58	84	28	48	66	NA
	Barnsley	38	77	91	43	65	82	NA
	West Yorkshire	29	71	90	36	59	78	NA
	Leeds City Region	28	69	89	35	57	76	NA

The supply of affordable housing

- 4.1** In this section, we consider the question of whether the supply of affordable housing is adequate to meet the demands identified in the table above. Theoretically, we could compare the estimates of the proportions of households of each type in the table above to the overall supply of housing to rent or to buy, in the same way as we might, for example, look at housing occupancy rates to determine the numbers of households occupying too little or too much housing against a yardstick such as the bedroom standard. In relation to housing costs, however, this is impracticable. There is no overall data on the values of the whole housing stock. Data on the distribution of the values of dwellings sold in a particular period is readily available from HM Land Registry but this represents only those properties coming on to the market in that period, the mix of which will certainly not be representative of the overall stock. Higher value dwellings, for example, come onto the market less frequently than cheaper ones.
- 4.2** Data on the private rented sector are even more limited. There is no comprehensive database of agreed private rents for new lettings during a particular period, and no local level data on the rents paid by those tenants who have not moved (as there is in the social rented sector). National surveys such as EHS give an indication of the rents of all tenants but cannot provide data below regional level. ONS publishes a summary of private rents (upper and lower quartiles and median) which is based on data provided by the Valuation Office Agency covering those rents which the agency records for a range of purposes, but ONS stresses that the data is not from a representative sample of new lettings and it excludes tenancies where housing benefit is involved. The guidance on using the data indicates that it should not be used to look at trends over time or even to make comparisons between areas. There are some privately provided estimates of the rent levels of properties currently on the market. In most cases these are based on asking prices rather than agreed rents and they tend to produce higher estimates of rents than the data published by ONS. They probably fail to capture the rents of many properties which are let by individual landlords by word of mouth or other informal means, and they may therefore miss a significant part of the lower end of the market.
- 4.3** It is also the case that the estimates of the proportions of households of different types in the table above and in the fuller tables in Annex 1 refer to *all* households in the relevant category, rather than those who might be seeking to move at any particular point in time. The table for private tenants in Leeds for example (see Annex 1) indicates that 19% of private tenants (almost 13,000 households) cannot afford a rent of £400 pcm without spending more than 33% of their gross income. These represent the struggling private tenants identified by the Affordability Commission. Across the whole City Region, 75,600 households fall into this category.

Private rents

4.4 Table 4.1 below provides a picture of the supply of private rented accommodation in the Leeds City Region. The size of the PRS in each authority was estimated by applying the national growth rate to data from the 2011 Census, on the assumption that the 2011 base year captured differences between authorities in the size of the sector. The turnover rate in the sector was derived from the English Housing Survey, with adjustments to reflect the importance of the student market in some authorities. The lower quartile, median and upper quartile rents in each authority in 2018-19 are published by ONS, but there is no detailed indication of the distribution of rents. Data from the website home.co.uk has been used to derive a distribution of rents in broad bands, which has been applied to the estimated turnover in the sector to give an indication of the supply of new private rented lettings. This should be assumed to provide only a general indication of the size of the sector and the distribution of rents rather than an accurate breakdown.

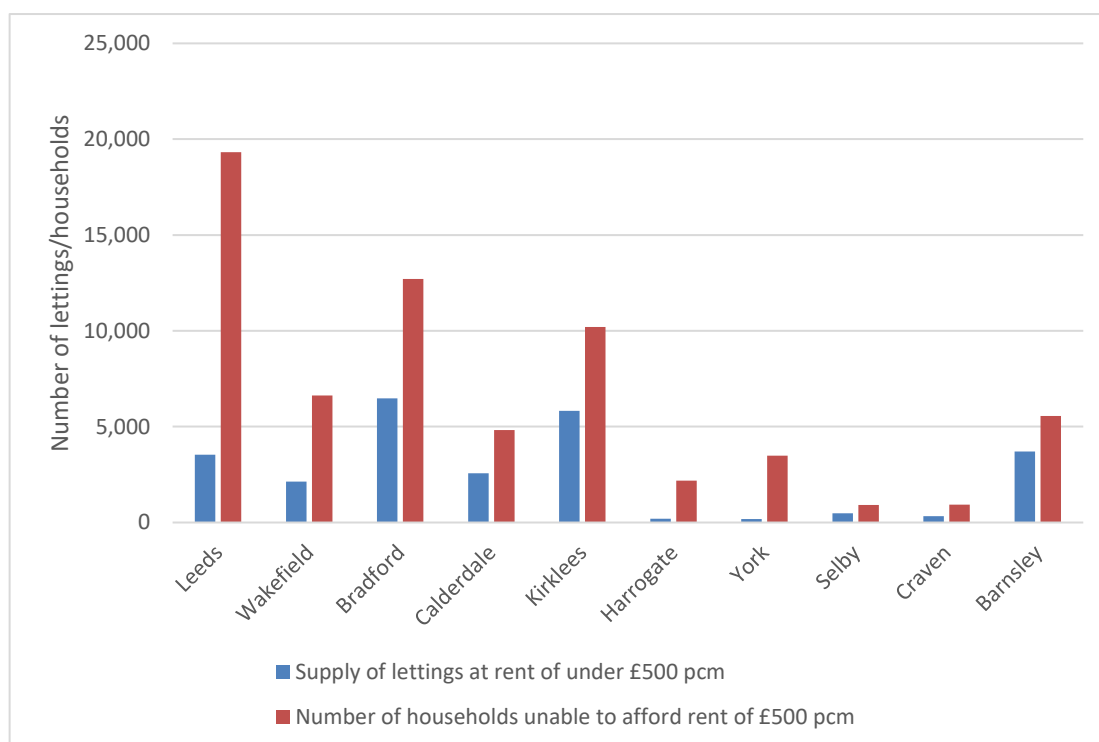
Table 4.1: Private rented sector supply

Local authority	Estimates based on 2011 Census and EHS			ONS Private Rental Market Statistics 2018-19			Based on data extracted from home.co.uk March 2020 for nearest equivalent area - percentages, and numbers controlled to estimated PRS annual turnover									
	PRS 2018	PRS estimated turnover rate	New tenancies per annum	Lower quartile rent 2018-19 pcm	Median rent 2018-19 pcm	Upper quartile rent 2018-19 pcm	Rent under £250 pcm	£250 to £500 pcm rent	£500 to £1,000 pcm rent	£1,000 to £2,000 pcm rent	£2,000 and over pcm rent	Rent under £250 pcm	£250 to £500 pcm rent	£500 to £1,000 pcm rent	£1,000 to £2,000 pcm rent	£2,000 and over pcm rent
Leeds	66,645	35%	23,192	575	675	850	0%	15%	37%	28%	19%	13	3,519	8,589	6,599	4,472
Wakefield	20,065	23%	4,655	450	525	600	0%	45%	48%	4%	2%	23	2,110	2,224	183	115
Bradford	40,977	29%	11,883	425	500	650	1%	53%	43%	2%	0%	141	6,330	5,078	282	53
Calderdale	17,246	23%	4,001	425	495	575	0%	64%	34%	1%	0%	0	2,578	1,363	59	0
Kirklees	36,447	35%	12,684	425	500	600	1%	45%	36%	13%	5%	104	5,729	4,505	1,681	664
Harrogate	13,620	23%	3,160	610	725	900	0%	6%	68%	22%	4%	0	197	2,160	691	111
York	17,467	35%	6,079	675	775	1,050	0%	3%	61%	27%	10%	0	181	3,680	1,614	603
Selby	5,123	23%	1,178	495	570	675	0%	41%	51%	2%	6%	0	481	601	24	72
Craven	4,929	23%	1,134	495	575	650	0%	29%	68%	4%	0%	0	324	770	41	0
Barnsley	16,361	29%	4,745	450	525	625	1%	77%	21%	1%	0%	47	3,654	996	47	0
West Yorkshire	181,380	31%	56,415	2,300	2,695	3,275	0%	36%	39%	16%	9%	281	20,266	21,759	8,804	5,304
Leeds City Region	238,880	30%	72,711	5,025	5,865	7,175	0%	35%	41%	15%	8%	328	25,103	29,966	11,221	6,090

Sources: ONS 2011 Census Table QS404EW, English Housing Survey 2017-18, ONS Private Rental Market Statistics 2018-19

- 4.5** Rents in Bradford, Calderdale, Kirklees and Wakefield are lowest. In Bradford, Calderdale and Kirklees, the £250-£500 pcm band has the greatest supply. In Wakefield, the supplies of lettings in this band and in the £500-£1,000 pcm band are similar. In Leeds, where the median rent is higher, there are fewer lettings in the £250-£500 band and more in the £500-£1,000 and £1,000-£2,000 bands. Harrogate and York stand out as having very few lettings in the bands under £500, and the majority of lettings in the £500-£1,000 band. Craven, Selby and Barnsley are more similar to West Yorkshire than to Harrogate and York.
- 4.6** Comparing this supply to the amounts which existing private tenants can afford, the proportions who can only afford rents under £250 pcm are consistently far greater than supply except, paradoxically in Harrogate and York, where there is very little demand for housing at this rent level. This arises because there are very few households with such low incomes in these areas, but that may in practice result from the current distribution of lettings, rather than from demand. Low income households in Harrogate and York have little alternative to the social rented sector, unless they can find ways of occupying private tenancies with other low-income households, for example by room-sharing. Not surprisingly, the shortage of lettings at rents below £250 pcm is even more severe if existing social rented sector tenants, who might be seeking a private rented tenancy, are also included.
- 4.7** Our estimate of 75,600 households across the City Region requiring a letting at a rent of below £500 pcm relates to the whole 'stock' of existing tenants in the private rented sector, rather than to the number who might be seeking a new tenancy at any particular point in time. However, a comparison of the size of this 'stock' of tenants with the annual supply or 'flow' of new lettings at rents below the same level (Figure 4.1 below) gives an indication of the scale of mismatch. Across the City Region as a whole, and across West Yorkshire, the stock of demand for low rent units is about three times the annual rate of supply. In Craven and Wakefield, it is about three times greater than the supply, and in Leeds five times. In Harrogate it is eleven times supply and in York almost twenty times, but the overall scale of demand is much lower. In the remaining authorities the stock of demand is between one and a half and two times supply.

Figure 4.1: Private rented sector: comparison of the stock of demand for accommodation at a rent of less than £500 pcm with the annual supply



Source: Tables 3.1 and 4.1

Home ownership

- 4.8** Table 4.2 below examines the supply of housing for owner occupation. The size of the owner occupied sector was estimated as the residual after deduction of the estimated private rented sector stock from the total of private housing. The turnover rate is very consistent at 6-7% per annum across all of the City Region authorities.
- 4.9** Looking at the four indicators of price thresholds from HM Land Registry sales data, the pattern is very similar to that for rent levels, as we would expect, given that rents are influenced, to a considerable extent, by property values. Prices are lowest in Barnsley, Bradford, Calderdale and Kirklees, and higher in Leeds, with Wakefield falling in between. Selby and Craven have higher prices than West Yorkshire and Barnsley, but York and especially Harrogate stand out as much higher priced areas. Across all of West Yorkshire, the price band £100,000-£150,000 consistently has the greatest supply, although in Leeds there is also a high proportion of supply in the £150,000-£200,000 band. In York the peak falls in the £150,000-£200,000 band in and Harrogate in the £200,000-£250,000 band. Both these authorities have a good supply of much higher priced dwellings over £400,000. Figure 4.2 shows the detailed pattern of dwelling sales by price for each authority.
- 4.10** The same difficulties as in the previous section on private renting arise when we seek to compare the 'stock' of all owner occupiers with the annual supply or 'flow' of sales (Figure 4.3). The supply of dwellings costing less than £100,000 is about 11,400 across the whole City Region. The stock of owner occupiers who can only afford a dwelling costing less than £100,000 on the basis of their income is very large but includes older households on low incomes who have paid off all or most of their mortgage. Netting off the estimated number of middle-aged and older home owners (aged 60 and over) and assuming that the same proportion of younger owners can only afford a dwelling costing under £100,000 leads to an overall estimate of the

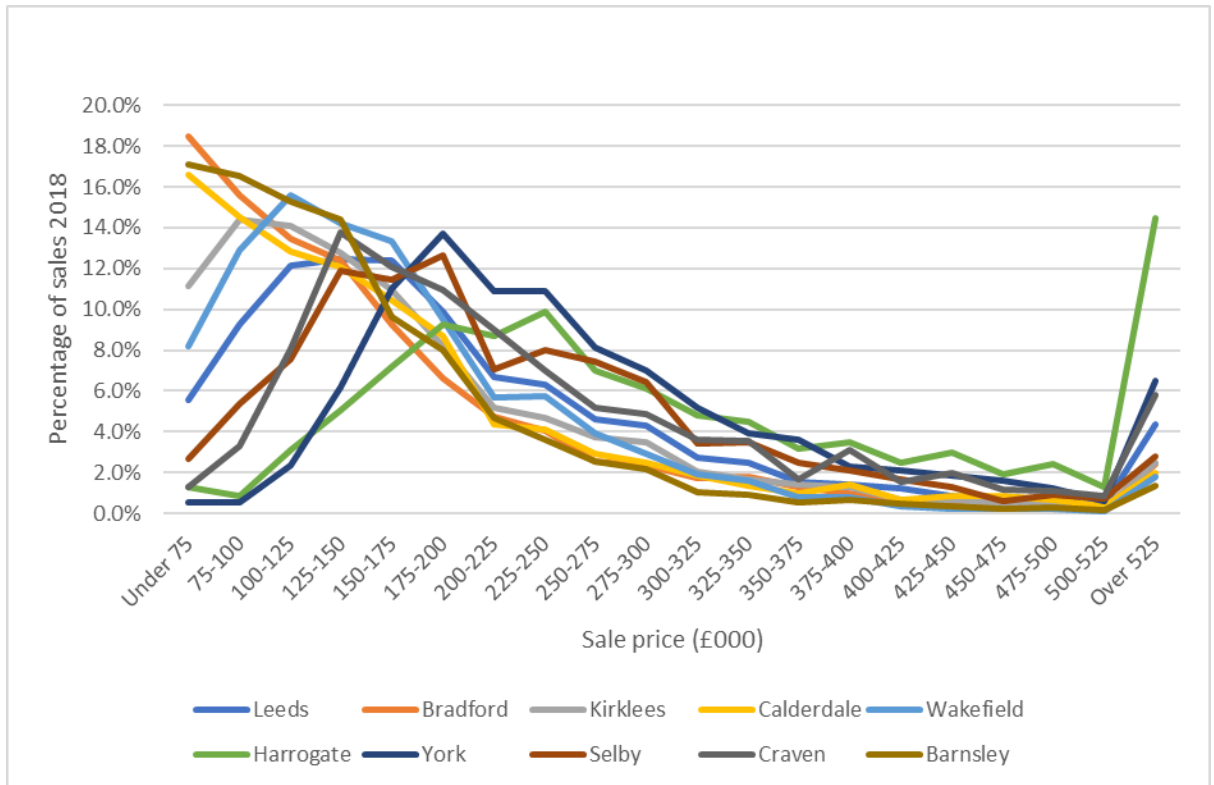
demand for dwellings costs under £100,000 or almost 23,500 across the City Region. This is more than twice the annual supply, but the picture varies from authority to authority, following much the same pattern as for private renters shown in the previous section. In York the demand from younger homeowners is nineteen times the supply, in Harrogate over eleven times supply, and in Craven five times supply. On the other hand in Wakefield, Calderdale and Barnsley the proportion is less than 1.5. Leeds falls between with demand at about three and a half times supply.

