

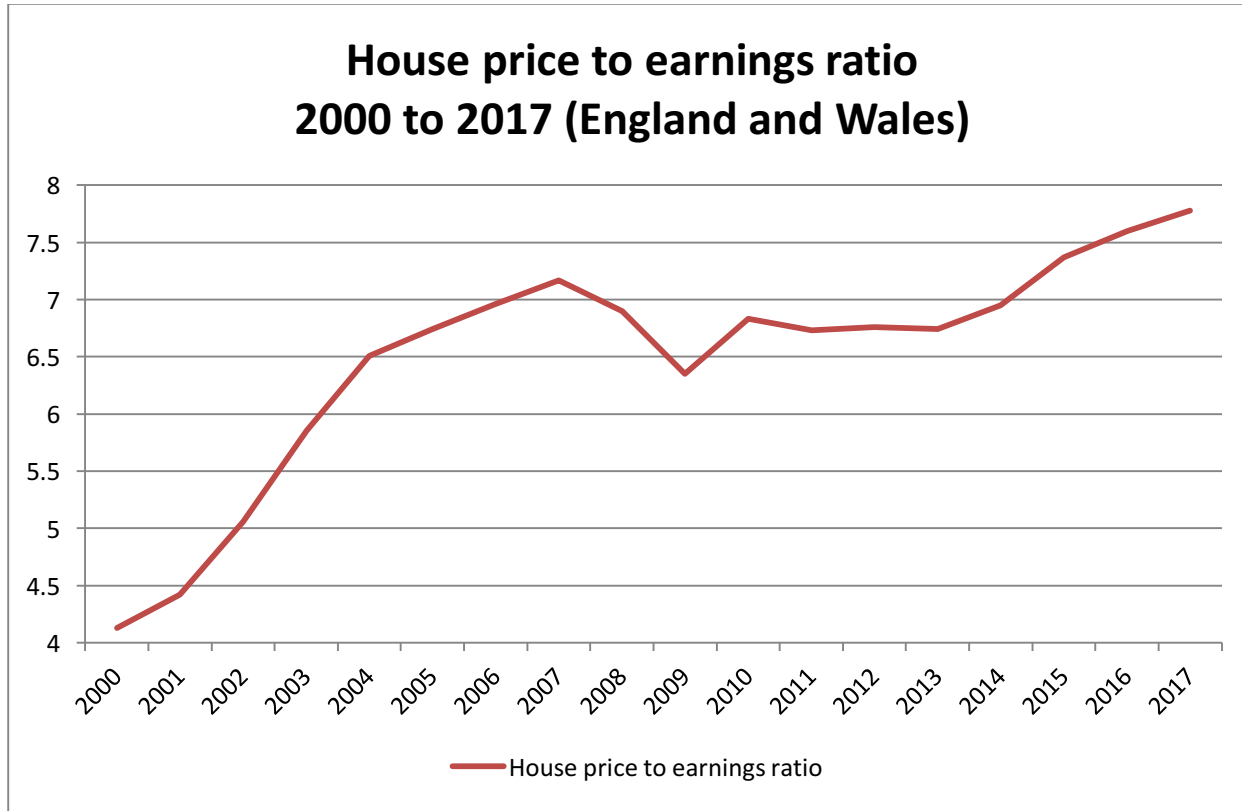


2018

Priced Out:
Home ownership and public service workers

Introduction

Official statistics¹ show that average house prices are now almost eight times average annual earnings. In April this year, the Office for National Statistics (ONS) reported that average (median) house prices in England and Wales for the year to September 2017 rose by 4.5% to £225,000, while wages² grew at just 2.1% to £28,933. The figures are the worst since 1997.



¹ <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/ratioofhousepricetoworkplacebasedearningslowerquartileandmedian> (table 1a)

