**2018**

Nothing going on but the rent: The housing cost for public service workers in England



**Introduction**Spiralling housing costs are a huge worry for public sector employers and their staff in many parts of the country. Excessively high rents are forcing people to live increasingly further away from their places of work. The costs are also to blame for NHS trusts, town halls, schools and police forces struggling to recruit new staff.

The widely used benchmark for how much a person should spend on housing is no more than 33% of their net income. The Joseph Rowntree Foundation uses the 33% measure for monitoring poverty and social exclusion, as does the Royal Town Planning Institute for gauging housing affordability.

Yet many public service staff are routinely forced to shell out a much higher proportion of their hard-earned monthly wages on rent.

Academics in America and Australia talk about housing stress[[1]](#footnote-1) when the proportion being paid out from someone’s salary figure is over 30% and extreme stress when the figure tops 50%. The Organisation for Economic Co-operation and Development (OECD) says households spending more than 40% of their disposable income on housing are ‘overburdened’.

In February 2017, Theresa May, the Prime Minister, spoke of wanting to help the 2.2 million households who spend more than a third of their disposable income keeping a roof over their heads[[2]](#footnote-2).

When rents take a big proportion of take home pay, people have less to spend each month on food, clothes, getting to work and other essentials.

As rents price increases, the public sector workforce has to live further away from their jobs, spending more time travelling. These factors put stress on relationships, rob them of time with their children and disrupt home lives.

For employers, it creates recruitment difficulties, making it harder to attract the right staff to provide quality services to the public.

The housing crisis is now so acute that there is a shortage of four million homes in England, according to the National Housing Federation and the charity Crisis. They warn that the country needs to build 340,000 homes every year until 2031, of which 90,000 should be for social rent (for people on low to middle incomes).

Rising property prices are partly to blame for the fact millions of people cannot afford to buy, triggering a 30-year high in private lets, according to the English Housing Survey. Hamptons International predicts that demand for rented homes is likely to reach six million by 2025.

Local Government Association data reveals that one in seven tenants renting privately from a landlord pays more than half their income on housing. Just getting into a rental can be a challenge when landlords demand two months rent as a deposit as well as the first month in advance, often on top of agency fees.

**Method**
UNISON set out to investigate the impact of high rents on public service staff. They took the average private rent[[3]](#footnote-3) for a one bedroom property in each of the 353 local authority areas across England.

Next a range of public sector jobs were selected and the monthly take home pay for each calculated, after deducting income tax and national insurance. Take home pay and average rent were compared to work out the percentage of salary spent on housing costs for each job and in each area of the country.

The five jobs chosen as examples from schools, the NHS, councils and the police, are as follows:

* NHS porter

annual salary £15,404 (current starting rate at bottom of pay band 2)

annual take home pay **£13,856**

monthlytake home pay **£1,155 (£1,393** in London)[[4]](#footnote-4)

* Teaching assistant (special educational needs)

annual salary £19,446 (most common pay rate)

annual take home pay **£16,604**

monthly take home pay **£1,384** (**£1,692** in London)

* Refuse driver

annual salary £20,541 (most common pay rate)

annual take home pay **£17,349**

monthly take home pay **£1,446** (**£1,783** in London)

* Nurse

annual salary £22,128 (current starting rate at bottom of pay band 5)

annual take home pay **£18,428**

monthly take home pay **£1,536 (£1,843** in London)

* Police community support officer (PCSO)

annual salary £23,346 (typical starting rate plus shift allowances)

annual take home pay **£19,256**

monthlytake home pay **£1,605 (£1,868** in London)

**Findings**Across England, anyone living in a one bedroom flat, doing any of the five jobs listed above and paying the average rent, has rental costs that account for at least 44% of their take home pay.

Regionally there is a wide variation in what people spend on rent and therefore the proportion of their monthly salary that goes on housing costs. A PCSO in the North East can expect to spend 26%, compared to a PCSO in the East of England who pays on average 41% of their salary. An NHS porter pays on average 61% of their salary if they live in the South East, and a staggering 94% if they live in London. In Yorkshire and the Humber and the East Midlands a teaching assistant might spend a third of their monthly income on rent, this rises to 51% in the South East and a huge 78% in London. A nurse in the West Midlands spends on average a third of their take home pay on rent, this rises to 37% in the South West. While a refuse driver can expect to pay a third of their take home pay on rent in six out of nine English regions.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Job | NHS porter | Teaching assistant | Refuse driver | Nurse | PCSO |
| Monthly take home pay | £1,155 | £1,384 | £1,446 | £1,536 | £1,605 |
| **Region** | **Average monthly rent for one bedroom property (September 2017)**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  |
| North East | £417 | 36% | 30% | 29% | 27% | 26% |
| North West | £472 | 41% | 34% | 33% | 31% | 29% |
| Yorkshire and the Humber  | £451 | 39% | 33% | 31% | 29% | 28% |
| East Midlands | £457 | 40% | 33% | 32% | 30% | 28% |
| West Midlands | £500 | 43% | 36% | 35% | 33% | 31% |
| East of England | £651 | 56% | 47% | 45% | 42% | 41% |
| South East | £710 | 61% | 51% | 49% | 46% | 44% |
| South West | £570 | 49% | 41% | 39% | 37% | 36% |
| London\* |  £1,314  |  94% |  78% |  74% | 71% | 70%  |
| **England** | **£705** | **61%** | **51%** | **49%** |  **46%** | **44%** |

\* London pay rates are different (see table below)

**London findings**The situation in the capital is significantly worse than in any other part of England, with low-paid public service workers expecting to pay 70% or more of their monthly income on rent. NHS porters are left with just £79 a month to live on if they tried to rent a one bedroom flat.

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| --- |
| London |
| Job | NHS porter | Teaching assistant | Refuse driver | Nurse | PCSO |
| Monthly take home pay | £1,393 | £1,692 | £1,783 | £1,843 | £1,868 |
| **Region** | **Average monthly rent for one bedroom property (September 2017)**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  |
| London | £1,314 | 94% | 78% | 74% | 71% | 70% |

 **Conclusion***Nothing going on but the rent* highlights the urgent need for government action to tackle housing costs, and rents that are unaffordable for low-paid public service staff. This requires:

\* 100,000 new homes a year must be built by councils and housing associations with rents (or mortgage costs) set at no more than a third of household income for people on low to middle incomes.