Affordability for newly forming households

- 4.11** Table 3.1 also included an estimate of the proportions of newly forming households in each authority and across the region who could only afford a dwelling costing less than £100,000. The land use planning system also incorporates a requirement for planning authorities to make estimates of the need for affordable housing using a methodology which is set out in official Planning Practice Guidance. This focusses on assessing the need for affordable housing, narrowly defined as social rented housing and various types of intermediate tenure housing but excluding private rented housing. Estimates of affordable need for planning purposes cannot therefore be readily compared with affordable need in a wider sense. There are two main categories of households identified in Planning Practice Guidance – those households currently in need, identified from a variety of sources; and those in need who will form in future years, identified from household projections. The former are captured within the estimates of affordability problems by tenure set out above. The latter approximate to the category of newly formed households in Table 3.1. Using the methodology set out in Planning Practice Guidance, we have estimated the likely annual average number of newly forming households in each local authority in the near future. These are derived by calculating gross new household formation, as distinct from the net new formation which is provided by household projections, and the figures shown draw on the most up to date and authoritative household projections produced by the Office of National Statistics.
- 4.12** There is a great deal of variation in the ability of newly forming households to afford housing costs across the seven authorities. In York and Harrogate, the incomes of first-time buyers are higher than in West Yorkshire, so the proportions of those who cannot afford thresholds such as a rent of £50 pcm or a dwelling costing less than £100,000 are small. In West Yorkshire itself, around 12-13% of newly forming households could not afford a rent of £250 pcm (the figure is 17% in Wakefield). This is a rent level below that of social rented, let alone private rented, units. These households would either fail to form (by living with parents for example) or they would adopt some form of sharing arrangement to reduce rental costs. The existence of this group supports the view that the benefit system fails to provide enough support to those on very low incomes in the private rented sector. Excluding these households, who cannot even afford a rent of £250 pcm, around 20-21% of newly forming households could not afford a rent of £500, amounting to around 33,000 households per annum across West Yorkshire. In most parts of West Yorkshire, there is a significant supply of new lettings at rents in the £250-£500 band, however, which many of these households could afford. Looking at the owner-occupied sector, around 30-40% of newly forming households cannot afford a dwelling costing £100,000, and 60-80% cannot afford a dwelling costing £150,000. The level of supply is very limited for the first group but better for the second.
- 4.13** Figure 4.3 also shows the number of newly forming households only able to afford a dwelling costing less than £100,000 in each authority. Although newly forming households only constitute a proportion of overall demand (with the remaining demand coming from existing households) they account for almost 50% of the supply of dwellings costing under £100,000 in the City Region as a whole (just over 5,500 households per annum). The proportion is lowest in the West Yorkshire authorities and

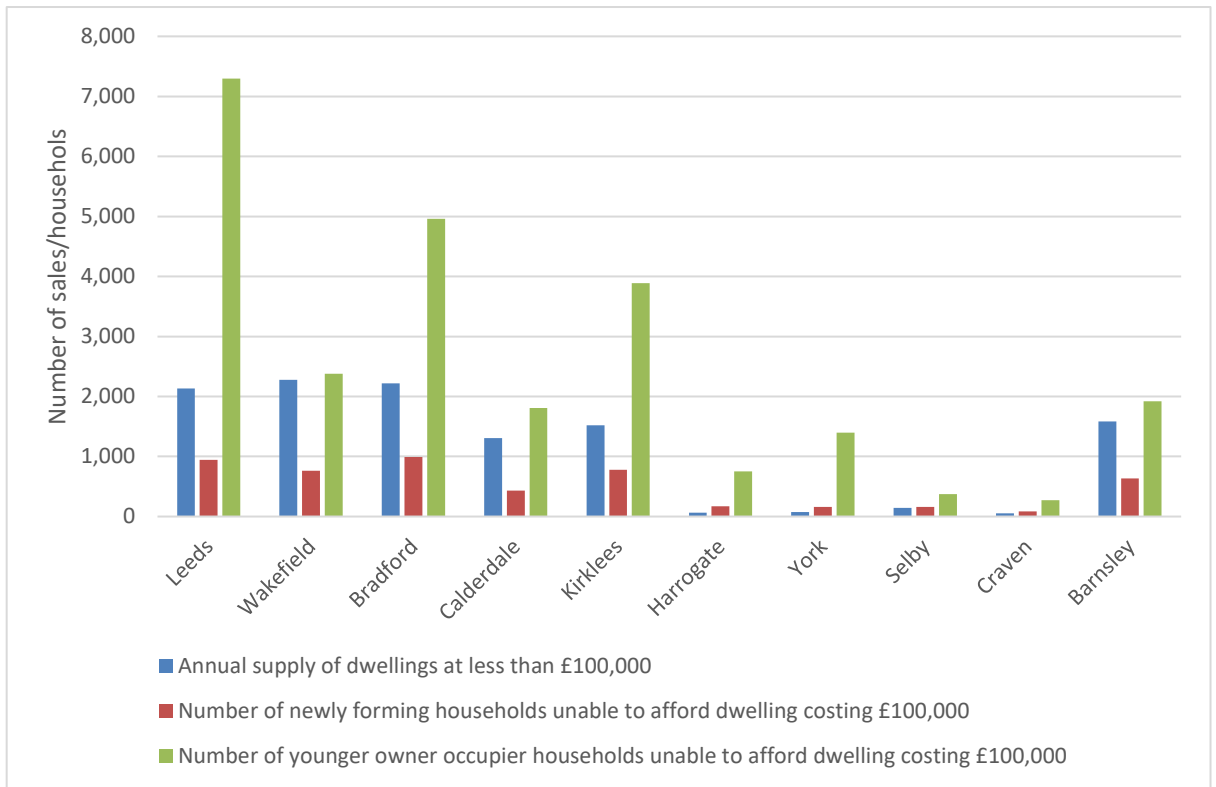
Barnsley, at around 30-40% of the supply. In Selby, Craven, Harrogate and York, the potential demand for dwellings costing under £100,000 from newly forming households is greater than the overall supply, in Harrogate by more than two and a half times. These authorities have nowhere near enough low cost supply to meet the affordability requirements of newly forming households, without even taking into account the backlog of existing younger owner occupiers who are paying more than is affordable in house purchase costs.

Figure 4.2: Distribution of sale prices 2018



Source: HM Land Registry Price Paid data 2018

Figure 4.3: Owner occupied sector: comparison of the ‘stock’ of demand for accommodation at a cost of less than £100,000 with the annual supply



Sources: Tables 3.1 and Table 4.2

Table 4.2: Owner occupied sector supply

Local authority	Estimates based on 2011 Census, HM Land Registry			HM Land Registry Price Paid data 2018												
	OO 2018	Sales per annum	Annual turn-over rate	10th percentile sale price	Lower quartile sale price	Median sale price	Upper quartile sale price	Under £75,000	£75-100,000	£100-150,000	£150-200,000	£200-250,000	£250-300,000	£300-350,000	£350-400,000	Over £400,000
Leeds	195,998	14,207	7%	90,000	113,000	172,000	254,000	6%	9%	25%	22%	13%	9%	5%	3%	8%
Wakefield	94,822	6,701	7%	80,000	109,000	150,000	210,000	18%	16%	26%	16%	9%	5%	4%	2%	5%
Bradford	133,612	8,868	7%	60,000	85,000	130,000	200,000	11%	14%	27%	19%	10%	7%	4%	3%	5%
Calderdale	62,551	4,079	7%	66,000	90,000	138,000	200,000	17%	15%	25%	19%	8%	5%	3%	2%	5%
Kirklees	122,058	7,235	6%	74,000	100,000	147,000	219,000	8%	13%	30%	23%	11%	7%	4%	2%	3%
Harrogate	50,055	3,303	7%	150,000	198,000	270,000	407,000	1%	1%	8%	16%	19%	13%	9%	7%	26%
York	58,312	3,748	6%	153,000	185,000	237,000	320,000	1%	1%	9%	25%	22%	15%	9%	6%	14%
Selby	29,427	2,073	7%	108,000	146,000	199,000	280,000	2%	5%	19%	24%	16%	14%	7%	5%	8%
Craven	20,778	1,297	6%	121,000	148,000	202,000	300,000	1%	3%	22%	23%	16%	10%	7%	5%	12%
Barnsley	70,981	4,663	7%	62,000	86,000	125,000	180,000	17%	17%	30%	18%	8%	5%	2%	1%	3%
West Yorkshire	609,041	41,090	7%	75,000	105,000	152,000	225,000	10%	13%	26%	20%	11%	7%	4%	3%	6%
Leeds City Region	838,594	56,174	7%	76,500	111,000	164,000	245,000	9%	11%	24%	20%	12%	8%	5%	3%	7%

Sources: ONS, 2011 Census Table QS404EW, HM Land Registry Price Paid data 2018

Neighbourhood level analysis

- 5.1** Limitations on the availability of data make it impractical to apply the detailed methodology used to assess affordability at local authority level to smaller neighbourhoods such as LSOAs. However, additional analysis has been carried out using the data available to provide indicative assessments of the pattern of affordability pressures for each of the groups (a) to (g) examined above. This analysis does not provide details of the *number* of households experiencing affordability problems in each group and indeed some groups could not even be quantified at local authority level because of the absence of local data on their numbers. Instead, the analysis constructs an index of the likely severity of affordability problems for each group. The includes measures of:
- The scale of each group in each LSOA relative to other LSOAs.
 - Income levels in each LSOA relative to other LSOAs, drawing on the CACI Paycheck estimates of overall household incomes.
 - *Where available*, additional specific estimates of affordability problems, such as the proportion of households receiving housing benefit.
 - The supply of affordable accommodation and its cost. As data on rent levels is not available at LSOA level, house prices have been used as a proxy for rents.
- 5.2** The groups (a)-(g) are shown in Table 5.1 below, together with the indicators used to compile LSOA scores.

Table 5.1: Components of neighbourhood affordability pressure indicator

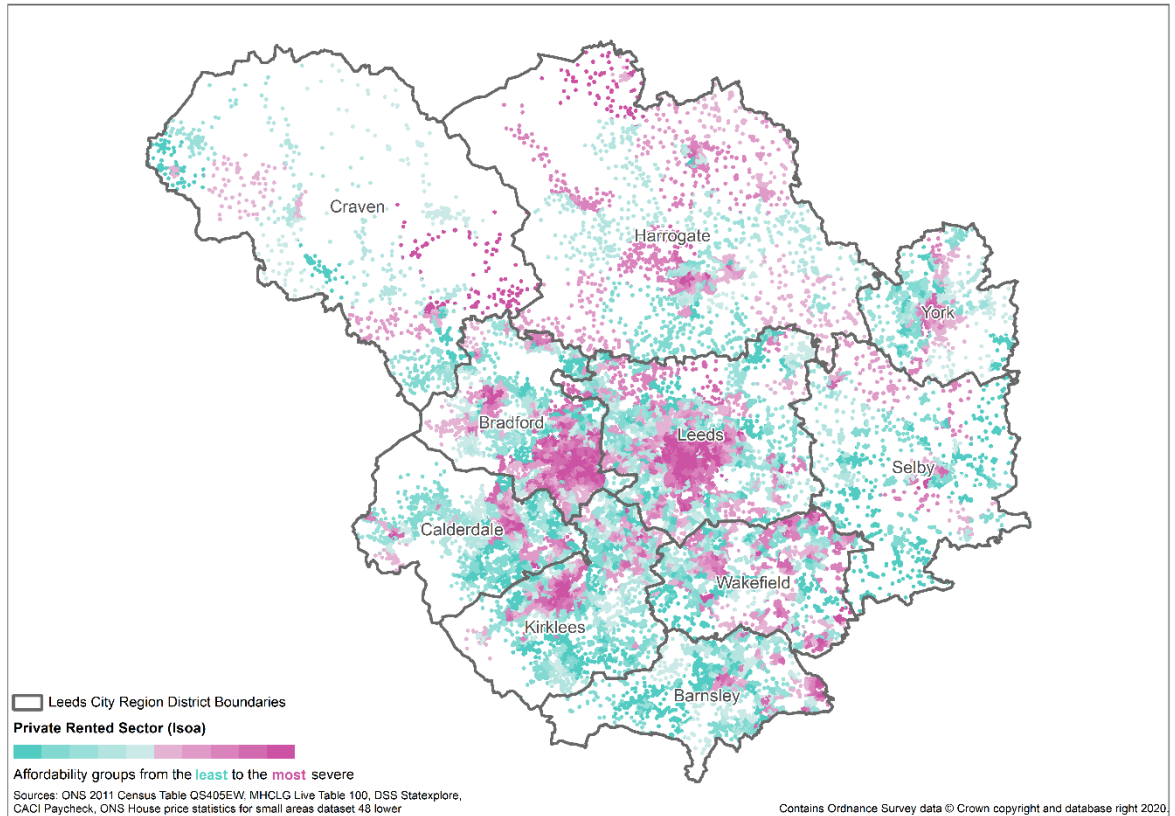
Group	Name	Components of indicator			
		1	2	3	4
Households in PRS	PRS	% hhds in PRS 2011	% PRS hhds on HB 2019	% all hhds with income <£20K 2019	LQ sale price 2019 - LSOA/LCR
Households in SRS	SRS	% hhds in SRS 2011	% SRS hhds on HB 2019	% hhds in SRS 2011 under 65	LQ sale price 2019 - LSOA/LCR
Households in OO	OO	% hhds in OO 2011	% OO hhds under 65 2011	LQ income 2019 - LCR/LSOA	LQ sale price 2019 - LSOA/LCR
First time buyers	FTB	% hhds in OO 2011	% OO hhds under 49 2011	LQ income 2019 - LCR/LSOA	LQ sale price 2019 - LSOA/LCR
Households with income below 60% of national median	AHC	% households within income <£17K 2019	--	--	--
Households with income below 60% of national median with at least one person in employment	AHCemp	% households within income <£17K 2019	% all persons 16-74 in employment	--	--
Newly forming households	NF	% persons aged 16-24 2011	% all hhds with income <£20K 2019	% private renting 2011 - LCR/LSOA	LQ sale price 2019 - LSOA/LCR

- 5.3** Maps 5.1 to 5.7 below show the pattern of affordability problems for each group. In each map, LSOAs have been banded into decile groups in descending order of severity on each measure. As these show the results of mapping indirect measures of affordability problems, they should be interpreted with caution and treated as providing a broad picture of patterns rather than a detailed one.
- 5.4** In the private rented sector (Map 5.1) there is a concentration of affordability problems in the cores of the larger urban areas within each authority, together with scattered problems in more rural areas in Craven and Harrogate. Higher rent levels may account for some of the latter.
- 5.5** In the social rented sector (Map 5.2), affordability problems are concentrated in the West Yorkshire authorities, but scattered across those areas with some peripheral areas of social housing standing out. Most younger households in the social rented sector have low or very low incomes (older households in the sector have been excluded from this analysis) so concentrations of those with affordability problems mirror concentrations of social rented sector supply. The data suggests little prospect of movement out of the social rented sector into home ownership for most younger social renters, or at best a requirement for intermediate tenure housing, especially in the more rural areas.
- 5.6** In the owner occupied sector as a whole (Map 5.3) and for first time buyers (Map 5.4), affordability problems show the pattern of widespread affordability issues across rural and peripheral areas, with less problems in the urban core areas because the supply of lower cost housing reduces need. The pattern of affordability problems for first time

buyers largely mirrors that for home-owners as a whole but there is a greater focus of problems in areas towards the eastern side of the City Region in Harrogate, York and Selby. It is important to remember that the data reflects the impact of recent affordability problems, so that, for example, the number of younger owners in high priced rural areas is small because they have been priced out of these areas for a long period and patterns of movement to lower priced urban centres are already established.

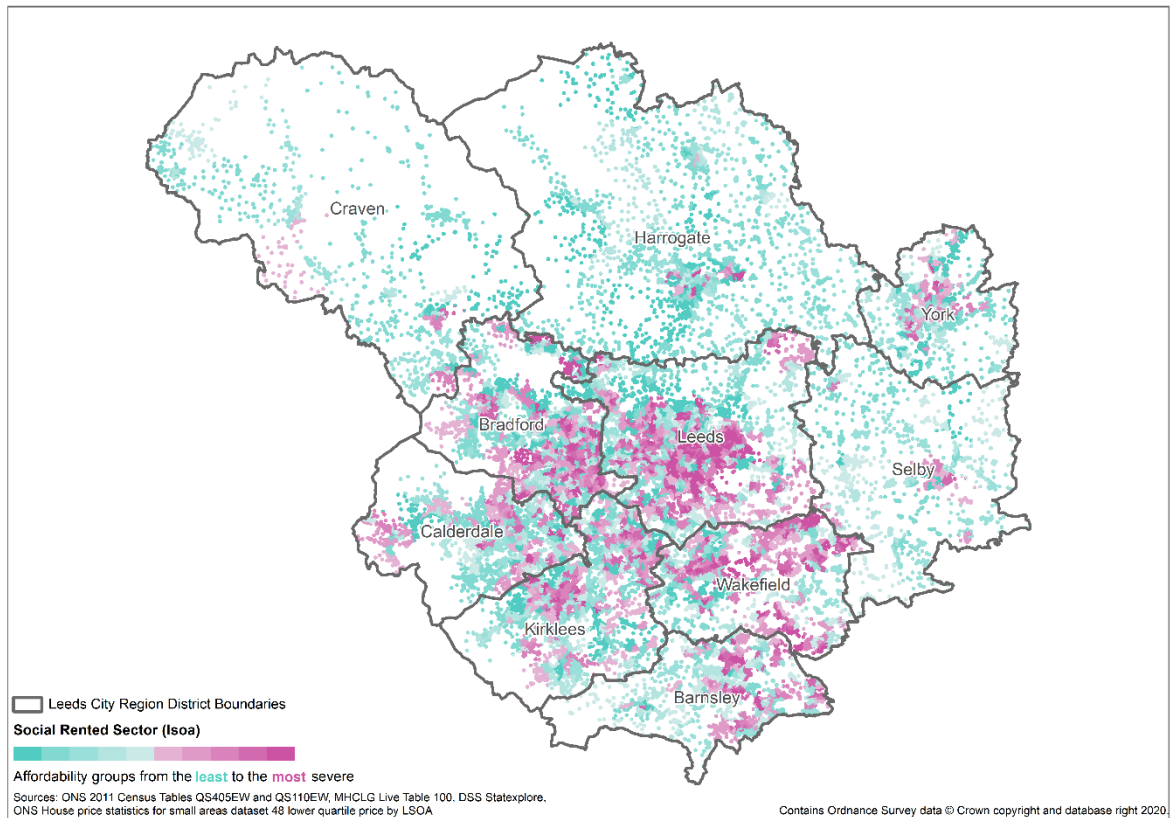
- 5.7** Concentrations of households in poverty (Map 5.5) emphasise the urban areas but with a scattered pattern, reflecting the fact that these households are found in both the private rented and the social rented sectors. There are few concentrations in more rural areas because of the low levels of renting. Most low income households have been priced out of these areas.
- 5.8** The pattern of affordability problems differs for households in poverty who have at least one person in employment (Map 5.6), with a shift in emphasis to suburban and rural areas of the City Region. York and Selby. This reflects the high housing costs in these areas, even for those households with an earner present.
- 5.9** Younger newly formed households with affordability problems (Map 5.7) are concentrated in Leeds, Harrogate, York and Selby rather than in the other areas of WestYorkshire and Barnsley. These areas attract young people for education or employment from the rural areas of the City Region and from further afield, but higher private rents (or possibly house purchase costs) increase the scale of affordability problems for them in the higher priced areas. In other parts of the City Region prices and rents are lower and the proportions of younger people are smaller.
- 5.10** The first part of this paper outlined the weaknesses of measures such as price to income ratios in demonstrating affordability. For comparative purposes, Map 5.8 shows the ratio of the lower quartile dwelling sale price in 2019 to the lower quartile household income based on 2019 CACI Paycheck data. This indicator is similar to that used by the Office of National Statistics to demonstrate patterns of housing affordability. The indicator used by ONS compares low quartile sales prices with workplace-based individual earnings, using data from the Annual Survey of Hours and Earnings (ASHE). ASHE data is not available below local authority level, so a map of affordability at LSOA level cannot be derived for the ONS indicator. However, the comparison in Map 5.8 of prices and household earnings gives an indication of the pattern of affordability produced by an indicator of this type. The indicator places a much greater emphasis on those areas with the highest house prices, as variability on this indicator is largely accounted for by price rather than income variations.

Map 5.1: Affordability problems for households in the private rented sector



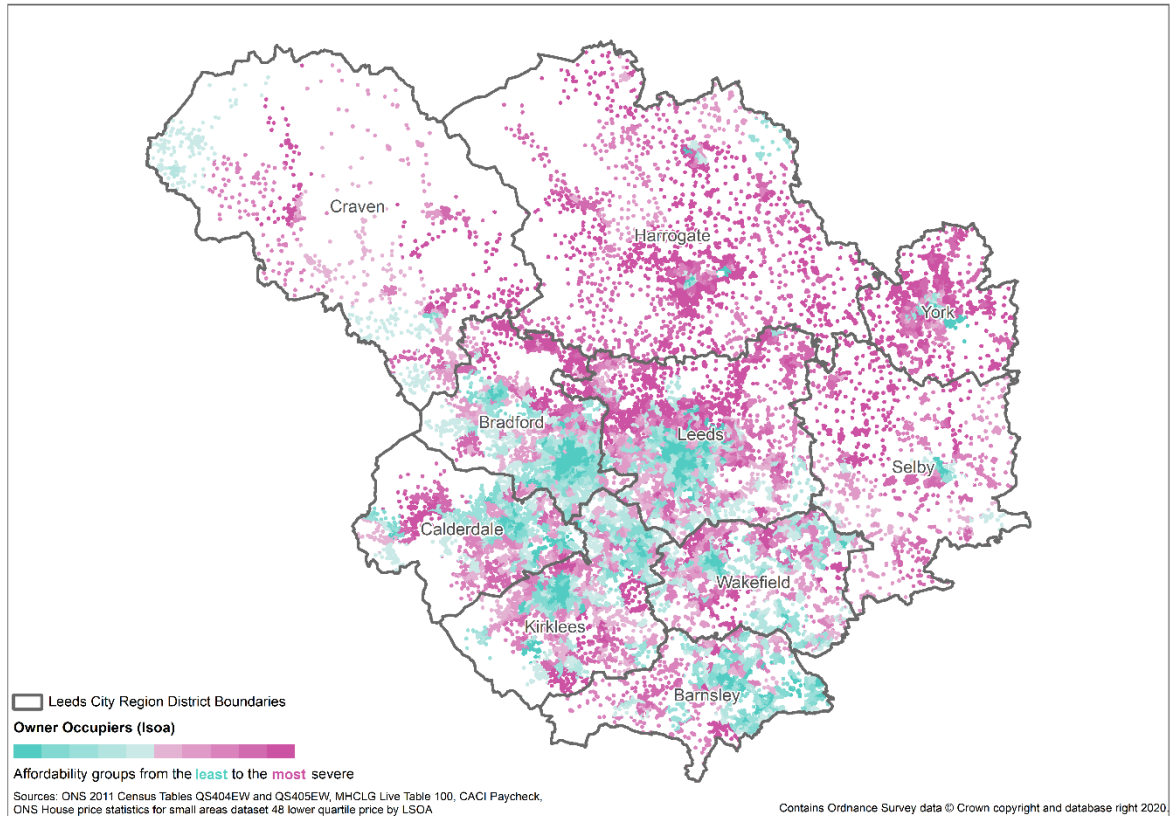
Sources: ONS 2011 Census Table QS405EW, MHCLG Live Table 100, DSS Statexplore, CACI Paycheck, ONS House price statistics for small areas dataset 48 lower quartile price by LSOA

Map 5.2: Affordability problems for households in the social rented sector



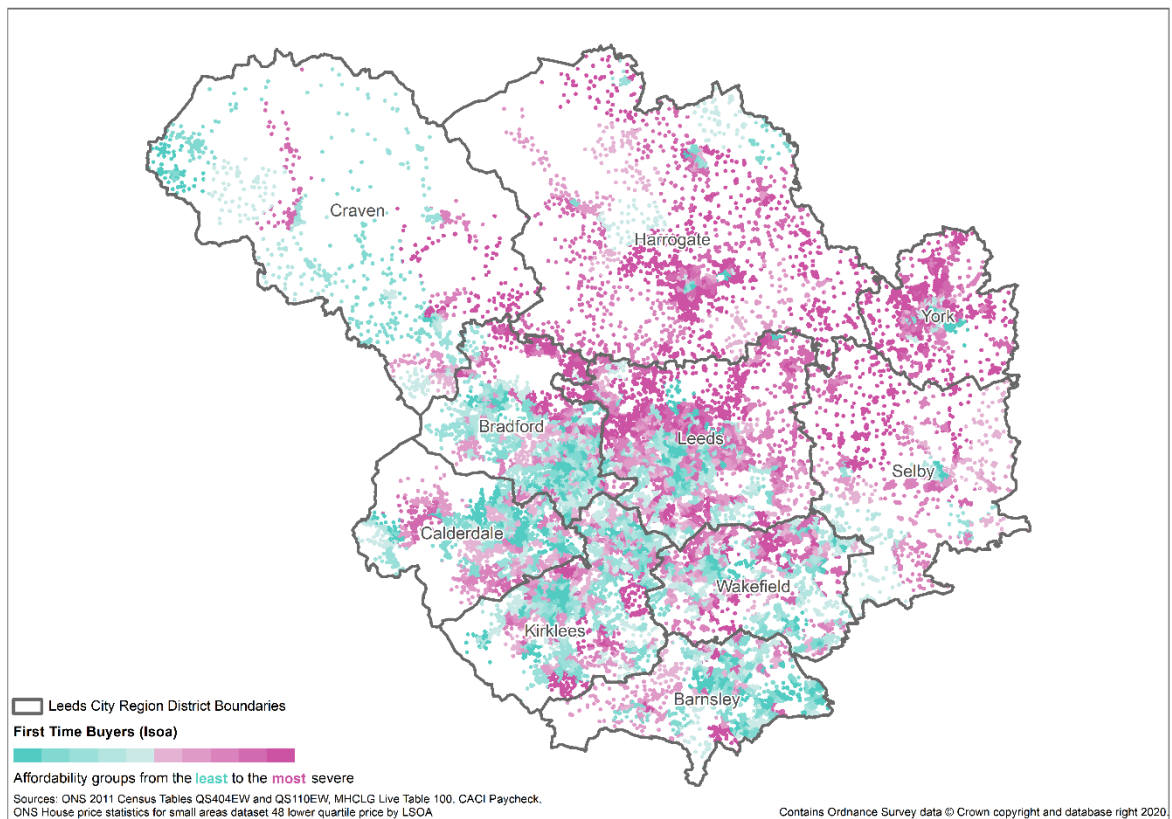
Sources: ONS 2011 Census Tables QS405EW and QS110EW, MHCLG Live Table 100, DSS Statexplore, ONS House price statistics for small areas dataset 48 lower quartile price by LSOA

Map 5.3: Affordability problems for households in the owner occupied sector



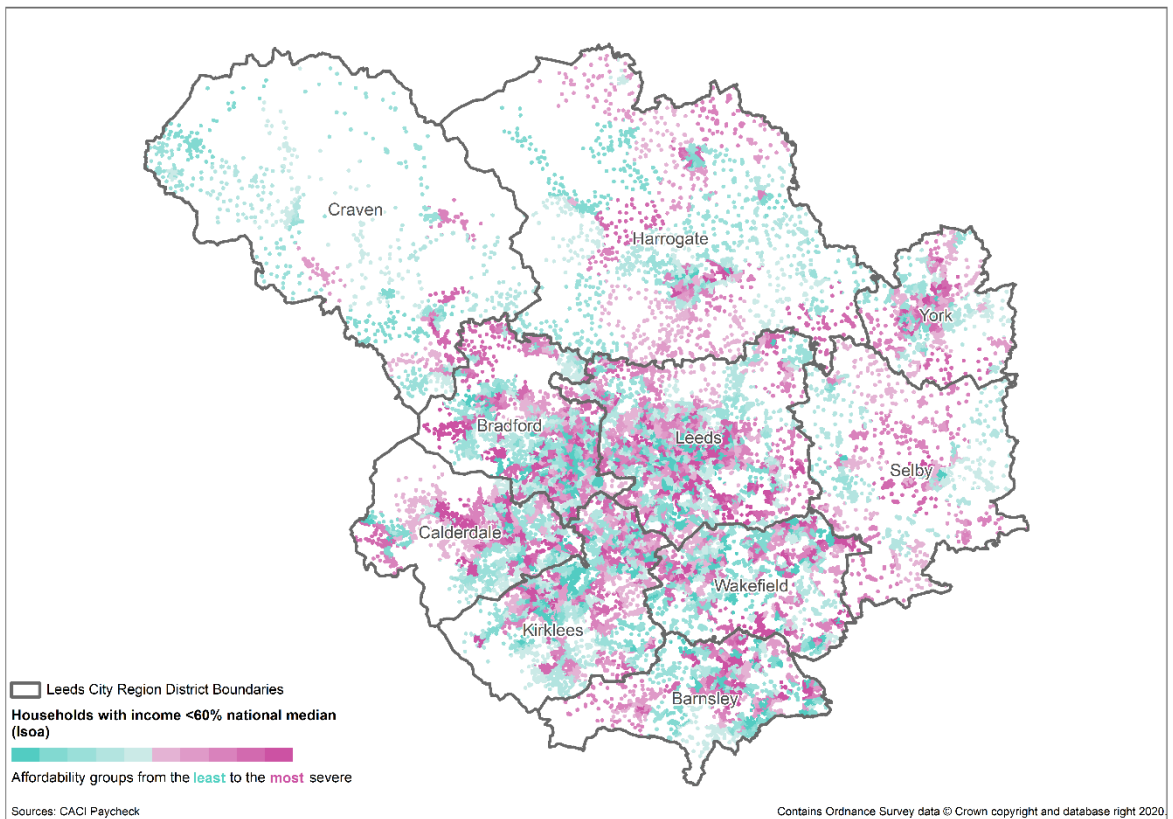
Sources: ONS 2011 Census Tables QS404EW and QS405EW, MHCLG Live Table 100, CACI Paycheck, ONS House price statistics for small areas dataset 48 lower quartile price by LSOA.

Map 5.4: Affordability problems for first time buyers in the owner occupied sector



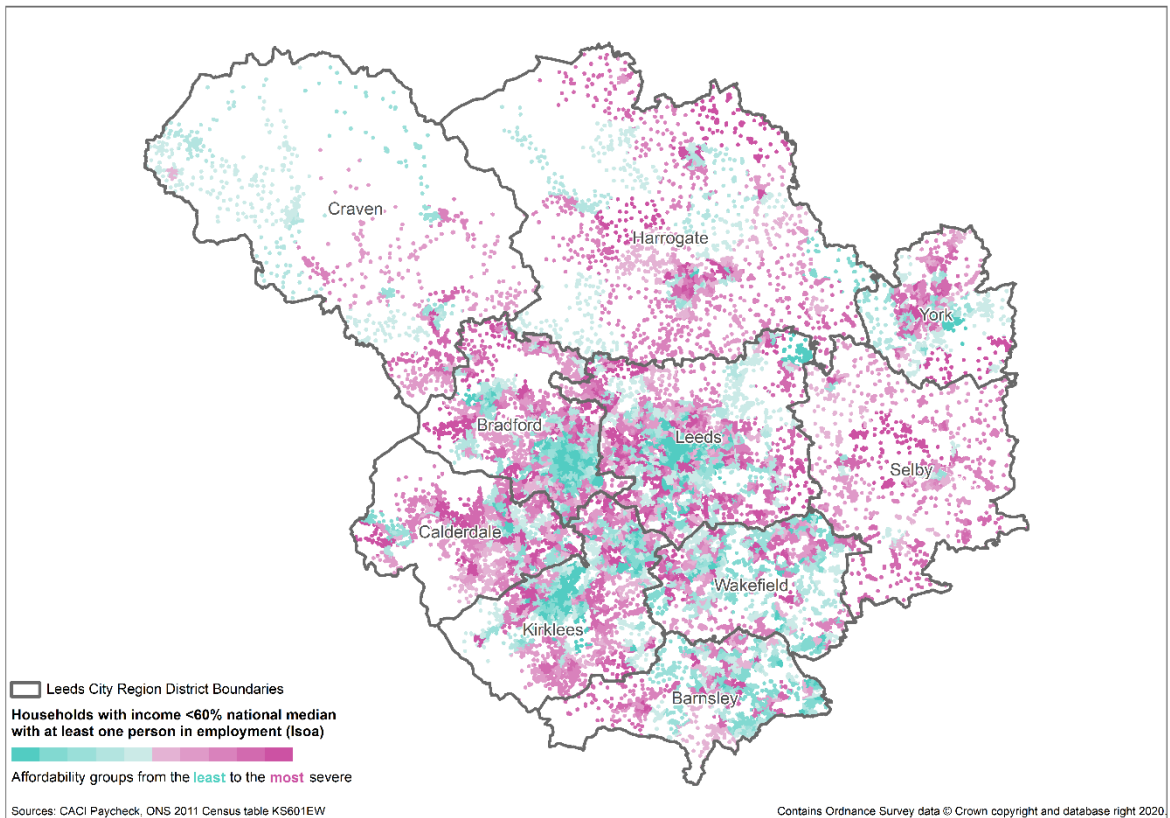
Sources: ONS 2011 Census Tables QS404EW and QS110EW, MHCLG Live Table 100, CACI Paycheck, ONS House price statistics for small areas dataset 48 lower quartile price by LSOA

Map 5.5: Affordability problems for households in poverty (households with incomes below 60% of national median)



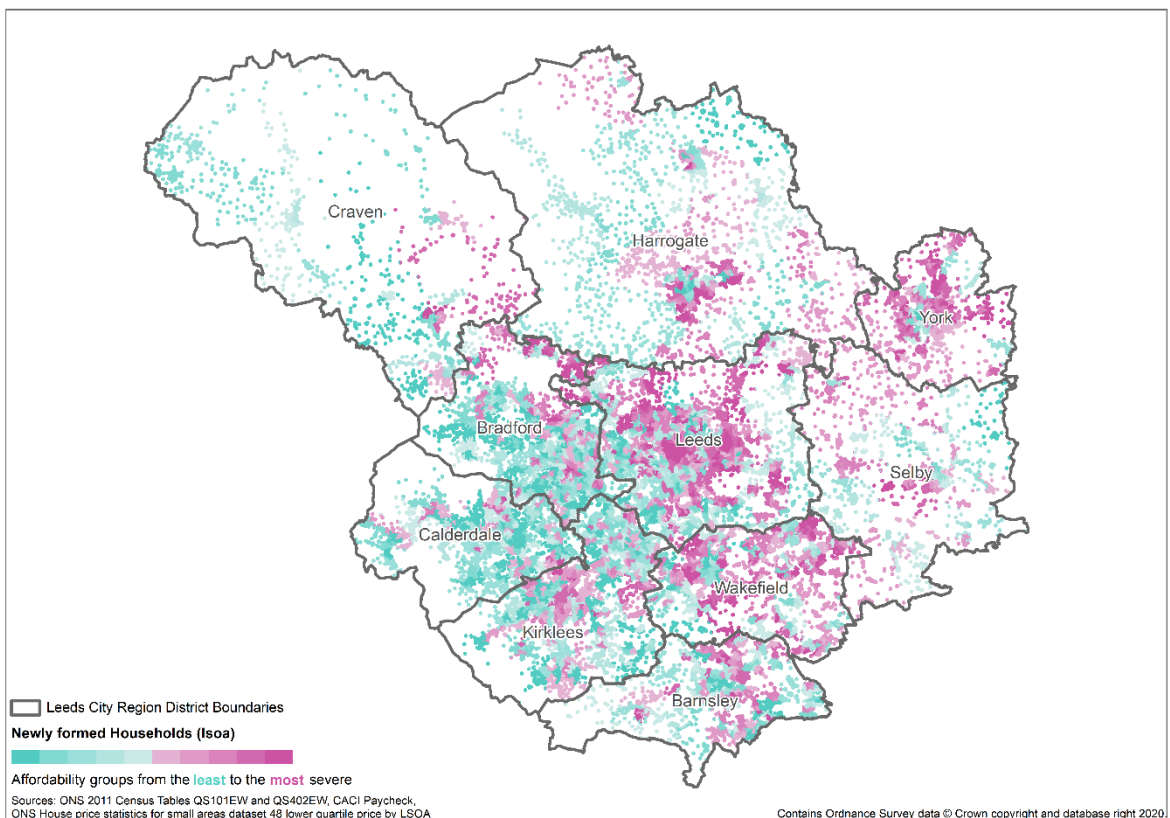
Sources: CACI Paycheck

Map 5.6: Affordability problems for households in poverty with at least one household member in employment (households with incomes below 60% of national median)