\* A £10bn investment fund[[5]](#footnote-5) is set up by ministers for new housing development. These homes would be aimed at people on low to middle incomes. The initial investment would be repaid over 25 to 50 years from rental income so the money would be re-invested in new housing for people whose needs are not met by the current housing market.

\* The Right to Buy policy, enabling people to buy their own council homes, is suspended, and housing associations are stopped from letting some of their properties at higher rents[[6]](#footnote-6). This would prevent the existing social housing stock from being further depleted[[7]](#footnote-7).

\* The cap on borrowing is lifted for local authorities enabling them to build more homes and better meet increasing demand for low rent housing.

Being able to afford a roof over your head should be a right, not a privilege. But the high cost of mortgages mean that increasing numbers of people are renting – and ending up spending more than they can afford.

A solution needs to be found quickly, as government inaction will only exacerbate the housing problem. Low-paid staff will find fewer areas in which they can live, and will have less of their take home pay for day-to-day essentials. While in more areas employers will struggle to find the local staff that they need.

**Case studies**Karen is a support worker for adults with learning disabilities and lives in Norfolk. She is 45 and rents a small house, where she lives with her grown-up son who has Asperger’s. She works 38 hours a week (plus two sleep-in shifts) and her take home pay is £1,200-1,400 per month. She spends around half her pay on rent, which is £700 per month (plus bills). She struggles to make ends meet and has no hope of buying her own place. She has no money for extras like holidays.

Elliot is a 24-year-old emergency medical dispatcher (999 call operator) living in Greater London. He is living at home with his mum and has no prospect of buying his own place. He is struggling to get the money together to move out and rent because he has a £50,000 student loan.

Megan is a 30-year-old domestic abuse support worker and lives in Bristol. She has been renting for 10 years and lives with her partner who is a mental health support worker. Her take home pay is around £1,400 per month and her share of the rent is £800 (plus bills). She wants to start a family but doesn’t think this is feasible because she struggling to make ends meet.

**Appendix: Regional figures**

**London**In London, for public sector workers living in a one bedroom flat priced at the average rent for the area, housing costs account for more than two-thirds of take home pay in many boroughs. For example the average rent in Kensington and Chelsea is £2,141 per month, more than one and a half times the pay of porters after tax and national insurance, making it impossible for them to live there.

Kensington and Chelsea is the most expensive local authority in the capital. The average monthly rent in the royal borough is higher than take home pay for all five selected public sector jobs. The same is true for Westminster and the City of London.

The situation is ‘best’ in Bexley, with an average monthly rent of £829. Porters living here would spend 60% of their take home pay on rent, leaving just £564 a month for food, energy, council tax, transport and all other living costs. Rent in Bexley would account for 45% of a nurse’s take home pay, 49% of a teaching assistant’s, 46% of a refuse driver’s, and 44% of a PCSO’s.

For a teaching assistant, Bexley is the only local authority area out of the 33 where the rent is half their take home pay or less. For refuse drivers and nurses it is Bexley and Havering, and for a PCSO it is Bexley, Havering and Sutton. There is no local authority in London where average rents eat up less than 33% of take home pay for all five public sector jobs.

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| --- | --- | --- | --- | --- | --- |
| Job | NHS porter | Teaching assistant  | Refuse driver | Nurse | PCSO |
| Monthly take home pay | £1,393 | £1,692 | £1,783 | £1,843 | £1,868 |
| **London**  | **Average monthly rent for one bedroom property (Sept 2017)**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  |
| Kensington and Chelsea | £2,141 | 154% | 127% | 120% | 116% | 115% |
| Westminster | £1,966 | 141% | 116% | 110% | 107% | 105% |
| City of London | £1,949 | 140% | 115% | 109% | 106% | 104% |
| Camden | £1,578 | 113% | 93% | 88% | 86% | 84% |
| Islington | £1,548 | 111% | 91% | 87% | 84% | 83% |
| Tower Hamlets | £1,496 | 107% | 88% | 84% | 81% | 80% |
| Hackney | £1,459 | 105% | 86% | 82% | 79% | 78% |
| Wandsworth | £1,399 | 100% | 83% | 78% | 76% | 75% |
| Hammersmith and Fulham | £1,392 | 100% | 82% | 78% | 76% | 75% |
| Southwark | £1,351 | 97% | 80% | 76% | 73% | 72% |
| Lambeth | £1,329 | 95% | 79% | 75% | 72% | 71% |
| Ealing | £1,230 | 88% | 73% | 69% | 67% | 66% |
| Haringey | £1,215 | 87% | 72% | 68% | 66% | 65% |
| Brent | £1,205 | 87% | 71% | 68% | 65% | 64% |
| Richmond upon Thames | £1,184 | 85% | 70% | 66% | 64% | 63% |
| Newham | £1,170 | 84% | 69% | 66% | 63% | 63% |
| Merton | £1,169 | 84% | 69% | 66% | 63% | 63% |
| Hounslow | £1,146 | 82% | 68% | 64% | 62% | 61% |
| Greenwich | £1,139 | 82% | 67% | 64% | 62% | 61% |
| Lewisham | £1,131 | 81% | 67% | 63% | 61% | 61% |
| Barnet | £1,122 | 81% | 66% | 63% | 61% | 60% |
| Kingston upon Thames | £1,107 | 79% | 65% | 62% | 60% | 59% |
| Harrow | £1,068 | 77% | 63% | 60% | 58% | 57% |
| Waltham Forest | £1,059 | 76% | 63% | 59% | 57% | 57% |
| Enfield | £1,035 | 74% | 61% | 58% | 56% | 55% |
| Hillingdon | £1,012 | 73% | 60% | 57% | 55% | 54% |
| Redbridge | £975 | 70% | 58% | 55% | 53% | 52% |
| Barking and Dagenham | £966 | 69% | 57% | 54% | 52% | 52% |
| Bromley | £965 | 69% | 57% | 54% | 52% | 52% |
| Croydon | £942 | 68% | 56% | 53% | 51% | 50% |
| Sutton | £914 | 66% | 54% | 51% | 50% | 49% |
| Havering | £874 | 63% | 52% | 49% | 47% | 47% |
| Bexley | £829 | 60% | 49% | 46% | 45% | 44% |

 **East of England**In the East of England, for public sector workers living in a one bedroom flat priced at the average rent, housing costs account for more than a third of take home pay in many areas. Cambridge is the most expensive local authority area, where rent would eat up 85% of the pay of porters after tax and national insurance, leaving them with just £172 a month for food, energy, council tax, transport and all other living costs. Rent in Cambridge would account for 64% of a nurse’s take home pay, 71% of a teaching assistant’s, 68% of a refuse driver’s, and 61% of a PCSO’s.