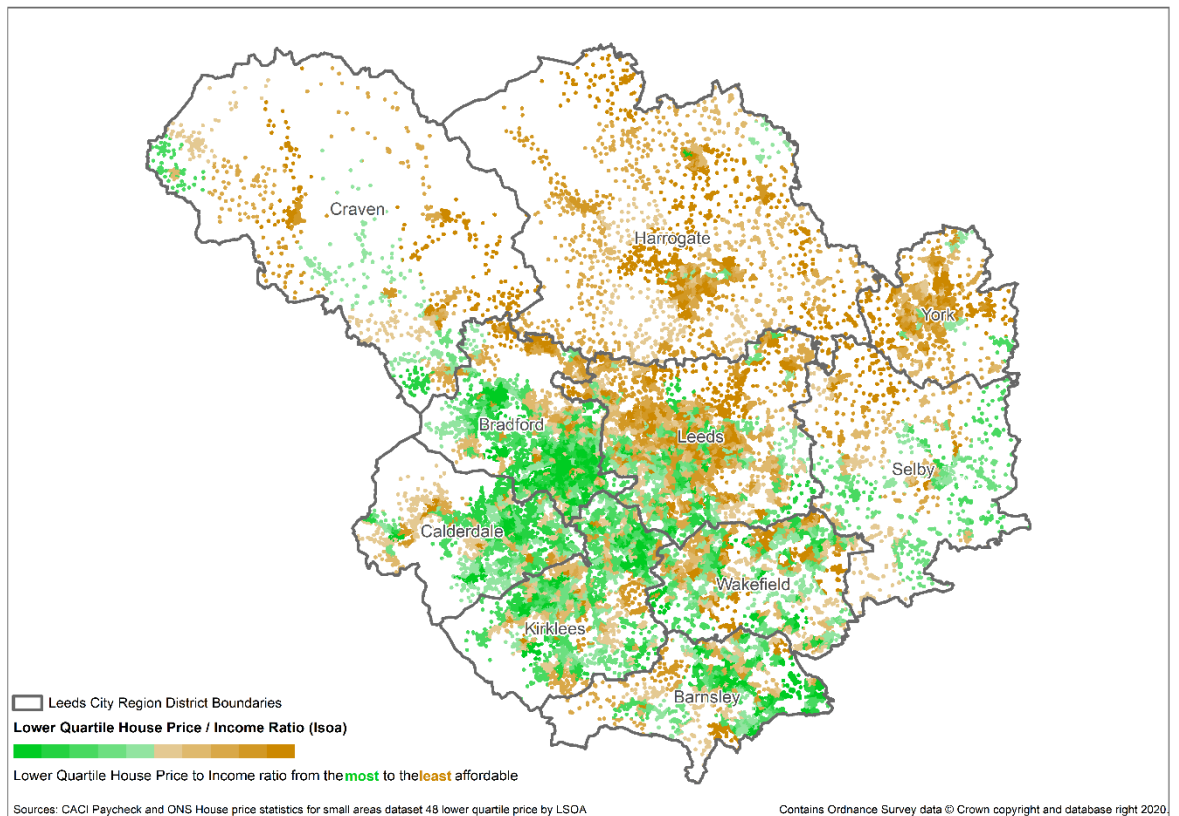
Sources: CACI Paycheck, ONS 2011 Census table KS601EW

Map 5.7: Affordability problems for newly formed households



Sources: ONS 2011 Census Tables QS101EW and QS402EW, CACI Paycheck, ONS House price statistics for small areas dataset 48 lower quartile price by LSOA

Map 5.8 Ratio of lower quartile sale price 2019 to lower quartile household income by LSOA



Sources: ONS House price statistics for small areas dataset 48 lower quartile price by LSOA; CACI Paycheck

Conclusions

- 6.1** This technical paper has examined housing affordability in the Leeds City Region. It firstly reviewed the range of indicators of affordability and the recent work of the Affordability Commission in highlighting the weaknesses of the various commonly-used ratios of house prices to individual/household earnings/incomes. The Commission's work also highlighted the wide range of groups which may potentially experience affordability problems. The Commission's work provides estimates of affordable need at national/regional level, but data limitations prevent the application of the Commission's methodology at local authority level and certainly at the level of smaller neighbourhoods.
- 6.2** Nevertheless we have attempted in this paper to provide a more detailed picture of affordability that the crude overall ratios and one which seeks to mirror the Affordability Commission's work so far as is possible within the data constraints. Using data on the detailed distribution of gross household incomes across the City Region, we have prepared estimates of the incomes of seven groups of households to investigate the extent to which they experience affordability problems, drawing on data from the English Housing Survey on the way in which the incomes of these groups differ from households as a whole. These groups were:
- (a) private rented sector tenants.
 - (b) social rented sector tenants.
 - (c) owner occupiers as a whole.
 - (d) first time buyers.
 - (e) all households whose income after housing costs is less than 60% of the national median income.
 - (f) as (e) but with at least one person in employment.
 - (g) newly formed households.
- 6.3** Detailed tables in Annex 1 set out the proportion of households in each of these groups which cannot afford to rent or to purchase housing at each of a number of cost thresholds. These estimates have been prepared for the five West Yorkshire authorities, and for Selby, Craven, Barnsley, Harrogate and York, making ten areas in total. The estimates assume the households devoted no more than 33% of their gross income to housing costs, and in the case of house purchase that they will provide a deposit of 5%.

Then headline findings from the analysis are summarised in Table 6.1 below using both a rent and a purchase cost threshold. These have been chosen to illustrate key findings and differences between local authorities, and the tables in Annex 1 provide estimates of the percentages and numbers in need for a larger number of thresholds. Taking the group of private rented sector tenants, and their ability to afford to pay a rent of £500 per month, there is a broad similarity between the five West Yorkshire authorities and Barnsley, where about 30% of households cannot afford this threshold, and the other authorities where the proportion who cannot afford such a rent is smaller, but with greater variation between them. The pattern is generally similar for the groups and for the purchase cost indicator (a dwelling costing £100,000) but the proportions of course vary between groups.

Table 6.1: Summary of affordability problems at local authority level

Cost of renting or purchase	% who cannot afford rent/mortgage at each threshold									
	Leeds	Wakefield	Bradford	Calderdale	Kirklees	Harrogate	York	Selby	Craven	Barnsley
PRS tenants										
£500 pcm	29	33	31	28	28	16	20	19	19	34
£100,000	34	39	38	34	34	19	24	23	23	41
SRS tenants										
£500 pcm	49	54	53	49	48	30	37	35	35	56
£100,000	55	61	60	56	55	36	43	40	42	62
Owners										
£500 pcm	22	25	24	22	22	14	17	16	16	31
£100,000	25	28	27	25	25	16	21	18	18	28
1st time buyers										
£500 pcm	25	27	27	25	24	15	18	17	17	28
£100,000	28	30	30	28	28	18	21	20	20	31
IAHC <60% national median income										
£500 pcm	56	61	61	56	55	38	46	43	44	63
£100,000	62	67	67	63	62	45	53	49	50	69
IAHC <60% national median income, at least one person employed										
£500 pcm	36	42	40	36	36	21	26	25	25	44
£100,000	43	50	48	43	42	26	31	29	29	52
Newly formed										
£500 pcm	29	33	31	28	28	16	20	24	24	38
£100,000	34	39	38	34	34	19	24	28	28	43

Notes: one rental and one purchase threshold are shown. The annex tables provide 18 thresholds for rental and the same number for purchase. PRS=private rented sector; SRAS=social rented sector; IAHC=income after housing costs

Annex 1

This Annex includes seven tables for each of the ten local authorities covered by the analysis. Each table shows the proportion of households (and where available, the number) who are estimated to be unable to afford each threshold cost. Undue precision should not be attributed to the estimates. Firstly, they are based on CACI estimates of modelled household income which are likely to include a margin of error. Secondly, some households may wish to spend more, or less, than the 33% of gross income which we have assumed throughout. The source for all tables is data from CACI Paycheck, modified by data from the English Housing Survey, 2013-18.

Leeds

All households in PRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	7887	12%	75000	417	13848	21%
400	12905	19%	100000	555	22889	34%
500	19100	29%	125000	694	31091	47%
600	26035	39%	150000	833	37979	57%
700	31393	47%	175000	972	43935	66%
800	36375	55%	200000	1,111	49321	74%
900	41015	62%	225000	1,250	52947	80%
1000	45077	68%	250000	1,388	55120	83%
1100	48922	74%	275000	1,527	57185	86%
1200	51721	78%	300000	1,666	59250	89%
1300	53805	81%	325000	1,944	60778	91%
1400	55293	83%	350000	2,083	61312	92%
1500	56780	85%	375000	2,221	61846	93%
1600	58267	88%	400000	2,360	62380	94%
1700	59755	90%	425000	2,499	62914	95%
1800	60225	91%	450000	2,638	63448	95%
1900	60610	91%	475000	2,777	63982	96%
2000	60995	92%	500000	2,916	64516	97%

All households in SRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	14863	21%	75000	417	26761	38%
400	25269	36%	100000	555	39251	55%
500	34858	49%	125000	694	48947	69%
600	42668	60%	150000	833	55536	78%
700	49334	70%	175000	972	59479	84%
800	54348	77%	200000	1,111	63090	89%
900	57609	81%	225000	1,250	64168	90%
1000	60210	85%	250000	1,388	64596	91%
1100	62811	89%	275000	1,527	65024	92%
1200	64015	90%	300000	1,666	65453	92%
1300	64323	91%	325000	1,944	66310	94%
1400	64632	91%	350000	2,083	66738	94%
1500	64940	92%	375000	2,221	67166	95%
1600	65249	92%	400000	2,360	67595	95%
1700	65557	92%	425000	2,499	68023	96%
1800	65866	93%	450000	2,638	68452	97%
1900	66175	93%	475000	2,777	68880	97%
2000	66483	94%	500000	2,916	69308	98%

All households in owner occupation

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	21003	11%	75000	417	32721	17%
400	31060	16%	100000	555	48123	25%
500	41691	22%	125000	694	62325	33%
600	52599	28%	150000	833	76926	41%
700	62938	33%	175000	972	90650	48%
800	73509	39%	200000	1,111	103435	55%
900	83545	44%	225000	1,250	115379	61%
1000	93430	49%	250000	1,388	125162	66%
1100	102479	54%	275000	1,527	135107	71%
1200	111396	59%	300000	1,666	144760	76%
1300	118933	63%	325000	1,944	156462	83%
1400	125980	66%	350000	2,083	160713	85%
1500	133050	70%	375000	2,221	164965	87%
1600	140600	74%	400000	2,360	169216	89%
1700	146699	77%	425000	2,499	172322	91%
1800	152060	80%	450000	2,638	174873	92%
1900	155122	82%	475000	2,777	177423	94%
2000	158184	83%	500000	2,916	179974	95%

First time buyers

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		12%	75000	417		19%
400		18%	100000	555		28%
500		25%	125000	694		36%
600		30%	150000	833		44%
700		36%	175000	972		53%
800		42%	200000	1,111		60%
900		49%	225000	1,250		65%
1000		54%	250000	1,388		71%
1100		59%	275000	1,527		75%
1200		63%	300000	1,666		81%
1300		67%	325000	1,944		86%
1400		71%	350000	2,083		89%
1500		74%	375000	2,221		91%
1600		78%	400000	2,360		92%
1700		81%	425000	2,499		93%
1800		83%	450000	2,638		94%
1900		85%	475000	2,777		95%
2000		87%	500000	2,916		96%

No basis to estimate numbers as distinct from percentages in this table

Income after housing costs less than 60% of national average income

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	29272	27%	75000	417	49538	46%
400	47326	44%	100000	555	67741	62%
500	60802	56%	125000	694	83328	77%
600	72705	67%	150000	833	91691	84%
700	83794	77%	175000	972	97809	90%
800	90009	83%	200000	1,111	98415	91%
900	95099	88%	225000	1,250	99022	91%
1000	97932	90%	250000	1,388	99628	92%
1100	98368	91%	275000	1,527	100234	92%
1200	98805	91%	300000	1,666	100841	93%
1300	99242	91%	325000	1,944	102053	94%
1400	99679	92%	350000	2,083	102660	95%
1500	100115	92%	375000	2,221	103266	95%
1600	100552	93%	400000	2,360	103873	96%
1700	100989	93%	425000	2,499	104479	96%
1800	101426	93%	450000	2,638	105085	97%
1900	101862	94%	475000	2,777	105692	97%
2000	102299	94%	500000	2,916	106298	98%

The estimated number of households with an income under 60% of the national average income after housing costs has been estimated from CACI data on average income for England. The average has been reduced by 60%, and a further 30% to remove housing costs, then rounded up to the next CACI band ceiling.

Income after housing costs less than 60% of national average income but with at least one person in employment

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		15%	75000	417		27%
400		26%	100000	555		43%
500		36%	125000	694		62%
600		49%	150000	833		77%
700		62%	175000	972		85%
800		74%	200000	1,111		90%
900		82%	225000	1,250		91%
1000		87%	250000	1,388		91%
1100		90%	275000	1,527		92%
1200		91%	300000	1,666		93%
1300		91%	325000	1,944		94%
1400		91%	350000	2,083		94%
1500		92%	375000	2,221		95%
1600		92%	400000	2,360		95%
1700		93%	425000	2,499		96%
1800		93%	450000	2,638		97%
1900		94%	475000	2,777		97%
2000		94%	500000	2,916		98%

Newly forming households

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	329	12%	75000	417	577	21%
400	538	19%	100000	555	954	34%
500	796	29%	125000	694	1296	47%
600	1085	39%	150000	833	1583	57%
700	1309	47%	175000	972	1831	66%
800	1516	55%	200000	1,111	2056	74%
900	1710	62%	225000	1,250	2207	80%
1000	1879	68%	250000	1,388	2298	83%
1100	2039	74%	275000	1,527	2384	86%
1200	2156	78%	300000	1,666	2470	89%
1300	2243	81%	325000	1,805	2511	91%
1400	2305	83%	350000	1,944	2534	91%
1500	2367	85%	375000	2,083	2556	92%
1600	2429	88%	400000	2,221	2578	93%
1700	2491	90%	425000	2,360	2600	94%
1800	2510	91%	450000	2,499	2623	95%
1900	2527	91%	475000	2,638	2645	95%
2000	2543	92%	500000	2,777	2667	96%

Newly forming households are estimated from ONS 2016-based household projections as average gross household formation over the period 2001-2041

Wakefield

All households in PRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	2783	14%	75000	417	4835	24%
400	4494	22%	100000	555	7893	39%
500	6587	33%	125000	694	10300	51%
600	8697	43%	150000	833	12452	62%
700	10394	52%	175000	972	14264	71%
800	12012	60%	200000	1,111	15683	78%
900	13334	66%	225000	1,250	16545	82%
1000	14610	73%	250000	1,388	17264	86%
1100	15592	78%	275000	1,527	17982	90%
1200	16288	81%	300000	1,666	18190	91%
1300	16806	84%	325000	1,944	18484	92%
1400	17324	86%	350000	2,083	18631	93%
1500	17841	89%	375000	2,221	18778	94%
1600	18120	90%	400000	2,360	18925	94%
1700	18226	91%	425000	2,499	19072	95%
1800	18332	91%	450000	2,638	19219	96%
1900	18438	92%	475000	2,777	19366	97%
2000	18544	92%	500000	2,916	19513	97%

All households in SRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	8750	26%	75000	417	14478	42%
400	13619	40%	100000	555	20679	61%
500	18452	54%	125000	694	25239	74%
600	22217	65%	150000	833	27875	82%
700	25411	74%	175000	972	29891	88%
800	27395	80%	200000	1,111	30829	90%
900	28847	85%	225000	1,250	31026	91%
1000	30299	89%	250000	1,388	31222	91%
1100	30814	90%	275000	1,527	31419	92%
1200	30955	91%	300000	1,666	31616	93%
1300	31097	91%	325000	1,944	32009	94%
1400	31239	92%	350000	2,083	32206	94%
1500	31380	92%	375000	2,221	32402	95%
1600	31522	92%	400000	2,360	32599	96%
1700	31664	93%	425000	2,499	32796	96%
1800	31805	93%	450000	2,638	32992	97%
1900	31947	94%	475000	2,777	33189	97%
2000	32089	94%	500000	2,916	33386	98%

All households in owner occupation

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	11870	13%	75000	417	18119	19%
400	17233	18%	100000	555	26318	28%
500	23297	25%	125000	694	34205	36%
600	28723	30%	150000	833	41977	44%
700	34542	36%	175000	972	49299	52%
800	40190	42%	200000	1,111	56132	59%
900	45598	48%	225000	1,250	61573	65%
1000	50683	53%	250000	1,388	66881	71%
1100	55605	59%	275000	1,527	72305	76%
1200	59693	63%	300000	1,666	76388	81%
1300	63486	67%	325000	1,944	81300	86%
1400	67360	71%	350000	2,083	83756	88%
1500	71416	75%	375000	2,221	85709	90%
1600	74679	79%	400000	2,360	86749	91%
1700	76988	81%	425000	2,499	87790	93%
1800	78757	83%	450000	2,638	88830	94%
1900	80526	85%	475000	2,777	89871	95%
2000	82295	87%	500000	2,916	90911	96%

First time buyers

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		13%	75000	417		21%
400		20%	100000	555		30%
500		27%	125000	694		39%
600		33%	150000	833		49%
700		40%	175000	972		57%
800		47%	200000	1,111		64%
900		53%	225000	1,250		70%
1000		58%	250000	1,388		75%
1100		63%	275000	1,527		81%
1200		67%	300000	1,666		84%
1300		71%	325000	1,944		90%
1400		75%	350000	2,083		91%
1500		80%	375000	2,221		92%
1600		82%	400000	2,360		93%
1700		84%	425000	2,499		94%
1800		87%	450000	2,638		95%
1900		89%	475000	2,777		96%
2000		90%	500000	2,916		97%

Income after housing costs less than 60% of national average income

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	29272	27%	75000	417	49538	46%
400	47326	44%	100000	555	67741	62%
500	60802	56%	125000	694	83328	77%
600	72705	67%	150000	833	91691	84%
700	83794	77%	175000	972	97809	90%
800	90009	83%	200000	1,111	98415	91%
900	95099	88%	225000	1,250	99022	91%
1000	97932	90%	250000	1,388	99628	92%
1100	98368	91%	275000	1,527	100234	92%
1200	98805	91%	300000	1,666	100841	93%
1300	99242	91%	325000	1,944	102053	94%
1400	99679	92%	350000	2,083	102660	95%
1500	100115	92%	375000	2,221	103266	95%
1600	100552	93%	400000	2,360	103873	96%
1700	100989	93%	425000	2,499	104479	96%
1800	101426	93%	450000	2,638	105085	97%
1900	101862	94%	475000	2,777	105692	97%
2000	102299	94%	500000	2,916	106298	98%

The estimated number of households with an income under 60% of the national average income after housing costs has been estimated from CACI data on average income for England. The average has been reduced by 60% and a further 30% to remove housing costs, then apportioned to the number of households indicated by the CACI data.

Income after housing costs less than 60% of national average income but with at least one person in employment

	Cannot afford rent				Cannot afford price	
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		17%	75000	417		30%
400		29%	100000	555		50%
500		42%	125000	694		68%
600		56%	150000	833		82%
700		69%	175000	972		90%
800		80%	200000	1,111		91%
900		86%	225000	1,250		91%
1000		90%	250000	1,388		92%
1100		91%	275000	1,527		92%
1200		91%	300000	1,666		93%
1300		91%	325000	1,944		94%
1400		92%	350000	2,083		95%
1500		92%	375000	2,221		95%
1600		93%	400000	2,360		96%
1700		93%	425000	2,499		96%
1800		93%	450000	2,638		97%
1900		94%	475000	2,777		97%
2000		94%	500000	2,916		98%

Newly forming households

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	272	14%	75000	417	472	24%
400	439	22%	100000	555	771	39%
500	643	33%	125000	694	1006	51%
600	849	43%	150000	833	1216	62%
700	1015	52%	175000	972	1393	71%
800	1173	60%	200000	1,111	1532	78%
900	1302	66%	225000	1,250	1616	82%
1000	1427	73%	250000	1,388	1686	86%
1100	1523	78%	275000	1,527	1757	90%
1200	1591	81%	300000	1,666	1777	91%
1300	1642	84%	325000	1,805	1791	91%
1400	1692	86%	350000	1,944	1806	92%
1500	1743	89%	375000	2,083	1820	93%
1600	1770	90%	400000	2,221	1834	94%
1700	1780	91%	425000	2,360	1849	94%
1800	1791	91%	450000	2,499	1863	95%
1900	1801	92%	475000	2,638	1877	96%
2000	1811	92%	500000	2,777	1892	97%

Newly forming households are estimated from ONS 2016-based household projections as average gross household formation over the period 2001-2041

Bradford

All households in PRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	2783	14%	75000	417	4835	24%
400	4494	22%	100000	555	7893	39%
500	6587	33%	125000	694	10300	51%
600	8697	43%	150000	833	12452	62%
700	10394	52%	175000	972	14264	71%
800	12012	60%	200000	1,111	15683	78%
900	13334	66%	225000	1,250	16545	82%
1000	14610	73%	250000	1,388	17264	86%
1100	15592	78%	275000	1,527	17982	90%
1200	16288	81%	300000	1,666	18190	91%
1300	16806	84%	325000	1,944	18484	92%
1400	17324	86%	350000	2,083	18631	93%
1500	17841	89%	375000	2,221	18778	94%
1600	18120	90%	400000	2,360	18925	94%
1700	18226	91%	425000	2,499	19072	95%
1800	18332	91%	450000	2,638	19219	96%
1900	18438	92%	475000	2,777	19366	97%
2000	18544	92%	500000	2,916	19513	97%

All households in SRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	6583	24%	75000	417	11339	41%
400	10709	39%	100000	555	16561	60%
500	14717	53%	125000	694	20487	74%
600	17914	65%	150000	833	23025	83%
700	20628	74%	175000	972	24640	89%
800	22526	81%	200000	1,111	25884	93%
900	23804	86%	225000	1,250	26103	94%
1000	24967	90%	250000	1,388	26323	95%
1100	25867	93%	275000	1,527	26543	96%
1200	26025	94%	300000	1,666	26762	97%
1300	26183	94%	325000	1,944	27202	98%
1400	26341	95%	350000	2,083	27421	99%
1500	26500	96%	375000	2,221	27641	100%
1600	26658	96%	400000	2,360	27641	100%
1700	26816	97%	425000	2,499	27641	100%
1800	26974	97%	450000	2,638	27641	100%
1900	27132	98%	475000	2,777	27641	100%
2000	32089	94%	500000	2,916	33386	98%

All households in owner occupation

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	15575	12%	75000	417	24055	19%
400	22853	18%	100000	555	35186	27%
500	30752	24%	125000	694	45617	35%
600	38425	30%	150000	833	56196	44%
700	46067	36%	175000	972	66272	51%
800	53798	42%	200000	1,111	75614	59%
900	61056	47%	225000	1,250	83818	65%
1000	68197	53%	250000	1,388	90970	70%
1100	74896	58%	275000	1,527	98607	76%
1200	81265	63%	300000	1,666	105137	81%
1300	86416	67%	325000	1,944	112552	87%
1400	91567	71%	350000	2,083	115851	90%
1500	97056	75%	375000	2,221	119150	92%
1600	102196	79%	400000	2,360	122245	95%
1700	106647	83%	425000	2,499	125239	97%
1800	109136	85%	450000	2,638	128232	99%
1900	111512	86%	475000	2,777	129130	100%
2000	113888	88%	500000	2,916	129130	100%

First time buyers

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		13%	75000	417		20%
400		19%	100000	555		30%
500		27%	125000	694		38%
600		33%	150000	833		48%
700		39%	175000	972		56%
800		45%	200000	1,111		64%
900		52%	225000	1,250		70%
1000		58%	250000	1,388		75%
1100		63%	275000	1,527		81%
1200		67%	300000	1,666		85%
1300		72%	325000	1,944		91%
1400		76%	350000	2,083		94%
1500		80%	375000	2,221		95%
1600		84%	400000	2,360		97%
1700		86%	425000	2,499		99%
1800		88%	450000	2,638		100%
1900		90%	475000	2,777		100%
2000		92%	500000	2,916		100%

Income after housing costs less than 60% of national average income

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	16167	29%	75000	417	27143	49%
400	25928	47%	100000	555	37021	67%
500	33477	61%	125000	694	45309	82%
600	39734	72%	150000	833	49621	90%
700	45580	82%	175000	972	51739	94%
800	48637	88%	200000	1,111	52138	94%
900	51532	93%	225000	1,250	52538	95%
1000	51820	94%	250000	1,388	52937	96%
1100	52108	94%	275000	1,527	53336	96%
1200	52395	95%	300000	1,666	53736	97%
1300	52683	95%	325000	1,944	54534	99%
1400	52970	96%	350000	2,083	54934	99%
1500	53258	96%	375000	2,221	55333	100%
1600	53546	97%	400000	2,360	55333	100%
1700	53833	97%	425000	2,499	55333	100%
1800	54121	98%	450000	2,638	55333	100%
1900	54409	98%	475000	2,777	55333	100%
2000	102299	94%	500000	2,916	106298	98%

The estimated number of households with an income under 60% of the national average income after housing costs has been estimated from CACI data on average income for England. The average has been reduced by 60% and a further 30% to remove housing costs, then apportioned to the number of households indicated by the CACI data.

Income after housing costs less than 60% of national average income but with at least one person in employment

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		16%	75000	417		29%
400		28%	100000	555		48%
500		40%	125000	694		67%
600		54%	150000	833		83%
700		67%	175000	972		91%
800		80%	200000	1,111		94%
900		87%	225000	1,250		94%
1000		93%	250000	1,388		95%
1100		94%	275000	1,527		96%
1200		94%	300000	1,666		97%
1300		95%	325000	1,944		98%
1400		95%	350000	2,083		99%
1500		96%	375000	2,221		100%
1600		96%	400000	2,360		100%
1700		97%	425000	2,499		100%
1800		97%	450000	2,638		100%
1900		98%	475000	2,777		100%
2000		99%	500000	2,916		100%

Newly forming households

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	342	13%	75000	417	598	23%
400	554	21%	100000	555	982	38%
500	817	31%	125000	694	1315	50%
600	1107	42%	150000	833	1609	62%
700	1327	51%	175000	972	1849	71%
800	1539	59%	200000	1,111	2060	79%
900	1726	66%	225000	1,250	2193	84%
1000	1897	73%	250000	1,388	2285	87%
1100	2048	78%	275000	1,527	2377	91%
1200	2158	83%	300000	1,666	2444	94%
1300	2226	85%	325000	1,805	2474	95%
1400	2293	88%	350000	1,944	2503	96%
1500	2359	90%	375000	2,083	2532	97%
1600	2426	93%	400000	2,221	2562	98%
1700	2451	94%	425000	2,360	2591	99%
1800	2473	95%	450000	2,499	2612	100%
1900	2494	95%	475000	2,638	2612	100%
2000	2515	96%	500000	2,777	2612	100%

Newly forming households are estimated from ONS 2016-based household projections as average gross household formation over the period 2001-2041

Calderdale

All households in PRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	2022	12%	75000	417	3547	21%
400	3313	19%	100000	555	5891	34%
500	4909	28%	125000	694	8052	47%
600	6713	39%	150000	833	9884	57%
700	8132	47%	175000	972	11475	67%
800	9455	55%	200000	1,111	12927	75%
900	10689	62%	225000	1,250	13831	80%
1000	11782	68%	250000	1,388	14398	83%
1100	12818	74%	275000	1,527	14965	87%
1200	13523	78%	300000	1,666	15524	90%
1300	14037	81%	325000	1,944	15794	92%
1400	14445	84%	350000	2,083	15929	92%
1500	14854	86%	375000	2,221	16064	93%
1600	15262	88%	400000	2,360	16199	94%
1700	15557	90%	425000	2,499	16334	95%
1800	15654	91%	450000	2,638	16469	95%
1900	15751	91%	475000	2,777	16604	96%
2000	15848	92%	500000	2,916	16739	97%

All households in SRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	2793	21%	75000	417	5095	38%
400	4807	35%	100000	555	7533	56%
500	6669	49%	125000	694	9452	70%
600	8202	60%	150000	833	10713	79%
700	9524	70%	175000	972	11484	85%
800	10478	77%	200000	1,111	12213	90%
900	11104	82%	225000	1,250	12294	91%
1000	11633	86%	250000	1,388	12375	91%
1100	12162	90%	275000	1,527	12456	92%
1200	12265	90%	300000	1,666	12537	92%
1300	12324	91%	325000	1,944	12699	94%
1400	12382	91%	350000	2,083	12780	94%
1500	12440	92%	375000	2,221	12861	95%
1600	12498	92%	400000	2,360	12942	95%
1700	12557	93%	425000	2,499	13023	96%
1800	12615	93%	450000	2,638	13103	97%
1900	12673	93%	475000	2,777	13184	97%
2000	12732	94%	500000	2,916	13265	98%

All households in owner occupation

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	6872	11%	75000	417	10712	17%
400	10167	16%	100000	555	15774	25%
500	13638	22%	125000	694	20457	33%
600	17249	28%	150000	833	25303	40%
700	20660	33%	175000	972	29897	48%
800	24162	39%	200000	1,111	34212	55%
900	27519	44%	225000	1,250	38229	61%
1000	30827	49%	250000	1,388	41568	66%
1100	33888	54%	275000	1,527	45010	72%
1200	36910	59%	300000	1,666	48215	77%
1300	39442	63%	325000	1,944	52018	83%
1400	41847	67%	350000	2,083	53504	86%
1500	44295	71%	375000	2,221	54991	88%
1600	46919	75%	400000	2,360	56393	90%
1700	48881	78%	425000	2,499	57186	91%
1800	50479	81%	450000	2,638	57980	93%
1900	51549	82%	475000	2,777	58774	94%
2000	52620	84%	500000	2,916	59567	95%

First time buyers

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		12%	75000	417		19%
400		18%	100000	555		28%
500		25%	125000	694		36%
600		30%	150000	833		44%
700		36%	175000	972		53%
800		42%	200000	1,111		60%
900		49%	225000	1,250		66%
1000		54%	250000	1,388		71%
1100		59%	275000	1,527		76%
1200		64%	300000	1,666		81%
1300		68%	325000	1,944		87%
1400		72%	350000	2,083		90%
1500		75%	375000	2,221		91%
1600		79%	400000	2,360		92%
1700		82%	425000	2,499		93%
1800		84%	450000	2,638		94%
1900		86%	475000	2,777		95%
2000		88%	500000	2,916		96%

Income after housing costs less than 60% of national average income

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	6445	27%	75000	417	10983	46%
400	10485	43%	100000	555	15126	63%
500	13546	56%	125000	694	18679	77%
600	16271	67%	150000	833	20564	85%
700	18786	78%	175000	972	21738	90%
800	20166	84%	200000	1,111	21871	91%
900	21372	89%	225000	1,250	22005	91%
1000	21765	90%	250000	1,388	22138	92%
1100	21861	91%	275000	1,527	22271	92%
1200	21957	91%	300000	1,666	22404	93%
1300	22053	91%	325000	1,944	22671	94%
1400	22149	92%	350000	2,083	22804	95%
1500	22245	92%	375000	2,221	22938	95%
1600	22341	93%	400000	2,360	23071	96%
1700	22437	93%	425000	2,499	23204	96%
1800	22533	93%	450000	2,638	23338	97%
1900	22629	94%	475000	2,777	23471	97%
2000	22725	94%	500000	2,916	23604	98%

The estimated number of households with an income under 60% of the national average income after housing costs has been estimated from CACI data on average income for England. The average has been reduced by 60% and a further 30% to remove housing costs, then apportioned to the number of households indicated by the CACI data..