The situation is ‘best’ in North Norfolk, Fenland, Great Yarmouth and Waveney, where a teaching assistant, refuse driver, nurse and PCSO can rent a one bedroom flat for less than a third of their take home pay. However, nowhere in the East of England can porters rent for less than a third of their income. Great Yarmouth and Waveney are their cheapest options (36% of monthly take home pay).

For a teaching assistant, the rent would be a third, or less, of their take home pay in only five out of the 52 local authority areas. For a refuse driver that figure is eight out of 52, for a nurse 15 out of 52, and for a PCSO 17 out of 52. Rent accounts for more than a third of take home pay for all five jobs in 35 local authority areas.

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| --- | --- | --- | --- | --- | --- |
| Job | NHS porter | Teaching assistant  | Refuse driver | Nurse | PCSO |
| Monthly take home pay | £1,155 | £1,384 | £1,446 | £1,536 | £1,605 |
| **East of England** | **Average monthly rent for one bedroom property (Sept 2017)**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  |
| Cambridge | £983 | 85% | 71% | 68% | 64% | 61% |
| Three Rivers | £925 | 80% | 67% | 64% | 60% | 58% |
| Hertsmere | £911 | 79% | 66% | 63% | 59% | 57% |
| St Albans | £911 | 79% | 66% | 63% | 59% | 57% |
| Watford | £883 | 76% | 64% | 61% | 57% | 55% |
| Epping Forest | £872 | 75% | 63% | 60% | 57% | 54% |
| Brentwood | £856 | 74% | 62% | 59% | 56% | 53% |
| Hertfordshire | £819 | 71% | 59% | 57% | 53% | 51% |
| Dacorum | £795 | 69% | 57% | 55% | 52% | 50% |
| Broxbourne | £782 | 68% | 57% | 54% | 51% | 49% |
| East Hertfordshire | £768 | 66% | 55% | 53% | 50% | 48% |
| Welwyn Hatfield | £745 | 65% | 54% | 52% | 49% | 46% |
| South Cambridgeshire | £737 | 64% | 53% | 51% | 48% | 46% |
| Stevenage | £728 | 63% | 53% | 50% | 47% | 45% |
| Basildon | £723 | 63% | 52% | 50% | 47% | 45% |
| Chelmsford | £717 | 62% | 52% | 50% | 47% | 45% |
| Harlow | £702 | 61% | 51% | 49% | 46% | 44% |
| Thurrock | £692 | 60% | 50% | 48% | 45% | 43% |
| Uttlesford | £690 | 60% | 50% | 48% | 45% | 43% |
| North Hertfordshire | £686 | 59% | 50% | 47% | 45% | 43% |
| Cambridgeshire | £678 | 59% | 49% | 47% | 44% | 42% |
| Castle Point | £677 | 59% | 49% | 47% | 44% | 42% |
| Essex | £672 | 58% | 49% | 46% | 44% | 42% |
| Luton | £655 | 57% | 47% | 45% | 43% | 41% |
| Rochford | £652 | 56% | 47% | 45% | 42% | 41% |
| Forest Heath | £652 | 56% | 47% | 45% | 42% | 41% |
| Central Bedfordshire | £646 | 56% | 47% | 45% | 42% | 40% |
| Southend-on-Sea | £618 | 54% | 45% | 43% | 40% | 39% |
| East Cambridgeshire | £616 | 53% | 45% | 43% | 40% | 38% |
| Maldon | £606 | 52% | 44% | 42% | 39% | 38% |
| St Edmundsbury | £599 | 52% | 43% | 41% | 39% | 37% |
| Bedford | £590 | 51% | 43% | 41% | 38% | 37% |
| Braintree | £589 | 51% | 43% | 41% | 38% | 37% |
| Colchester | £570 | 49% | 41% | 39% | 37% | 36% |
| Huntingdonshire | £553 | 48% | 40% | 38% | 36% | 34% |
| Norwich | £533 | 46% | 39% | 37% | 35% | 33% |
| Babergh | £522 | 45% | 38% | 36% | 34% | 33% |
| Suffolk | £513 | 44% | 37% | 35% | 33% | 32% |
| Mid Suffolk | £506 | 44% | 37% | 35% | 33% | 32% |
| Peterborough | £503 | 44% | 36% | 35% | 33% | 31% |
| Broadland | £501 | 43% | 36% | 35% | 33% | 31% |
| Ipswich | £501 | 43% | 36% | 35% | 33% | 31% |
| Tendring | £496 | 43% | 36% | 34% | 32% | 31% |
| South Norfolk | £489 | 42% | 35% | 34% | 32% | 30% |
| Norfolk | £483 | 42% | 35% | 33% | 31% | 30% |
| Suffolk Coastal | £476 | 41% | 34% | 33% | 31% | 30% |
| Breckland | £470 | 41% | 34% | 33% | 31% | 29% |
| King’s Lynn and West Norfolk | £463 | 40% | 33% | 32% | 30% | 29% |
| North Norfolk | £458 | 40% | 33% | 32% | 30% | 29% |
| Fenland | £443 | 38% | 32% | 31% | 29% | 28% |
| Great Yarmouth | £416 | 36% | 30% | 29% | 27% | 26% |
| Waveney | £415 | 36% | 30% | 29% | 27% | 26% |

 **South West**In the South West, for public sector workers living in a one bedroom flat priced at the average rent for the area, housing costs account for more than a third of take home pay in many areas. Bristol is the most expensive local authority area, where rent would eat up 69% of the pay of porters after tax and national insurance, leaving them with just £363 a month for food, energy, council tax, transport and all other living costs.Rent in Bristol would account for 57% of a teaching assistant’s take home pay, 55% of a refuse driver’s, 52% of a nurse’s, and 49% of a PCSO’s.