Income after housing costs less than 60% of national average income but with at least one person in employment

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		15%	75000	417		27%
400		26%	100000	555		43%
500		36%	125000	694		62%
600		49%	150000	833		78%
700		63%	175000	972		86%
800		75%	200000	1,111		90%
900		82%	225000	1,250		91%
1000		88%	250000	1,388		91%
1100		90%	275000	1,527		92%
1200		91%	300000	1,666		93%
1300		91%	325000	1,944		94%
1400		92%	350000	2,083		94%
1500		92%	375000	2,221		95%
1600		92%	400000	2,360		96%
1700		93%	425000	2,499		96%
1800		93%	450000	2,638		97%
1900		94%	475000	2,777		97%
2000		94%	500000	2,916		98%

Newly forming households

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	149	12%	75000	417	261	21%
400	244	19%	100000	555	434	34%
500	362	28%	125000	694	593	47%
600	495	39%	150000	833	728	57%
700	599	47%	175000	972	846	67%
800	697	55%	200000	1,111	953	75%
900	788	62%	225000	1,250	1019	80%
1000	868	68%	250000	1,388	1061	83%
1100	945	74%	275000	1,527	1103	87%
1200	997	78%	300000	1,666	1144	90%
1300	1035	81%	325000	1,805	1154	91%
1400	1065	84%	350000	1,944	1164	92%
1500	1095	86%	375000	2,083	1174	92%
1600	1125	88%	400000	2,221	1184	93%
1700	1147	90%	425000	2,360	1194	94%
1800	1154	91%	450000	2,499	1204	95%
1900	1161	91%	475000	2,638	1214	95%
2000	1168	92%	500000	2,777	1224	96%

Newly forming households are estimated from ONS 2016-based household projections as average gross household formation over the period 2001-2041

Kirklees

All households in PRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	3664	12%	75000	417	6426	20%
400	6019	19%	100000	555	10664	34%
500	8904	28%	125000	694	14616	46%
600	12149	38%	150000	833	17935	57%
700	14759	47%	175000	972	20859	66%
800	17161	54%	200000	1,111	23512	74%
900	19432	61%	225000	1,250	25295	80%
1000	21417	68%	250000	1,388	26355	83%
1100	23314	74%	275000	1,527	27389	86%
1200	24691	78%	300000	1,666	28423	90%
1300	25697	81%	325000	1,944	29008	91%
1400	26442	83%	350000	2,083	29259	92%
1500	27186	86%	375000	2,221	29509	93%
1600	27931	88%	400000	2,360	29760	94%
1700	28568	90%	425000	2,499	30011	95%
1800	28749	91%	450000	2,638	30261	95%
1900	28929	91%	475000	2,777	30512	96%
2000	29110	92%	500000	2,916	30763	97%

All households in SRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	5295	20%	75000	417	9748	37%
400	9200	35%	100000	555	14416	55%
500	12723	48%	125000	694	18111	69%
600	15708	60%	150000	833	20641	78%
700	18258	69%	175000	972	22160	84%
800	20186	77%	200000	1,111	23573	90%
900	21429	81%	225000	1,250	23826	91%
1000	22446	85%	250000	1,388	23983	91%
1100	23464	89%	275000	1,527	24141	92%
1200	23769	90%	300000	1,666	24299	92%
1300	23883	91%	325000	1,944	24614	94%
1400	23997	91%	350000	2,083	24772	94%
1500	24110	92%	375000	2,221	24930	95%
1600	24224	92%	400000	2,360	25087	95%
1700	24337	92%	425000	2,499	25245	96%
1800	24451	93%	450000	2,638	25403	97%
1900	24565	93%	475000	2,777	25560	97%
2000	24678	94%	500000	2,916	25718	98%

All households in owner occupation

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	0	0%	75000	417	7191	13%
400	6779	12%	100000	555	10659	19%
500	9276	17%	125000	694	14595	26%
600	11774	21%	150000	833	18102	33%
700	14770	27%	175000	972	21873	39%
800	17255	31%	200000	1,111	25675	46%
900	19921	36%	225000	1,250	29507	53%
1000	22636	41%	250000	1,388	33118	59%
1100	25379	46%	275000	1,527	36489	66%
1200	28139	51%	300000	1,666	39374	71%
1300	30824	55%	325000	1,944	45217	81%
1400	33419	60%	350000	2,083	47544	85%
1500	35924	65%	375000	2,221	48929	88%
1600	38001	68%	400000	2,360	50314	90%
1700	40078	72%	425000	2,499	51700	93%
1800	42209	76%	450000	2,638	53085	95%
1900	44453	80%	475000	2,777	55695	100%
2000	46199	83%	500000	2,916	55695	100%

First time buyers

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		12%	75000	417		18%
400		17%	100000	555		28%
500		24%	125000	694		35%
600		30%	150000	833		44%
700		36%	175000	972		52%
800		42%	200000	1,111		59%
900		48%	225000	1,250		65%
1000		53%	250000	1,388		71%
1100		59%	275000	1,527		76%
1200		63%	300000	1,666		81%
1300		67%	325000	1,944		86%
1400		71%	350000	2,083		89%
1500		75%	375000	2,221		91%
1600		79%	400000	2,360		92%
1700		81%	425000	2,499		93%
1800		83%	450000	2,638		94%
1900		85%	475000	2,777		95%
2000		88%	500000	2,916		96%

Income after housing costs less than 60% of national average income

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	12158	26%	75000	417	20716	45%
400	19782	43%	100000	555	28550	62%
500	25513	55%	125000	694	35370	77%
600	30709	67%	150000	833	39055	85%
700	35576	77%	175000	972	41484	90%
800	38301	83%	200000	1,111	41740	91%
900	40584	88%	225000	1,250	41995	91%
1000	41536	90%	250000	1,388	42250	92%
1100	41720	91%	275000	1,527	42506	92%
1200	41904	91%	300000	1,666	42761	93%
1300	42088	91%	325000	1,944	43272	94%
1400	42272	92%	350000	2,083	43528	95%
1500	42456	92%	375000	2,221	43783	95%
1600	42640	93%	400000	2,360	44039	96%
1700	42824	93%	425000	2,499	44294	96%
1800	43008	93%	450000	2,638	44550	97%
1900	43192	94%	475000	2,777	44805	97%
2000	43376	94%	500000	2,916	45061	98%

The estimated number of households with an income under 60% of the national average income after housing costs has been estimated from CACI data on average income for England. The average has been reduced by 60% and a further 30% to remove housing costs, then apportioned to the number of households indicated by the CACI data.

Income after housing costs less than 60% of national average income but with at least one person in employment

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		15%	75000	417		27%
400		25%	100000	555		42%
500		36%	125000	694		61%
600		48%	150000	833		77%
700		62%	175000	972		86%
800		74%	200000	1,111		90%
900		82%	225000	1,250		91%
1000		87%	250000	1,388		91%
1100		90%	275000	1,527		92%
1200		91%	300000	1,666		93%
1300		91%	325000	1,944		94%
1400		91%	350000	2,083		94%
1500		92%	375000	2,221		95%
1600		92%	400000	2,360		95%
1700		93%	425000	2,499		96%
1800		93%	450000	2,638		97%
1900		94%	475000	2,777		97%
2000		94%	500000	2,916		98%

Newly forming households

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	264	12%	75000	417	464	20%
400	434	19%	100000	555	769	34%
500	642	28%	125000	694	1054	46%
600	876	38%	150000	833	1294	57%
700	1065	47%	175000	972	1505	66%
800	1238	54%	200000	1,111	1696	74%
900	1402	61%	225000	1,250	1825	80%
1000	1545	68%	250000	1,388	1901	83%
1100	1682	74%	275000	1,527	1976	86%
1200	1781	78%	300000	1,666	2050	90%
1300	1854	81%	325000	1,805	2074	91%
1400	1907	83%	350000	1,944	2093	91%
1500	1961	86%	375000	2,083	2111	92%
1600	2015	88%	400000	2,221	2129	93%
1700	2061	90%	425000	2,360	2147	94%
1800	2074	91%	450000	2,499	2165	95%
1900	2087	91%	475000	2,638	2183	95%
2000	2100	92%	500000	2,777	2201	96%

Newly forming households are estimated from ONS 2016-based household projections as average gross household formation over the period 2001-2041

Harrogate

All households in PRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	0	0%	75000	417	1575	12%
400	1451	11%	100000	555	2621	19%
500	2204	16%	125000	694	3894	29%
600	3019	22%	150000	833	5410	40%
700	3946	29%	175000	972	6662	49%
800	5038	37%	200000	1,111	7905	58%
900	6018	44%	225000	1,250	8988	66%
1000	6914	51%	250000	1,388	9999	73%
1100	7809	57%	275000	1,527	10680	78%
1200	8617	63%	300000	1,666	11184	82%
1300	9365	69%	325000	1,944	12087	89%
1400	10081	74%	350000	2,083	12339	91%
1500	10563	78%	375000	2,221	12471	92%
1600	10969	81%	400000	2,360	12602	93%
1700	11294	83%	425000	2,499	12733	93%
1800	11620	85%	450000	2,638	12864	94%
1900	11945	88%	475000	2,777	12995	95%
2000	12261	90%	500000	2,916	13127	96%

All households in SRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	657	11%	75000	417	1216	21%
400	1120	19%	100000	555	2108	36%
500	1788	30%	125000	694	3020	51%
600	2368	40%	150000	833	3781	64%
700	3054	52%	175000	972	4416	75%
800	3616	62%	200000	1,111	4762	81%
900	4116	70%	225000	1,250	5092	87%
1000	4487	76%	250000	1,388	5302	90%
1100	4736	81%	275000	1,527	5341	91%
1200	4974	85%	300000	1,666	5379	92%
1300	5212	89%	325000	1,944	5457	93%
1400	5305	90%	350000	2,083	5496	94%
1500	5333	91%	375000	2,221	5534	94%
1600	5361	91%	400000	2,360	5573	95%
1700	5389	92%	425000	2,499	5612	96%
1800	5417	92%	450000	2,638	5650	96%
1900	5445	93%	475000	2,777	5689	97%
2000	5473	93%	500000	2,916	5728	98%

All households in owner occupation

Rent	Cannot afford rent		Price	Monthly cost	Cannot afford price	
	Number	Percentage			Number	Percentage
300	0	0%	75000	417	5438	11%
400	5118	10%	100000	555	8122	16%
500	7052	14%	125000	694	10953	22%
600	8986	18%	150000	833	13849	28%
700	11085	22%	175000	972	16655	33%
800	13224	26%	200000	1,111	19604	39%
900	15128	30%	225000	1,250	22604	45%
1000	17252	34%	250000	1,388	25588	51%
1100	19377	39%	275000	1,527	28473	57%
1200	21530	43%	300000	1,666	31079	62%
1300	23696	47%	325000	1,944	35709	71%
1400	25829	52%	350000	2,083	38062	76%
1500	27907	56%	375000	2,221	39860	80%
1600	29985	60%	400000	2,360	41127	82%
1700	31635	63%	425000	2,499	42333	85%
1800	33274	66%	450000	2,638	43539	87%
1900	34913	70%	475000	2,777	44746	89%
2000	36754	73%	500000	2,916	45881	92%

First time buyers

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		0%	75000	417		12%
400		11%	100000	555		18%
500		15%	125000	694		25%
600		20%	150000	833		30%
700		25%	175000	972		36%
800		29%	200000	1,111		43%
900		33%	225000	1,250		50%
1000		38%	250000	1,388		57%
1100		43%	275000	1,527		62%
1200		48%	300000	1,666		67%
1300		53%	325000	1,944		76%
1400		57%	350000	2,083		81%
1500		61%	375000	2,221		84%
1600		65%	400000	2,360		87%
1700		68%	425000	2,499		90%
1800		72%	450000	2,638		91%
1900		75%	475000	2,777		93%
2000		78%	500000	2,916		94%

Income after housing costs less than 60% of national average income

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	1711	16%	75000	417	2884	27%
400	2715	25%	100000	555	4794	45%
500	4114	38%	125000	694	6429	60%
600	5289	49%	150000	833	7896	74%
700	6488	60%	175000	972	8861	83%
800	7481	70%	200000	1,111	9653	90%
900	8425	78%	225000	1,250	9724	91%
1000	9022	84%	250000	1,388	9788	91%
1100	9592	89%	275000	1,527	9852	92%
1200	9701	90%	300000	1,666	9916	92%
1300	9747	91%	325000	1,944	10044	94%
1400	9793	91%	350000	2,083	10109	94%
1500	9840	92%	375000	2,221	10173	95%
1600	9886	92%	400000	2,360	10237	95%
1700	9932	93%	425000	2,499	10301	96%
1800	9978	93%	450000	2,638	10365	97%
1900	10024	93%	475000	2,777	10429	97%
2000	46961	94%	500000	2,916	10493	98%

The estimated number of households with an income under 60% of the national average income after housing costs has been estimated from CACI data on average income for England. The average has been reduced by 60% and a further 30% to remove housing costs, then apportioned to the number of households indicated by the CACI data.

Income after housing costs less than 60% of national average income but with at least one person in employment

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		0%	75000	417		15%
400		14%	100000	555		26%
500		21%	125000	694		37%
600		29%	150000	833		53%
700		37%	175000	972		69%
800		49%	200000	1,111		81%
900		61%	225000	1,250		90%
1000		72%	250000	1,388		91%
1100		81%	275000	1,527		91%
1200		87%	300000	1,666		92%
1300		90%	350000	1,944		93%
1400		91%	375000	2,083		94%
1500		91%	400000	2,221		94%
1600		92%	425000	2,360		95%
1700		92%	450000	2,499		96%
1800		93%	475000	2,638		96%
1900		93%	500000	2,777		97%
2000		93%	525000	2,916		98%

Newly forming households

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	0	0%	75000	417	102	12%
400	94	11%	100000	555	170	19%
500	143	16%	125000	694	253	29%
600	196	22%	150000	833	352	40%
700	257	29%	175000	972	433	49%
800	328	37%	200000	1,111	514	58%
900	391	44%	225000	1,250	585	66%
1000	450	51%	250000	1,388	650	73%
1100	508	57%	275000	1,527	695	78%
1200	561	63%	300000	1,666	728	82%
1300	609	69%	325000	1,805	757	85%
1400	656	74%	350000	1,944	786	89%
1500	687	78%	375000	2,083	803	91%
1600	714	81%	400000	2,221	811	92%
1700	735	83%	425000	2,360	820	93%
1800	756	85%	450000	2,499	828	93%
1900	777	88%	475000	2,638	837	94%
2000	798	90%	500000	2,777	845	95%

Newly forming households are estimated from ONS 2016-based household projections as average gross household formation over the period 2001-2041

York

All households in PRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	0	0%	75000	417	2340	14%
400	2166	13%	100000	555	3901	24%
500	3222	20%	125000	694	5824	35%
600	4506	27%	150000	833	7777	47%
700	5914	36%	175000	972	9474	58%
800	7368	45%	200000	1,111	11048	67%
900	8604	52%	225000	1,250	12448	76%
1000	9813	60%	250000	1,388	13526	82%
1100	10938	67%	275000	1,527	14245	87%
1200	11964	73%	300000	1,666	14808	90%
1300	12915	79%	325000	1,944	15813	96%
1400	13598	83%	350000	2,083	16056	98%
1500	14134	86%	375000	2,221	16299	99%
1600	14540	89%	400000	2,360	16543	100%
1700	14945	91%	425000	2,499	16543	100%
1800	15351	94%	450000	2,638	16543	100%
1900	15736	96%	475000	2,777	16543	100%
2000	15911	97%	500000	2,916	16543	100%

All households in SRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	1517	14%	75000	417	2991	27%
400	2711	25%	100000	555	4736	43%
500	4039	37%	125000	694	6618	61%
600	5410	50%	150000	833	8126	74%
700	6687	61%	175000	972	9110	84%
800	7777	71%	200000	1,111	9770	90%
900	8707	80%	225000	1,250	10396	95%
1000	9267	85%	250000	1,388	10540	97%
1100	9722	89%	275000	1,527	10639	98%
1200	10173	93%	300000	1,666	10738	98%
1300	10476	96%	325000	1,944	10936	100%
1400	10548	97%	350000	2,083	10936	100%
1500	10619	97%	375000	2,221	10936	100%
1600	10691	98%	400000	2,360	10936	100%
1700	10762	99%	425000	2,499	10936	100%
1800	10833	99%	450000	2,638	10936	100%
1900	10905	100%	475000	2,777	10936	100%
2000	10976	100%	500000	2,916	11630	100%

All households in owner occupation

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	0	0%	75000	417	7075	13%
400	6669	12%	100000	555	10487	19%
500	9127	17%	125000	694	14360	26%
600	11584	21%	150000	833	17810	33%
700	14531	27%	175000	972	21520	39%
800	16977	31%	200000	1,111	25260	46%
900	19599	36%	225000	1,250	29031	53%
1000	22271	41%	250000	1,388	32583	59%
1100	24969	46%	275000	1,527	35900	66%
1200	27685	51%	300000	1,666	38738	71%
1300	30326	55%	325000	1,944	44487	81%
1400	32879	60%	350000	2,083	46776	85%
1500	35343	65%	375000	2,221	48139	88%
1600	37387	68%	400000	2,360	49502	90%
1700	39431	72%	425000	2,499	50865	93%
1800	41528	76%	450000	2,638	52228	95%
1900	43735	80%	475000	2,777	54795	100%
2000	45452	83%	500000	2,916	54795	100%

First time buyers

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		0%	75000	417		14%
400		13%	100000	555		21%
500		18%	125000	694		29%
600		24%	150000	833		36%
700		29%	175000	972		43%
800		34%	200000	1,111		51%
900		39%	225000	1,250		59%
1000		44%	250000	1,388		65%
1100		51%	275000	1,527		71%
1200		56%	300000	1,666		76%
1300		61%	325000	1,944		86%
1400		66%	350000	2,083		89%
1500		70%	375000	2,221		92%
1600		74%	400000	2,360		95%
1700		77%	425000	2,499		98%
1800		81%	450000	2,638		100%
1900		85%	475000	2,777		100%
2000		87%	500000	2,916		100%

Income after housing costs less than 60% of national average income

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	3038	20%	75000	417	5032	33%
400	4698	31%	100000	555	8121	53%
500	7115	46%	125000	694	10654	69%
600	8986	58%	150000	833	12844	83%
700	10748	70%	175000	972	14070	91%
800	12452	81%	200000	1,111	14796	96%
900	13476	88%	225000	1,250	14920	97%
1000	14302	93%	250000	1,388	15044	98%
1100	14786	96%	275000	1,527	15168	99%
1200	14875	97%	300000	1,666	15292	99%
1300	14965	97%	325000	1,944	15395	100%
1400	15054	98%	350000	2,083	15395	100%
1500	15143	98%	375000	2,221	15395	100%
1600	15233	99%	400000	2,360	15395	100%
1700	15395	100%	425000	2,499	15395	100%
1800	15395	100%	450000	2,638	15395	100%
1900	15395	100%	475000	2,777	15395	100%
2000	15590	100%	500000	2,916	15395	100%

The estimated number of households with an income under 60% of the national average income after housing costs has been estimated from CACI data on average income for England. The average has been reduced by 60% and a further 30% to remove housing costs, then apportioned to the number of households indicated by the CACI data.

Income after housing costs less than 60% of national average income but with at least one person in employment

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		0%	75000	417		18%
400		17%	100000	555		31%
500		26%	125000	694		46%
600		35%	150000	833		65%
700		47%	175000	972		82%
800		61%	200000	1,111		91%
900		73%	225000	1,250		96%
1000		84%	250000	1,388		97%
1100		91%	275000	1,527		98%
1200		96%	300000	1,666		99%
1300		97%	325000	1,944		100%
1400		97%	350000	2,083		100%
1500		98%	375000	2,221		100%
1600		98%	400000	2,360		100%
1700		99%	425000	2,499		100%
1800		100%	450000	2,638		100%
1900		100%	475000	2,777		100%
2000		100%	500000	2,916		100%

Newly forming households

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	0	0%	75000	417	95	14%
400	88	13%	100000	555	159	24%
500	131	20%	125000	694	237	35%
600	184	27%	150000	833	317	47%
700	241	36%	175000	972	386	58%
800	300	45%	200000	1,111	450	67%
900	351	52%	225000	1,250	507	76%
1000	400	60%	250000	1,388	551	82%
1100	446	67%	275000	1,527	581	87%
1200	488	73%	300000	1,666	604	90%
1300	526	79%	325000	1,805	627	94%
1400	554	83%	350000	1,944	645	96%
1500	576	86%	375000	2,083	654	98%
1600	593	89%	400000	2,221	664	99%
1700	609	91%	425000	2,360	669	100%
1800	626	94%	450000	2,499	669	100%
1900	641	96%	475000	2,638	669	100%
2000	649	97%	500000	2,777	669	100%

Newly forming households are estimated from ONS 2016-based household projections as average gross household formation over the period 2001-2041

Selby

All households in PRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	0	0%	75000	417	562	14%
400	617	13%	100000	555	935	23%
500	908	19%	125000	694	1390	33%
600	1260	26%	150000	833	1931	44%
700	1642	34%	175000	972	2378	54%
800	2038	42%	200000	1,111	2821	63%
900	2374	49%	225000	1,250	3207	71%
1000	2705	56%	250000	1,388	3568	77%
1100	3018	62%	275000	1,527	3811	81%
1200	3301	68%	300000	1,666	3991	85%
1300	3566	73%	325000	1,805	4153	88%
1400	3764	77%	350000	1,944	4314	90%
1500	3920	81%	375000	2,083	4404	91%
1600	4034	83%	400000	2,221	4450	92%
1700	4149	85%	425000	2,360	4497	93%
1800	4263	88%	450000	2,499	4544	94%
1900	4375	90%	475000	2,638	4591	95%
2000	4407	91%	500000	2,777	4638	96%

All households in SRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	566	13%	75000	417	1095	26%
400	1000	24%	100000	555	1712	40%
500	1467	35%	125000	694	2387	56%
600	1951	46%	150000	833	2933	69%
700	2412	57%	175000	972	3301	78%
800	2807	66%	200000	1,111	3547	84%
900	3148	74%	225000	1,250	3780	89%
1000	3358	79%	250000	1,388	3830	91%
1100	3530	83%	275000	1,527	3857	91%
1200	3697	87%	300000	1,666	3884	92%
1300	3813	90%	325000	1,805	3911	92%
1400	3832	91%	350000	1,944	3938	93%
1500	3851	91%	375000	2,083	3965	94%
1600	3871	92%	400000	2,221	3992	94%
1700	3890	92%	425000	2,360	4019	95%
1800	3910	92%	450000	2,499	4046	96%
1900	3929	93%	475000	2,638	4073	96%
2000	3949	93%	500000	2,777	4100	97%

All households in owner occupation

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	#N/A	#N/A	75000	417	3481	12%
400	3287	12%	100000	555	5118	18%
500	4465	16%	125000	694	6975	25%
600	5646	20%	150000	833	8609	31%
700	7054	25%	175000	972	10364	37%
800	8213	29%	200000	1,111	12133	43%
900	9455	34%	225000	1,250	13917	49%
1000	10720	38%	250000	1,388	15615	55%
1100	11996	43%	275000	1,527	17226	61%
1200	13280	47%	300000	1,666	18582	66%
1300	14540	52%	325000	1,805	19957	71%
1400	15756	56%	350000	1,944	21364	76%
1500	16960	60%	375000	2,083	22501	80%
1600	17937	64%	400000	2,221	23187	82%
1700	18914	67%	425000	2,360	23856	85%
1800	19905	71%	450000	2,499	24525	87%
1900	20967	74%	475000	2,638	25194	89%
2000	21824	77%	500000	2,777	25744	91%

First time buyers

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		0%	75000	417		13%
400		12%	100000	555		20%
500		17%	125000	694		27%
600		23%	150000	833		34%
700		28%	175000	972		40%
800		32%	200000	1,111		48%
900		37%	225000	1,250		55%
1000		42%	250000	1,388		61%
1100		47%	275000	1,527		66%
1200		52%	300000	1,666		71%
1300		57%	325000	1,805		76%
1400		61%	350000	1,944		81%
1500		65%	375000	2,083		84%
1600		69%	400000	2,221		86%
1700		72%	425000	2,360		89%
1800		75%	450000	2,499		91%
1900		79%	475000	2,638		92%
2000		82%	500000	2,777		94%

Income after housing costs less than 60% of national average income

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	1251	19%	75000	417	2045	31%
400	1912	29%	100000	555	3272	49%
500	2872	43%	125000	694	4291	64%
600	3616	54%	150000	833	5185	78%
700	4329	65%	175000	972	5699	86%
800	5027	76%	200000	1,111	6006	90%
900	5453	82%	225000	1,250	6045	91%
1000	5796	87%	250000	1,388	6083	91%
1100	6003	90%	275000	1,527	6122	92%
1200	6031	91%	300000	1,666	6161	93%
1300	6059	91%	325000	1,805	6200	93%
1400	6087	91%	350000	1,944	6239	94%
1500	6115	92%	375000	2,083	6277	94%
1600	6143	92%	400000	2,221	6316	95%
1700	6170	93%	425000	2,360	6355	95%
1800	6198	93%	450000	2,499	6394	96%
1900	6226	94%	475000	2,638	6433	97%
2000	6254	94%	500000	2,777	6472	97%

The estimated number of households with an income under 60% of the national average income after housing costs has been estimated from CACI data on average income for England. The average has been reduced by 60% and a further 30% to remove housing costs, then apportioned to the number of households indicated by the CACI data.

Income after housing costs less than 60% of national average income but with at least one person in employment

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		0%	75000	417		17%
400		16%	100000	555		29%
500		25%	125000	694		43%
600		33%	150000	833		61%
700		43%	175000	972		76%
800		56%	200000	1,111		86%
900		68%	225000	1,250		90%
1000		79%	250000	1,388		91%
1100		85%	275000	1,527		92%
1200		90%	300000	1,666		92%
1300		91%	325000	1,805		93%
1400		91%	350000	1,944		93%
1500		91%	375000	2,083		94%
1600		92%	400000	2,221		95%
1700		92%	425000	2,360		95%
1800		93%	450000	2,499		96%
1900		93%	475000	2,638		96%
2000		94%	500000	2,777		97%

Newly forming households

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	0	0%	75000	417	100	17%
400	93	16%	100000	555	158	28%
500	134	24%	125000	694	214	38%
600	176	31%	150000	833	266	47%
700	217	38%	175000	972	316	55%
800	254	45%	200000	1,111	366	64%
900	290	51%	225000	1,250	419	74%
1000	326	57%	250000	1,388	454	80%
1100	362	64%	275000	1,527	481	84%
1200	400	70%	300000	1,666	507	89%
1300	434	76%	325000	1,805	516	91%
1400	457	80%	350000	1,944	521	91%
1500	476	83%	375000	2,083	526	92%
1600	494	87%	400000	2,221	530	93%
1700	513	90%	425000	2,360	535	94%
1800	516	91%	450000	2,499	539	95%
1900	520	91%	475000	2,638	544	95%
2000	523	92%	500000	2,777	548	96%

Newly forming households are estimated from ONS 2016-based household projections as average gross household formation over the period 2001-2041

Craven

All households in PRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	0	0%	75000	417	623	14%
400	577	13%	100000	555	1039	23%
500	855	19%	125000	694	1551	34%
600	1198	26%	150000	833	2059	45%
700	1575	35%	175000	972	2505	55%
800	1951	43%	200000	1,111	2913	64%
900	2277	50%	225000	1,250	3279	72%
1000	2594	57%	250000	1,388	3554	78%
1100	2884	63%	275000	1,527	3731	82%
1200	3156	69%	300000	1,666	3877	85%
1300	3402	75%	325000	1,805	4022	89%
1400	3573	79%	350000	1,944	4112	90%
1500	3702	81%	375000	2,083	4152	91%
1600	3807	84%	400000	2,221	4192	92%
1700	3912	86%	425000	2,360	4232	93%
1800	4017	88%	450000	2,499	4272	94%
1900	4099	90%	475000	2,638	4313	95%
2000	4128	91%	500000	2,777	4353	96%

All households in SRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	290	13%	75000	417	570	26%
400	524	24%	100000	555	903	42%
500	767	35%	125000	694	1253	58%
600	1031	48%	150000	833	1533	71%
700	1266	59%	175000	972	1714	79%
800	1470	68%	200000	1,111	1834	85%
900	1636	76%	225000	1,250	1948	90%
1000	1741	80%	250000	1,388	1961	91%
1100	1825	84%	275000	1,527	1975	91%
1200	1908	88%	300000	1,666	1989	92%
1300	1953	90%	325000	1,805	2002	93%
1400	1962	91%	350000	1,944	2016	93%
1500	1972	91%	375000	2,083	2030	94%
1600	1982	92%	400000	2,221	2044	94%
1700	1992	92%	425000	2,360	2057	95%
1800	2002	93%	450000	2,499	2071	96%
1900	2012	93%	475000	2,638	2085	96%
2000	2022	93%	500000	2,777	2098	97%

All households in owner occupation

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	0	0%	75000	417	2389	12%
400	2252	12%	100000	555	3533	18%
500	3077	16%	125000	694	4847	25%
600	3909	20%	150000	833	6000	31%
700	4895	25%	175000	972	7249	37%
800	5712	30%	200000	1,111	8512	44%
900	6603	34%	225000	1,250	9775	51%
1000	7502	39%	250000	1,388	10961	57%
1100	8414	43%	275000	1,527	12043	62%
1200	9329	48%	300000	1,666	13001	67%
1300	10206	53%	325000	1,805	13990	72%
1400	11060	57%	350000	1,944	14921	77%
1500	11855	61%	375000	2,083	15625	81%
1600	12545	65%	400000	2,221	16076	83%
1700	13235	68%	425000	2,360	16526	85%
1800	13954	72%	450000	2,499	16976	88%
1900	14659	76%	475000	2,638	17422	90%
2000	15258	79%	500000	2,777	17756	92%

First time buyers

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		0%	75000	417		13%
400		12%	100000	555		20%
500		17%	125000	694		28%
600		23%	150000	833		34%
700		28%	175000	972		41%
800		32%	200000	1,111		49%
900		37%	225000	1,250		56%
1000		43%	250000	1,388		62%
1100		48%	275000	1,527		67%
1200		54%	300000	1,666		72%
1300		58%	325000	1,805		77%
1400		62%	350000	1,944		82%
1500		66%	375000	2,083		84%
1600		70%	400000	2,221		87%
1700		73%	425000	2,360		90%
1800		77%	450000	2,499		91%
1900		81%	475000	2,638		93%
2000		79%	500000	2,777		94%

Income after housing costs less than 60% of national average income

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	888	19%	75000	417	1482	32%
400	1368	29%	100000	555	2362	50%
500	2068	44%	125000	694	3089	66%
600	2613	56%	150000	833	3717	79%
700	3116	67%	175000	972	4053	87%
800	3600	77%	200000	1,111	4229	90%
900	3884	83%	225000	1,250	4256	91%
1000	4119	88%	250000	1,388	4283	91%
1100	4227	90%	275000	1,527	4311	92%
1200	4247	91%	300000	1,666	4338	93%
1300	4266	91%	325000	1,805	4365	93%
1400	4286	91%	350000	1,944	4392	94%
1500	4305	92%	375000	2,083	4419	94%
1600	4325	92%	400000	2,221	4446	95%
1700	4344	93%	425000	2,360	4473	96%
1800	4364	93%	450000	2,499	4501	96%
1900	4383	94%	475000	2,638	4528	97%
2000	4403	94%	500000	2,777	4555	97%

The estimated number of households with an income under 60% of the national average income after housing costs has been estimated from CACI data on average income for England. The average has been reduced by 60% and a further 30% to remove housing costs, then apportioned to the number of households indicated by the CACI data.

Income after housing costs less than 60% of national average income but with at least one person in employment

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		0%	75000	417		17%
400		16%	100000	555		29%
500		25%	125000	694		44%
600		34%	150000	833		62%
700		45%	175000	972		78%
800		59%	200000	1,111		87%
900		70%	225000	1,250		90%
1000		80%	250000	1,388		91%
1100		86%	275000	1,527		92%
1200		90%	300000	1,666		92%
1300		91%	325000	1,805		93%
1400		91%	350000	1,944		93%
1500		91%	375000	2,083		94%
1600		92%	400000	2,221		95%
1700		92%	425000	2,360		95%
1800		93%	450000	2,499		96%
1900		93%	475000	2,638		96%
2000		94%	500000	2,777		97%

Newly forming households

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	0	0%	75000	417	53	18%
400	50	16%	100000	555	85	28%
500	72	24%	125000	694	116	38%
600	95	32%	150000	833	144	48%
700	117	39%	175000	972	171	57%
800	138	46%	200000	1,111	199	66%
900	157	52%	225000	1,250	227	75%
1000	176	58%	250000	1,388	244	81%
1100	197	65%	275000	1,527	258	85%
1200	217	72%	300000	1,666	271	90%
1300	234	77%	325000	1,805	274	91%
1400	245	81%	350000	1,944	276	92%
1500	255	84%	375000	2,083	279	92%
1600	265	88%	400000	2,221	281	93%
1700	272	90%	425000	2,360	284	94%
1800	274	91%	450000	2,499	286	95%
1900	276	91%	475000	2,638	288	95%
2000	277	92%	500000	2,777	291	96%

Newly forming households are estimated from ONS 2016-based household projections as average gross household formation over the period 2001-2041

Barnsley

All households in PRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	2273	14%	75000	417	4005	25%
400	3717	23%	100000	555	6587	41%
500	5516	34%	125000	694	8571	53%
600	7239	45%	150000	833	10308	64%
700	8649	54%	175000	972	11811	73%
800	9939	62%	200000	1,111	12884	80%
900	11056	69%	225000	1,250	13496	84%
1000	12098	75%	250000	1,388	14097	87%
1100	12808	79%	275000	1,527	14558	90%
1200	13281	82%	300000	1,666	14673	91%
1300	13714	85%	325000	1,805	14788	92%
1400	14148	88%	350000	1,944	14903	92%
1500	14536	90%	375000	2,083	15018	93%
1600	14619	91%	400000	2,221	15133	94%
1700	14701	91%	425000	2,360	15248	94%
1800	14784	92%	450000	2,499	15363	95%
1900	14867	92%	475000	2,638	15478	96%
2000	14950	93%	500000	2,777	15592	97%

All households in SRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	5809	26%	75000	417	9733	44%
400	9143	42%	100000	555	13722	62%
500	12303	56%	125000	694	16643	76%
600	14767	67%	150000	833	18236	83%
700	16719	76%	175000	972	19588	89%
800	17915	82%	200000	1,111	19890	90%
900	18888	86%	225000	1,250	20015	91%
1000	19790	90%	250000	1,388	20139	92%
1100	19880	90%	275000	1,527	20264	92%
1200	19970	91%	300000	1,666	20389	93%
1300	20060	91%	325000	1,805	20514	93%
1400	20150	92%	350000	1,944	20638	94%
1500	20240	92%	375000	2,083	20763	94%
1600	20329	92%	400000	2,221	20888	95%
1700	20419	93%	425000	2,360	21013	96%
1800	20509	93%	450000	2,499	21138	96%
1900	20599	94%	475000	2,638	21262	97%
2000	20689	94%	500000	2,777	21387	97%

All households in owner occupation

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	13060	18%	75000	417	13738	19%
400	17777	25%	100000	555	20061	28%
500	21976	31%	125000	694	26288	37%
600	26554	38%	150000	833	32334	46%
700	30930	44%	175000	972	37927	54%
800	35181	50%	200000	1,111	43032	61%
900	38992	55%	225000	1,250	47166	67%
1000	42713	60%	250000	1,388	51427	73%
1100	45690	65%	275000	1,527	55288	78%
1200	48667	69%	300000	1,666	57805	82%
1300	51798	73%	325000	1,805	59712	84%
1400	54597	77%	350000	1,944	61620	87%
1500	56897	80%	375000	2,083	63528	90%
1600	58271	82%	400000	2,221	64363	91%
1700	59645	84%	425000	2,360	65095	92%
1800	61019	86%	450000	2,499	65827	93%
1900	62393	88%	475000	2,638	66559	94%
2000	66614	94%	500000	2,777	67291	95%

First time buyers

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		14%	75000	417		22%
400		20%	100000	555		31%
500		28%	125000	694		40%
600		34%	150000	833		51%
700		41%	175000	972		59%
800		48%	200000	1,111		65%
900		54%	225000	1,250		71%
1000		60%	250000	1,388		77%
1100		65%	275000	1,527		82%
1200		69%	300000	1,666		85%
1300		73%	325000	1,805		88%
1400		78%	350000	1,944		90%
1500		81%	375000	2,083		91%
1600		84%	400000	2,221		92%
1700		86%	425000	2,360		93%
1800		88%	450000	2,499		94%
1900		90%	475000	2,638		95%
2000		91%	500000	2,777		96%

Income after housing costs less than 60% of national average income

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	10272	32%	75000	417	16806	52%
400	16043	50%	100000	555	22518	69%
500	20437	63%	125000	694	26691	82%
600	24423	75%	150000	833	29173	90%
700	26797	83%	175000	972	29345	91%
800	28641	88%	200000	1,111	29517	91%
900	29256	90%	225000	1,250	29690	92%
1000	29380	91%	250000	1,388	29862	92%
1100	29504	91%	275000	1,527	30035	93%
1200	29628	91%	300000	1,666	30207	93%
1300	29753	92%	325000	1,805	30380	94%
1400	29877	92%	350000	1,944	30552	94%
1500	30001	93%	375000	2,083	30725	95%
1600	30125	93%	400000	2,221	30897	95%
1700	30249	93%	425000	2,360	31070	96%
1800	30374	94%	450000	2,499	31242	96%
1900	30498	94%	475000	2,638	31415	97%
2000	30622	94%	500000	2,777	31587	97%

The estimated number of households with an income under 60% of the national average income after housing costs has been estimated from CACI data on average income for England. The average has been reduced by 60% and a further 30% to remove housing costs, then apportioned to the number of households indicated by the CACI data.