The situation is ‘best’ in South Somerset, Sedgemoor, North Devon, Forest of Dean and Torridge, where a teaching assistant, refuse driver, nurse and PCSO can rent a one bedroom flat for less than a third of their take home pay. However, nowhere in the South West of England can porters rent for less than a third of their income. Torridge is their cheapest option (35% of monthly take home pay).

For a teaching assistant, the rent would be a third, or less, of their take home pay in only six out of the 41 local authority areas. For a refuse driver that figure is 12 out of 41, for a nurse 22 out of 41 and a PCSO 24 out of 41. Rent accounts for more than a third of take home pay for all five jobs in 17 local authority areas.

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| --- | --- | --- | --- | --- | --- |
| Job | NHS porter | Teaching assistant  | Refuse driver | Nurse | PCSO |
| Monthly take home pay | £1,155 | £1,384 | £1,446 | £1,536 | £1,605 |
| **South West**  | **Average monthly rent for one bedroom property (Sept 2017)**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  |
| City of Bristol  | £792 | 69% | 57% | 55% | 52% | 49% |
| Bath and North East Somerset | £789 | 68% | 57% | 55% | 51% | 49% |
| South Gloucestershire | £667 | 58% | 48% | 46% | 43% | 42% |
| East Dorset | £634 | 55% | 46% | 44% | 41% | 40% |
| Christchurch | £633 | 55% | 46% | 44% | 41% | 39% |
| Poole | £628 | 54% | 45% | 43% | 41% | 39% |
| Cheltenham | £613 | 53% | 44% | 42% | 40% | 38% |
| Bournemouth | £612 | 53% | 44% | 42% | 40% | 38% |
| Exeter | £607 | 53% | 44% | 42% | 40% | 38% |
| Swindon | £595 | 52% | 43% | 41% | 39% | 37% |
| Purbeck | £595 | 52% | 43% | 41% | 39% | 37% |
| Cotswold | £588 | 51% | 42% | 41% | 38% | 37% |
| Wiltshire | £583 | 50% | 42% | 40% | 38% | 36% |
| West Dorset | £577 | 50% | 42% | 40% | 38% | 36% |
| Dorset | £571 | 49% | 41% | 39% | 37% | 36% |
| Gloucestershire | £541 | 47% | 39% | 37% | 35% | 34% |
| North Somerset | £538 | 47% | 39% | 37% | 35% | 34% |
| South Hams | £532 | 46% | 38% | 37% | 35% | 33% |
| Weymouth and Portland | £522 | 45% | 38% | 36% | 34% | 33% |
| Stroud | £513 | 44% | 37% | 35% | 33% | 32% |
| Teignbridge | £510 | 44% | 37% | 35% | 33% | 32% |
| Devon | £507 | 44% | 37% | 35% | 33% | 32% |
| Cornwall | £505 | 44% | 36% | 35% | 33% | 31% |
| East Devon | £505 | 44% | 36% | 35% | 33% | 31% |
| North Dorset | £505 | 44% | 36% | 35% | 33% | 31% |
| Tewkesbury | £491 | 43% | 35% | 34% | 32% | 31% |
| Plymouth | £490 | 42% | 35% | 34% | 32% | 31% |
| Isles of Scilly | £489 | 42% | 35% | 34% | 32% | 30% |
| Mendip | £486 | 42% | 35% | 34% | 32% | 30% |
| West Somerset | £473 | 41% | 34% | 33% | 31% | 29% |
| Taunton Deane | £472 | 41% | 34% | 33% | 31% | 29% |
| Gloucester | £471 | 41% | 34% | 33% | 31% | 29% |
| West Devon | £468 | 41% | 34% | 32% | 30% | 29% |
| Torbay | £467 | 40% | 34% | 32% | 30% | 29% |
| Mid Devon | £467 | 40% | 34% | 32% | 30% | 29% |
| Somerset | £463 | 40% | 33% | 32% | 30% | 29% |
| South Somerset | £453 | 39% | 33% | 31% | 29% | 28% |
| Sedgemoor | £444 | 38% | 32% | 31% | 29% | 28% |
| North Devon | £442 | 38% | 32% | 31% | 29% | 28% |
| Forest of Dean | £429 | 37% | 31% | 30% | 28% | 27% |
| Torridge | £403 | 35% | 29% | 28% | 26% | 25% |

**South East**In the South East, for public sector workers living in a one bedroom flat priced at the average rent for the area, housing costs account for more than a third of take home pay in many areas. Oxford is the most expensive local authority, where rent would eat up 84% of the pay of porters after tax and national insurance, leaving them with just £180 a month for food, energy, council tax, transport and all other living costs. Rent in Oxford would account for 70% of a teaching assistant’s take home pay, 67% of a refuse driver’s, 63% of a nurse’s, and 61% of a PCSO’s.

The situation is ‘best’ in Shepway and Dover for everyone (except porters) for renting a one bedroom flat for a third or less of their take home pay. However, nowhere in the South East can porters rent for less than a third of their income. Dover is their cheapest option (39% of monthly take home pay).

For a teaching assistant, rent would be a third, or less, of their take home pay in only two out of the 74 local authority areas. For a refuse driver that figure is three out of 74, and for both a nurse and a PCSO five out of 74. Rent accounts for more than a third of take home pay for all five jobs in 69 local authority areas.

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| --- | --- | --- | --- | --- | --- |
| Job | NHS porter | Teaching assistant  | Refuse driver | Nurse | PCSO |
| Monthly take home pay | £1,155 | £1,384 | £1,446 | £1,536 | £1,605 |
| **South East**  | **Average monthly rent for one bedroom property (Sept 2017)**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  |
| Oxford | £975 | 84% | 70% | 67% | 63% | 61% |
| Epsom and Ewell | £973 | 84% | 70% | 67% | 63% | 61% |
| Guildford | £943 | 82% | 68% | 65% | 61% | 59% |
| Elmbridge | £935 | 81% | 68% | 65% | 61% | 58% |
| Woking | £920 | 80% | 66% | 64% | 60% | 57% |
| Spelthorne | £913 | 79% | 66% | 63% | 59% | 57% |
| Runnymede | £907 | 79% | 66% | 63% | 59% | 57% |
| Windsor and Maidenhead | £901 | 78% | 65% | 62% | 59% | 56% |
| Surrey | £899 | 78% | 65% | 62% | 59% | 56% |
| Mole Valley | £878 | 76% | 63% | 61% | 57% | 55% |
| Brighton and Hove | £867 | 75% | 63% | 60% | 56% | 54% |
| South Oxfordshire | £864 | 75% | 62% | 60% | 56% | 54% |
| South Bucks | £859 | 74% | 62% | 59% | 56% | 54% |
| Chiltern | £840 | 73% | 61% | 58% | 55% | 52% |
| Tandridge | £839 | 73% | 61% | 58% | 55% | 52% |
| Reading | £833 | 72% | 60% | 58% | 54% | 52% |
| Reigate and Banstead | £833 | 72% | 60% | 58% | 54% | 52% |
| Crawley | £823 | 71% | 59% | 57% | 54% | 51% |
| Wokingham | £814 | 70% | 59% | 56% | 53% | 51% |
| Sevenoaks | £812 | 70% | 59% | 56% | 53% | 51% |
| Surrey Heath | £808 | 70% | 58% | 56% | 53% | 50% |
| Oxfordshire | £807 | 70% | 58% | 56% | 53% | 50% |
| Waverley | £807 | 70% | 58% | 56% | 53% | 50% |
| Winchester | £789 | 68% | 57% | 55% | 51% | 49% |
| Wycombe | £781 | 68% | 56% | 54% | 51% | 49% |
| Slough | £769 | 67% | 56% | 53% | 50% | 48% |
| Hart | £761 | 66% | 55% | 53% | 50% | 47% |
| Vale of White Horse | £749 | 65% | 54% | 52% | 49% | 47% |
| Horsham | £747 | 65% | 54% | 52% | 49% | 47% |
| Bracknell Forest | £746 | 65% | 54% | 52% | 49% | 46% |
| Buckinghamshire | £743 | 64% | 54% | 51% | 48% | 46% |
| Tonbridge and Malling | £742 | 64% | 54% | 51% | 48% | 46% |
| Mid Sussex | £741 | 64% | 54% | 51% | 48% | 46% |
| Dartford | £734 | 64% | 53% | 51% | 48% | 46% |
| Basingstoke and Deane | £731 | 63% | 53% | 51% | 48% | 46% |
| Tunbridge Wells | £723 | 63% | 52% | 50% | 47% | 45% |
| West Berkshire | £716 | 62% | 52% | 50% | 47% | 45% |
| Rushmoor | £715 | 62% | 52% | 49% | 47% | 45% |
| West Oxfordshire | £711 | 62% | 51% | 49% | 46% | 44% |
| Milton Keynes | £707 | 61% | 51% | 49% | 46% | 44% |
| Lewes | £701 | 61% | 51% | 48% | 46% | 44% |
| Cherwell | £694 | 60% | 50% | 48% | 45% | 43% |
| West Sussex | £690 | 60% | 50% | 48% | 45% | 43% |
| Aylesbury Vale | £687 | 59% | 50% | 48% | 45% | 43% |
| Chichester | £686 | 59% | 50% | 47% | 45% | 43% |
| Adur | £678 | 59% | 49% | 47% | 44% | 42% |
| Hampshire | £670 | 58% | 48% | 46% | 44% | 42% |
| Maidstone | £663 | 57% | 48% | 46% | 43% | 41% |
| Wealden | £661 | 57% | 48% | 46% | 43% | 41% |
| Canterbury | £660 | 57% | 48% | 46% | 43% | 41% |
| Test Valley | £653 | 57% | 47% | 45% | 43% | 41% |
| East Hampshire | £648 | 56% | 47% | 45% | 42% | 40% |
| Gravesham | £645 | 56% | 47% | 45% | 42% | 40% |
| Worthing | £641 | 55% | 46% | 44% | 42% | 40% |
| Fareham | £632 | 55% | 46% | 44% | 41% | 39% |
| Ashford | £632 | 55% | 46% | 44% | 41% | 39% |
| Eastleigh | £630 | 55% | 46% | 44% | 41% | 39% |
| New Forest | £629 | 54% | 45% | 43% | 41% | 39% |
| Havant | £618 | 54% | 45% | 43% | 40% | 39% |
| Portsmouth | £613 | 53% | 44% | 42% | 40% | 38% |
| Medway | £610 | 53% | 44% | 42% | 40% | 38% |
| Kent | £605 | 52% | 44% | 42% | 39% | 38% |
| Eastbourne | £604 | 52% | 44% | 42% | 39% | 38% |
| Southampton | £603 | 52% | 44% | 42% | 39% | 38% |
| East Sussex | £592 | 51% | 43% | 41% | 39% | 37% |
| Arun | £585 | 51% | 42% | 40% | 38% | 36% |
| Swale | £568 | 49% | 41% | 39% | 37% | 35% |
| Gosport | £566 | 49% | 41% | 39% | 37% | 35% |
| Rother | £553 | 48% | 40% | 38% | 36% | 34% |
| Hastings | £490 | 42% | 35% | 34% | 32% | 31% |
| Thanet | £490 | 42% | 35% | 34% | 32% | 31% |
| Isle of Wight | £466 | 40% | 34% | 32% | 30% | 29% |
| Shepway | £457 | 40% | 33% | 32% | 30% | 28% |
| Dover | £452 | 39% | 33% | 31% | 29% | 28% |

 **West Midlands**In the West Midlands, for public sector workers living in a one bedroom flat priced at the average rent for the area, housing costs account for more than a third of take home pay in many areas. Warwick is the most expensive local authority area, where rent would eat up 59% of the pay of porters after tax and national insurance, leaving them with just £473 a month for food, energy, council tax, transport and all other living costs.Rent in Warwick would account for 49% of a teaching assistant’s take home pay, 47% of a refuse driver’s, 44% of a nurse’s, and 42% of a PCSO’s.

The situation is ‘best’ in Staffordshire Moorlands where workers across all five jobs could rent a one bedroom flat for a third or less of their take home pay.