Income after housing costs less than 60% of national average income but with at least one person in employment

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		18%	75000	417		31%
400		29%	100000	555		52%
500		44%	125000	694		71%
600		59%	150000	833		84%
700		72%	175000	972		90%
800		82%	200000	1,111		91%
900		88%	225000	1,250		91%
1000		90%	250000	1,388		92%
1100		91%	275000	1,527		92%
1200		91%	300000	1,666		93%
1300		91%	325000	1,805		93%
1400		92%	350000	1,944		94%
1500		92%	375000	2,083		95%
1600		93%	400000	2,221		95%
1700		93%	425000	2,360		96%
1800		93%	450000	2,499		96%
1900		94%	475000	2,638		97%
2000		94%	500000	2,777		97%

Newly forming households

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	262	18%	75000	417	439	30%
400	413	28%	100000	555	636	43%
500	563	38%	125000	694	800	55%
600	691	47%	150000	833	957	65%
700	807	55%	175000	972	1110	76%
800	920	63%	200000	1,111	1201	82%
900	1034	71%	225000	1,250	1275	87%
1000	1131	77%	250000	1,388	1322	90%
1100	1195	82%	275000	1,527	1332	91%
1200	1248	85%	300000	1,666	1342	92%
1300	1301	89%	325000	1,805	1351	92%
1400	1323	90%	350000	1,944	1361	93%
1500	1330	91%	375000	2,083	1371	94%
1600	1337	91%	400000	2,221	1380	94%
1700	1344	92%	425000	2,360	1390	95%
1800	1351	92%	450000	2,499	1400	96%
1900	1358	93%	475000	2,638	1409	96%
2000	1365	93%	500000	2,777	1419	97%

Newly forming households are estimated from ONS 2016-based household projections as average gross household formation over the period 2001-2041

West Yorkshire

All households in PRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	22594	11%	75000	417	41080	20%
400	39026	19%	100000	555	71889	35%
500	59565	29%	125000	694	94483	46%
600	78051	38%	150000	833	115023	56%
700	94483	46%	175000	972	133509	65%
800	110915	54%	200000	1,111	151995	74%
900	125293	61%	225000	1,250	162264	79%
1000	137617	67%	250000	1,388	170480	83%
1100	149941	73%	275000	1,527	176642	86%
1200	158156	77%	300000	1,666	182804	89%
1300	166372	81%	325000	1,805	186912	91%
1400	170480	83%	350000	1,944	186912	91%
1500	174588	85%	375000	2,083	188966	92%
1600	180750	88%	400000	2,221	191020	93%
1700	184858	90%	425000	2,360	193074	94%
1800	186912	91%	450000	2,499	195128	95%
1900	186912	91%	475000	2,638	195128	95%
2000	188966	92%	500000	2,777	197182	96%

All households in SRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	34339	20%	75000	417	66954	39%
400	59963	35%	100000	555	100538	58%
500	86670	50%	125000	694	122033	70%
600	102523	59%	150000	833	137637	79%
700	119224	69%	175000	972	147328	85%
800	132252	76%	200000	1,111	156088	90%
900	140510	81%	225000	1,250	157117	91%
1000	147006	85%	250000	1,388	158147	91%
1100	153501	89%	275000	1,527	159176	92%
1200	156470	90%	300000	1,666	160206	92%
1300	157224	91%	325000	1,805	161235	93%
1400	157978	91%	350000	1,944	162265	94%
1500	158732	92%	375000	2,083	163294	94%
1600	159486	92%	400000	2,221	164324	95%
1700	160240	92%	425000	2,360	165353	95%
1800	160994	93%	450000	2,499	166383	96%
1900	161748	93%	475000	2,638	167412	97%
2000	162502	94%	500000	2,777	168442	97%

All households in owner occupation

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	66150	11%	75000	417	102474	18%
400	97324	17%	100000	555	150202	26%
500	139386	24%	125000	694	194611	34%
600	164096	28%	150000	833	239999	41%
700	196528	34%	175000	972	283006	49%
800	229593	40%	200000	1,111	322947	56%
900	260740	45%	225000	1,250	359261	62%
1000	291602	50%	250000	1,388	390037	67%
1100	319912	55%	275000	1,527	422169	73%
1200	348222	60%	300000	1,666	450881	78%
1300	370441	64%	325000	1,805	470989	81%
1400	392608	68%	350000	1,944	484855	83%
1500	415557	72%	375000	2,083	498721	86%
1600	438785	76%	400000	2,221	512587	88%
1700	457089	79%	425000	2,360	524656	90%
1800	470498	81%	450000	2,499	531889	92%
1900	480485	83%	475000	2,638	539122	93%
2000	490472	84%	500000	2,777	546355	94%

First time buyers

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		12%	75000	417		19%
400		18%	100000	555		28%
500		26%	125000	694		37%
600		31%	150000	833		45%
700		37%	175000	972		53%
800		43%	200000	1,111		61%
900		50%	225000	1,250		66%
1000		55%	250000	1,388		72%
1100		60%	275000	1,527		77%
1200		64%	300000	1,666		81%
1300		68%	325000	1,805		84%
1400		72%	350000	1,944		87%
1500		76%	375000	2,083		90%
1600		80%	400000	2,221		91%
1700		82%	425000	2,360		92%
1800		84%	450000	2,499		93%
1900		86%	475000	2,638		94%
2000		88%	500000	2,777		95%

Income after housing costs less than 60% of national average income

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	70515	28%	75000	417	118880	47%
400	113555	44%	100000	555	168611	66%
500	153283	60%	125000	694	199395	78%
600	174521	68%	150000	833	218947	86%
700	200542	78%	175000	972	230464	90%
800	214711	84%	200000	1,111	231873	91%
900	227532	89%	225000	1,250	233281	91%
1000	230750	90%	250000	1,388	234689	92%
1100	231764	91%	275000	1,527	236097	92%
1200	232778	91%	300000	1,666	237505	93%
1300	233792	92%	325000	1,805	238914	94%
1400	234807	92%	350000	1,944	240322	94%
1500	235821	92%	375000	2,083	241730	95%
1600	236835	93%	400000	2,221	243138	95%
1700	237849	93%	425000	2,360	244546	96%
1800	238864	93%	450000	2,499	245954	96%
1900	239878	94%	475000	2,638	247363	97%
2000	240892	94%	500000	2,777	248771	97%

The estimated number of households with an income under 60% of the national average income after housing costs has been estimated from CACI data on average income for England. The average has been reduced by 60% and a further 30% to remove housing costs, then apportioned to the number of households indicated by the CACI data.

Income after housing costs less than 60% of national average income but with at least one person in employment

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		15%	75000	417		28%
400		26%	100000	555		45%
500		37%	125000	694		63%
600		51%	150000	833		79%
700		64%	175000	972		87%
800		76%	200000	1,111		90%
900		83%	225000	1,250		91%
1000		88%	250000	1,388		91%
1100		90%	275000	1,527		92%
1200		91%	300000	1,666		93%
1300		91%	325000	1,805		93%
1400		92%	350000	1,944		94%
1500		92%	375000	2,083		94%
1600		92%	400000	2,221		95%
1700		93%	425000	2,360		96%
1800		93%	450000	2,499		96%
1900		94%	475000	2,638		97%
2000		94%	500000	2,777		97%

Newly forming households

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	1717	16%	75000	417	2897	27%
400	2723	25%	100000	555	3925	36%
500	3162	29%	125000	694	5422	50%
600	4656	43%	150000	833	6482	59%
700	5468	50%	175000	972	7551	69%
800	6230	57%	200000	1,111	8466	78%
900	6997	64%	225000	1,250	9020	83%
1000	7773	71%	250000	1,388	9503	87%
1100	8415	77%	275000	1,527	9840	90%
1200	8848	81%	300000	1,666	9918	91%
1300	9196	84%	325000	1,805	9995	92%
1400	9544	88%	350000	1,944	10072	92%
1500	9825	90%	375000	2,083	10149	93%
1600	9881	91%	400000	2,221	10227	94%
1700	9937	91%	425000	2,360	10304	95%
1800	9992	92%	450000	2,499	10381	95%
1900	10048	92%	475000	2,638	10458	96%
2000	10103	93%	500000	2,777	10535	97%

Newly forming households are estimated from ONS 2016-based household projections as average gross household formation over the period 2001-2041

Leeds City Region

All households in PRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	29711	11%	75000	417	54020	20%
400	51319	19%	100000	555	89133	33%
500	75628	28%	125000	694	124246	46%
600	102638	38%	150000	833	151257	56%
700	124246	46%	175000	972	175566	65%
800	145855	54%	200000	1,111	199875	74%
900	164762	61%	225000	1,250	213380	79%
1000	180968	67%	250000	1,388	224184	83%
1100	197174	73%	275000	1,527	232287	86%
1200	207978	77%	300000	1,666	240390	89%
1300	218782	81%	325000	1,805	245792	91%
1400	224184	83%	350000	1,944	245792	91%
1500	229586	85%	375000	2,083	248493	92%
1600	237689	88%	400000	2,221	251194	93%
1700	243091	90%	425000	2,360	253895	94%
1800	245792	91%	450000	2,499	256596	95%
1900	245792	91%	475000	2,638	256596	95%
2000	248493	92%	500000	2,777	259297	96%

All households in SRS

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Rent	Number
300	43419	20%	75000	417	80345	37%
400	75818	35%	100000	555	118970	54%
500	104751	48%	125000	694	149537	68%
600	129631	59%	150000	833	170962	78%
700	150748	69%	175000	972	183566	84%
800	167221	76%	200000	1,111	194968	89%
900	177663	81%	225000	1,250	198314	90%
1000	185875	85%	250000	1,388	199638	91%
1100	194088	89%	275000	1,527	200961	92%
1200	197842	90%	300000	1,666	202285	92%
1300	198795	91%	325000	1,805	203609	93%
1400	199748	91%	350000	1,944	204933	94%
1500	200702	92%	375000	2,083	206256	94%
1600	201655	92%	400000	2,221	207580	95%
1700	202609	92%	425000	2,360	208904	95%
1800	203562	93%	450000	2,499	210227	96%
1900	204515	93%	475000	2,638	211551	97%
2000	205469	94%	500000	2,777	212875	97%

All households in owner occupation

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	85723	11%	75000	417	134127	17%
400	127264	16%	100000	555	197632	25%
500	167871	21%	125000	694	256488	32%
600	216515	27%	150000	833	317233	40%
700	259025	32%	175000	972	374348	47%
800	302777	38%	200000	1,111	428713	54%
900	344860	43%	225000	1,250	480721	60%
1000	385884	48%	250000	1,388	522343	65%
1100	424676	53%	275000	1,527	564323	71%
1200	462335	58%	300000	1,666	607005	76%
1300	495842	62%	325000	1,805	640483	80%
1400	525820	66%	350000	1,944	658763	82%
1500	555799	70%	375000	2,083	677044	85%
1600	587906	74%	400000	2,221	695324	87%
1700	615393	77%	425000	2,360	713605	89%
1800	639835	80%	450000	2,499	726759	91%
1900	653001	82%	475000	2,638	737505	92%
2000	666168	83%	500000	2,777	748252	94%

First time buyers

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		11%	75000	417		18%
400		17%	100000	555		27%
500		25%	125000	694		35%
600		30%	150000	833		43%
700		35%	175000	972		52%
800		41%	200000	1,111		59%
900		47%	225000	1,250		65%
1000		53%	250000	1,388		70%
1100		58%	275000	1,527		75%
1200		63%	300000	1,666		80%
1300		67%	325000	1,805		83%
1400		70%	350000	1,944		86%
1500		74%	375000	2,083		89%
1600		78%	400000	2,221		91%
1700		81%	425000	2,360		92%
1800		83%	450000	2,499		93%
1900		85%	475000	2,638		94%
2000		87%	500000	2,777		95%

Income after housing costs less than 60% of national average income

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	84976	26%	75000	417	145139	45%
400	138614	43%	100000	555	200204	64%
500	178640	57%	125000	694	248293	76%
600	215268	66%	150000	833	274382	84%
700	249726	77%	175000	972	293086	90%
800	269224	83%	200000	1,111	294902	91%
900	284837	88%	225000	1,250	296719	91%
1000	293454	90%	250000	1,388	298536	92%
1100	294762	91%	275000	1,527	300353	92%
1200	296071	91%	300000	1,666	302169	93%
1300	297379	91%	325000	1,805	303986	93%
1400	298688	92%	350000	1,944	305803	94%
1500	299996	92%	375000	2,083	307620	95%
1600	301305	93%	400000	2,221	309436	95%
1700	302613	93%	425000	2,360	311253	96%
1800	303922	93%	450000	2,499	313070	96%
1900	305230	94%	475000	2,638	314887	97%
2000	306539	94%	500000	2,777	316703	97%

The estimated number of households with an income under 60% of the national average income after housing costs has been estimated from CACI data on average income for England. The average has been reduced by 60% and a further 30% to remove housing costs, then apportioned to the number of households indicated by the CACI data.

Income after housing costs less than 60% of national average income but with at least one person in employment

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300		14%	75000	417		26%
400		25%	100000	555		42%
500		35%	125000	694		60%
600		48%	150000	833		76%
700		61%	175000	972		85%
800		72%	200000	1,111		90%
900		81%	225000	1,250		91%
1000		87%	250000	1,388		91%
1100		90%	275000	1,527		92%
1200		91%	300000	1,666		93%
1300		91%	325000	1,805		93%
1400		91%	350000	1,944		94%
1500		92%	375000	2,083		94%
1600		92%	400000	2,221		95%
1700		93%	425000	2,360		95%
1800		93%	450000	2,499		96%
1900		94%	475000	2,638		97%
2000		94%	500000	2,777		97%

Newly forming households

Cannot afford rent			Cannot afford price			
Rent	Number	Percentage	Price	Monthly cost	Number	Percentage
300	2173	15%	75000	417	3712	25%
400	3487	24%	100000	555	5178	35%
500	4142	28%	125000	694	7077	48%
600	6076	41%	150000	833	8483	57%
700	7138	48%	175000	972	9904	67%
800	8153	55%	200000	1,111	11253	76%
900	9161	62%	225000	1,250	12052	81%
1000	10194	69%	250000	1,388	12679	86%
1100	11185	76%	275000	1,527	13305	90%
1200	11826	80%	300000	1,666	13421	91%
1300	12280	83%	325000	1,805	13529	91%
1400	12731	86%	350000	1,944	13637	92%
1500	13182	89%	375000	2,083	13744	93%
1600	13370	90%	400000	2,221	13852	94%
1700	13448	91%	425000	2,360	13960	94%
1800	13525	91%	450000	2,499	14067	95%
1900	13603	92%	475000	2,638	14175	96%
2000	13940	94%	500000	2,777	14283	97%

Newly forming households are estimated from ONS 2016-based household projections as average gross household formation over the period 2001-2041