For a teaching assistant, rent would be a third, or less, of their take home pay in 15 out of 33 local authority areas. For a refuse driver, that figure is 18 out of 33, for a nurse 25 out of 33, and for a PCSO 26 out of 33. There are seven local authority areas where rent accounts for more than a third of take home pay for all five jobs.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Job | NHS porter | Teaching assistant  | Refuse driver | Nurse | PCSO |
| Monthly take home pay | £1,155 | £1,384 | £1,446 | £1,536 | £1,605 |
| **West Midlands**  | **Average monthly rent for one bedroom property (Sept 2017)**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  |
| Warwick | £682 | 59% | 49% | 47% | 44% | 42% |
| Stratford-on-Avon | £604 | 52% | 44% | 42% | 39% | 38% |
| Warwickshire | £598 | 52% | 43% | 41% | 39% | 37% |
| Birmingham | £578 | 50% | 42% | 40% | 38% | 36% |
| Solihull | £571 | 49% | 41% | 39% | 37% | 36% |
| Coventry | £565 | 49% | 41% | 39% | 37% | 35% |
| Rugby | £554 | 48% | 40% | 38% | 36% | 35% |
| Worcester | £518 | 45% | 37% | 36% | 34% | 32% |
| Malvern Hills | £513 | 44% | 37% | 35% | 33% | 32% |
| Redditch | £508 | 44% | 37% | 35% | 33% | 32% |
| Wychavon | £508 | 44% | 37% | 35% | 33% | 32% |
| Lichfield | £506 | 44% | 37% | 35% | 33% | 32% |
| Tamworth | £506 | 44% | 37% | 35% | 33% | 32% |
| Worcestershire | £493 | 43% | 36% | 34% | 32% | 31% |
| Bromsgrove | £493 | 43% | 36% | 34% | 32% | 31% |
| North Warwickshire | £481 | 42% | 35% | 33% | 31% | 30% |
| South Staffordshire | £478 | 41% | 35% | 33% | 31% | 30% |
| County of Herefordshire | £466 | 40% | 34% | 32% | 30% | 29% |
| Telford and Wrekin | £447 | 39% | 32% | 31% | 29% | 28% |
| Staffordshire | £439 | 38% | 32% | 30% | 29% | 27% |
| Sandwell | £436 | 38% | 32% | 30% | 28% | 27% |
| Stafford | £435 | 38% | 31% | 30% | 28% | 27% |
| Wyre Forest | £429 | 37% | 31% | 30% | 28% | 27% |
| Nuneaton and Bedworth | £427 | 37% | 31% | 30% | 28% | 27% |
| East Staffordshire | £424 | 37% | 31% | 29% | 28% | 26% |
| Shropshire | £422 | 37% | 30% | 29% | 27% | 26% |
| Dudley | £422 | 37% | 30% | 29% | 27% | 26% |
| Wolverhampton | £422 | 37% | 30% | 29% | 27% | 26% |
| Cannock Chase | £408 | 35% | 29% | 28% | 27% | 25% |
| Newcastle-under-Lyme | £405 | 35% | 29% | 28% | 26% | 25% |
| Walsall | £405 | 35% | 29% | 28% | 26% | 25% |
| Stoke-on-Trent | £395 | 34% | 29% | 27% | 26% | 25% |
| Staffordshire Moorlands | £371 | 32% | 27% | 26% | 24% | 23% |

**East Midlands**In the East Midlands, for public sector workers living in a one bedroom flat priced at the average rent for the area, housing costs account for more than a third of take home pay in many areas. South Northamptonshire is the most expensive local authority, where rent would eat up 53% of the pay of porters after tax and national insurance, leaving them with just £547 a month for food, energy, council tax, transport and all other living costs.Rent in South Northamptonshire would account for 44% of a teaching assistant’s take home pay, 42% of a refuse driver’s, 40% of a nurse’s, and 38% of a PCSO’s.

The situation is ‘best’ in West Lindsey, Bassetlaw, Bolsover, Ashfield, East Lindsey, Mansfield and North East Derbyshire where workers across all five jobs could rent for a third, or less, of their take home pay.

For a teaching assistant, rent would be a third, or less, of their take home pay in 30 out of 45 local authority areas. For a refuse driver that figure is 35 out of 45, for a nurse 41 out of 45 and for a PCSO 43 out of 45. Rent accounts for more than a third of take home pay for all five jobs in two local authority areas – Northampton and South Northamptonshire.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Job | NHS porter | Teaching assistant  | Refuse driver | Nurse | PCSO |
| Monthly take home pay | £1,155 | £1,384 | £1,446 | £1,536 | £1,605 |
| **East Midlands**  | **Average monthly rent for one bedroom property (Sept 2017)**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  |
| South Northamptonshire | £608 | 53% | 44% | 42% | 40% | 38% |
| Northampton | £553 | 48% | 40% | 38% | 36% | 34% |
| Northamptonshire | £523 | 45% | 38% | 36% | 34% | 33% |
| Daventry | £521 | 45% | 38% | 36% | 34% | 32% |
| Nottingham | £505 | 44% | 36% | 35% | 33% | 31% |
| Corby | £504 | 44% | 36% | 35% | 33% | 31% |
| Harborough | £492 | 43% | 36% | 34% | 32% | 31% |
| Wellingborough | £490 | 42% | 35% | 34% | 32% | 31% |
| Rutland | £486 | 42% | 35% | 34% | 32% | 30% |
| Kettering | £485 | 42% | 35% | 34% | 32% | 30% |
| Blaby | £482 | 42% | 35% | 33% | 31% | 30% |
| Rushcliffe | £479 | 41% | 35% | 33% | 31% | 30% |
| Derbyshire Dales | £466 | 40% | 34% | 32% | 30% | 29% |
| Lincoln | £465 | 40% | 34% | 32% | 30% | 29% |
| Boston | £464 | 40% | 34% | 32% | 30% | 29% |
| South Holland | £462 | 40% | 33% | 32% | 30% | 29% |
| East Northamptonshire | £458 | 40% | 33% | 32% | 30% | 29% |
| Charnwood | £454 | 39% | 33% | 31% | 30% | 28% |
| Leicester | £453 | 39% | 33% | 31% | 29% | 28% |
| Oadby and Wigston | £452 | 39% | 33% | 31% | 29% | 28% |
| Gedling | £450 | 39% | 33% | 31% | 29% | 28% |
| North Kesteven | £444 | 38% | 32% | 31% | 29% | 28% |
| Leicestershire | £443 | 38% | 32% | 31% | 29% | 28% |
| South Derbyshire | £438 | 38% | 32% | 30% | 29% | 27% |
| Broxtowe | £438 | 38% | 32% | 30% | 29% | 27% |
| North West Leicestershire | £435 | 38% | 31% | 30% | 28% | 27% |
| South Kesteven | £435 | 38% | 31% | 30% | 28% | 27% |
| High Peak | £433 | 37% | 31% | 30% | 28% | 27% |
| Lincolnshire | £429 | 37% | 31% | 30% | 28% | 27% |
| Derby | £427 | 37% | 31% | 30% | 28% | 27% |
| Derbyshire | £422 | 37% | 30% | 29% | 27% | 26% |
| Newark and Sherwood | £422 | 37% | 30% | 29% | 27% | 26% |
| Erewash | £419 | 36% | 30% | 29% | 27% | 26% |
| Chesterfield | £417 | 36% | 30% | 29% | 27% | 26% |
| Hinckley and Bosworth | £415 | 36% | 30% | 29% | 27% | 26% |
| Nottinghamshire | £413 | 36% | 30% | 29% | 27% | 26% |
| Amber Valley | £402 | 35% | 29% | 28% | 26% | 25% |
| Melton | £392 | 34% | 28% | 27% | 26% | 24% |
| North East Derbyshire | £386 | 33% | 28% | 27% | 25% | 24% |
| Mansfield | £386 | 33% | 28% | 27% | 25% | 24% |
| East Lindsey | £382 | 33% | 28% | 26% | 25% | 24% |
| Ashfield | £371 | 32% | 27% | 26% | 24% | 23% |
| Bolsover | £368 | 32% | 27% | 25% | 24% | 23% |
| Bassetlaw | £364 | 32% | 26% | 25% | 24% | 23% |
| West Lindsey | £359 | 31% | 26% | 25% | 23% | 22% |

**Yorkshire and Humberside**In Yorkshire and Humberside, for public sector workers living in a one bedroom flat priced at the average rent for the area, housing costs account for more than a third of take home pay in several areas. York is the most expensive local authority area, where rent would eat up 53% of the pay of porters after tax and national insurance, leaving them with just £541 a month for food, energy, council tax, transport and all other living costs. Rent in York would account for44% of a teaching assistant’s take home pay, 42% of a refuse driver’s, 40% of a nurse’s, and 38% of a PSCO’s.

The situation is ‘best’ in North Lincolnshire, North East Lincolnshire, Hull, East Riding and Barnsley where workers across all five jobs could rent for a third, or less, of their take home pay.

For a teaching assistant, refuse driver and nurse, rent would be a third, or less, of their take home pay in 18 out of 22 local authority areas. For a PCSO that figure is 19 out of 22. Rent accounts for more than a third of take home pay for all five jobs in three local authority areas – York, Leeds and Harrogate.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Job | NHS porter | Teaching assistant  | Refuse driver | Nurse | PCSO |
| Monthly take home pay | £1,155 | £1,384 | £1,446 | £1,536 | £1,605 |
| **Yorkshire and Humberside** | **Average monthly rent for one bedroom property (Sept 2017)**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  |
| York | £614 | 53% | 44% | 42% | 40% | 38% |
| Leeds | £562 | 49% | 41% | 39% | 37% | 35% |
| Harrogate | £550 | 48% | 40% | 38% | 36% | 34% |
| Sheffield | £515 | 45% | 37% | 36% | 34% | 32% |
| North Yorkshire | £458 | 40% | 33% | 32% | 30% | 29% |
| Hambleton | £441 | 38% | 32% | 30% | 29% | 27% |
| Craven | £438 | 38% | 32% | 30% | 29% | 27% |
| Wakefield | £426 | 37% | 31% | 29% | 28% | 27% |
| Richmondshire | £418 | 36% | 30% | 29% | 27% | 26% |
| Bradford | £414 | 36% | 30% | 29% | 27% | 26% |
| Selby | £413 | 36% | 30% | 29% | 27% | 26% |
| Ryedale | £407 | 35% | 29% | 28% | 26% | 25% |
| Rotherham | £405 | 35% | 29% | 28% | 26% | 25% |
| Calderdale | £397 | 34% | 29% | 27% | 26% | 25% |
| Kirklees | £397 | 34% | 29% | 27% | 26% | 25% |
| Doncaster | £396 | 34% | 29% | 27% | 26% | 25% |
| Scarborough | £389 | 34% | 28% | 27% | 25% | 24% |
| Barnsley | £383 | 33% | 28% | 26% | 25% | 24% |
| East Riding of Yorkshire | £371 | 32% | 27% | 26% | 24% | 23% |
| City of Kingston upon Hull | £365 | 32% | 26% | 25% | 24% | 23% |
| North Lincolnshire | £365 | 32% | 26% | 25% | 24% | 23% |
| North East Lincolnshire | £361 | 31% | 26% | 25% | 24% | 22% |

 **North West**In the North West, for public sector workers living in a one bedroom flat priced at the average rent for the area, housing costs account for more than a third of take home pay in several areas. Manchester is the most expensive local authority area, where rent would eat up 59% of the pay of porters after tax and national insurance, leaving them with just £475 a month for food, energy, council tax, transport and all other living costs. Rent in Manchester would account for 44% of a nurse’s take home pay, 49% of a teaching assistant’s, 47% of a refuse driver’s, and 42% of a PCSO’s.

The situation is ‘best’ in Burnley, Rossendale, Hyndburn, Allerdale, Pendle, Carlisle and Wigan where all workers across all five jobs could rent for a third, or less, of their take home pay.

For a teaching assistant, rent would be a third, or less, of their take home pay in 31 out of 41 local authority areas. For a refuse driver that figure is 35 of the 41, for a nurse 37 out of 41, and for a PCSO 38 out of 41. Rent accounts for more than a third of take home pay for all five jobs in three local authority areas – Manchester, Trafford and Salford.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Job | NHS porter | Teaching assistant  | Refuse driver | Nurse | PCSO |
| Monthly take home pay | £1,155 | £1,384 | £1,446 | £1,536 | £1,605 |
| **North West**  | **Average monthly rent for one bedroom property (Sept 2017)**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  |
| Manchester | £680 | 59% | 49% | 47% | 44% | 42% |
| Trafford | £573 | 50% | 41% | 40% | 37% | 36% |
| Salford | £571 | 49% | 41% | 39% | 37% | 36% |
| Stockport | £533 | 46% | 39% | 37% | 35% | 33% |
| Cheshire West and Chester | £504 | 44% | 36% | 35% | 33% | 31% |
| South Lakeland | £495 | 43% | 36% | 34% | 32% | 31% |
| Cheshire East | £482 | 42% | 35% | 33% | 31% | 30% |
| Bury | £473 | 41% | 34% | 33% | 31% | 29% |
| Lancaster | £466 | 40% | 34% | 32% | 30% | 29% |
| Warrington | £465 | 40% | 34% | 32% | 30% | 29% |
| Liverpool | £461 | 40% | 33% | 32% | 30% | 29% |
| West Lancashire | £450 | 39% | 33% | 31% | 29% | 28% |
| Ribble Valley | £446 | 39% | 32% | 31% | 29% | 28% |
| Oldham | £442 | 38% | 32% | 31% | 29% | 28% |
| Preston | £440 | 38% | 32% | 30% | 29% | 27% |
| Halton | £429 | 37% | 31% | 30% | 28% | 27% |
| Knowsley | £428 | 37% | 31% | 30% | 28% | 27% |
| Wyre | £424 | 37% | 31% | 29% | 28% | 26% |
| Sefton | £424 | 37% | 31% | 29% | 28% | 26% |
| Lancashire | £423 | 37% | 31% | 29% | 28% | 26% |
| Fylde | £423 | 37% | 31% | 29% | 28% | 26% |
| Bolton | £421 | 36% | 30% | 29% | 27% | 26% |
| Cumbria | £417 | 36% | 30% | 29% | 27% | 26% |
| Tameside | £415 | 36% | 30% | 29% | 27% | 26% |
| South Ribble | £414 | 36% | 30% | 29% | 27% | 26% |
| Chorley | £413 | 36% | 30% | 29% | 27% | 26% |
| Eden | £412 | 36% | 30% | 28% | 27% | 26% |
| Wirral | £406 | 35% | 29% | 28% | 26% | 25% |
| Barrow-in-Furness | £405 | 35% | 29% | 28% | 26% | 25% |
| Blackpool | £398 | 34% | 29% | 28% | 26% | 25% |
| Copeland | £397 | 34% | 29% | 27% | 26% | 25% |
| Blackburn with Darwen | £394 | 34% | 28% | 27% | 26% | 25% |
| Rochdale | £393 | 34% | 28% | 27% | 26% | 24% |
| St. Helens | £392 | 34% | 28% | 27% | 26% | 24% |
| Wigan | £384 | 33% | 28% | 27% | 25% | 24% |
| Carlisle | £381 | 33% | 28% | 26% | 25% | 24% |
| Pendle | £379 | 33% | 27% | 26% | 25% | 24% |
| Allerdale | £373 | 32% | 27% | 26% | 24% | 23% |
| Hyndburn | £373 | 32% | 27% | 26% | 24% | 23% |
| Rossendale | £371 | 32% | 27% | 26% | 24% | 23% |
| Burnley | £361 | 31% | 26% | 25% | 24% | 22% |

**North East**
In the North East, for public sector workers living in a one bedroom flat priced at the average rent for the area, housing costs account for more than a third of take home pay in several areas. Newcastle is the most expensive local authority area, where rent would eat up 48% of the pay of porters after tax and national insurance, leaving them with just £606 a month for food, energy, council tax, transport and all other living costs. Rent in Newcastle would account for 40% of a teaching assistant’s take home pay, 38% of a refuse driver’s, 36% of a nurse’s, and 34% of a PCSO’s.

The situation is ‘best’ in Hartlepool, Darlington, County Durham, South Tyneside and Northumberland where workers across all five jobs could rent for a third, or less, of their take home pay.

For a teaching assistant, refuse driver, nurse and PCSO, rent would be a third or less of their take home pay in every area except Newcastle.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Job | NHS porter | Teaching assistant  | Refuse driver | Nurse | PCSO |
| Monthly take home pay | £1,155 | £1,384 | £1,446 | £1,536 | £1,605 |
| **North East**  | **Average monthly rent for one bedroom property (Sept 2017)**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  | **Percentage of monthly take home pay**  |
| Newcastle upon Tyne | £549 | 48% | 40% | 38% | 36% | 34% |
| Middlesbrough | £440 | 38% | 32% | 30% | 29% | 27% |
| Gateshead | £439 | 38% | 32% | 30% | 29% | 27% |
| North Tyneside | £435 | 38% | 31% | 30% | 28% | 27% |
| Sunderland | £415 | 36% | 30% | 29% | 27% | 26% |
| Stockton-on-Tees | £409 | 35% | 30% | 28% | 27% | 25% |
| Redcar and Cleveland | £387 | 34% | 28% | 27% | 25% | 24% |
| Northumberland | £384 | 33% | 28% | 27% | 25% | 24% |
| South Tyneside | £381 | 33% | 28% | 26% | 25% | 24% |
| County Durham | £367 | 32% | 27% | 25% | 24% | 23% |
| Darlington | £367 | 32% | 27% | 25% | 24% | 23% |
| Hartlepool | £367 | 32% | 27% | 25% | 24% | 23% |

1. Housing stress describes a situation where the cost of housing is high relative to household income. As a rule of thumb, a household spending 30% or more of its income can be considered under housing stress, and under extreme housing stress if spending exceeds 50% [↑](#footnote-ref-1)
2. Housing White Paper *Fixing our broken housing market*, February 2017 [↑](#footnote-ref-2)
3. Valuation Office Agency, Private Rental Market Statistics for average (mean) rents (September 2017) [↑](#footnote-ref-3)
4. London salary figures are based on the NHS high cost area supplement for inner London, the inner London weighting and fringe area allowance for local government jobs, and the PCSO (including shift and location allowances) pay rates as published on the Metropolitan Police website [↑](#footnote-ref-4)
5. In October 2017 the government announced that it would invest a further £10bn in the Help to Buy Equity Loan scheme [↑](#footnote-ref-5)
6. Government guidance since 2011 has been that some housing association homes should be let at higher rents (up to 80% of private market rents), usually with a fixed-term tenancy [↑](#footnote-ref-6)
7. The Chartered Institute for Housing survey in January 2018 found that since 2012 over 150,000 social rent homes had been lost, mainly because they were converted to more expensive ‘affordable rent’ properties or sold off under Right to Buy. If the trend continues, it said a total of 230,000 social homes were likely to be lost between 2012 and 2020 – 158,642 council homes and 70,972 housing association properties [↑](#footnote-ref-7)