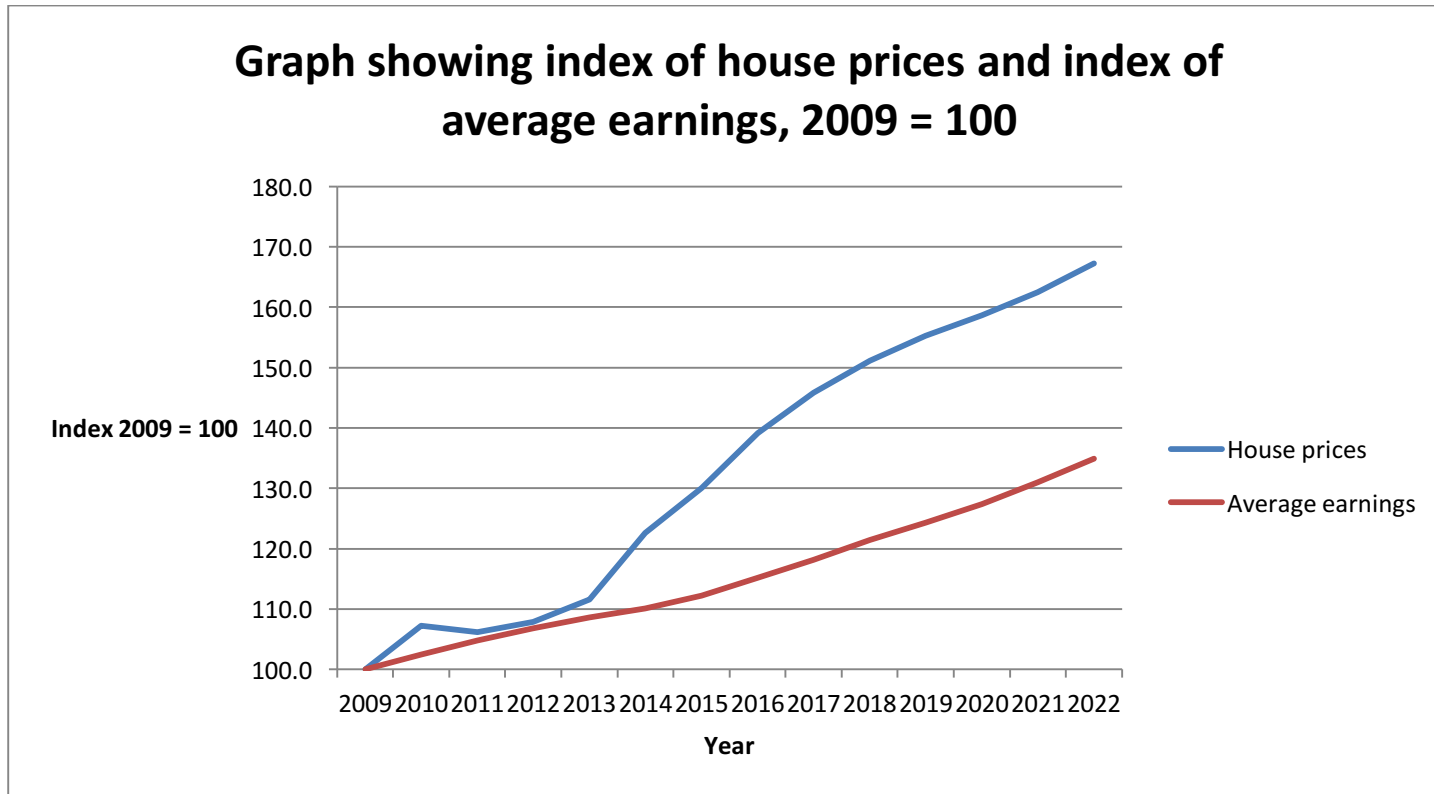
² Median gross annual earnings using ONS Annual survey of hours and earnings

<https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/ratioofhousepricetoworkplacebasedearningslowerquartileandmedian> (table 1c)

The figures are hugely depressing for public sector employers and employees in many parts of the country, as home ownership becomes increasingly unaffordable, and a distant dream for many.

Bleak outlook

The situation looks set to worsen according to UNISON’s new analysis of the economic and social forecast reports from the Office for Budget Responsibility (OBR) that predict future house prices and earnings growth. The forecasts indicate that the gap between house price and earnings growth started to widen in 2013 and will continue to do so, at least until 2022.



Note:

		Outturn	Outturn	Outturn	Outturn	Outturn	Outturn	Outturn	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
House prices	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
% increase		7.2	-1	1.6	3.5	9.9	6	7	4.8	3.7	2.7	2.2	2.4	2.9
Index	100	107.2	106.1	107.8	111.6	122.6	130.0	139.1	145.8	151.2	155.3	158.7	162.5	167.2

		Outturn	Outturn	Outturn	Outturn	Outturn	Outturn	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
Average Earnings	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
% increase		2.4	2.3	2	1.6	1.4	1.9	2.7	2.6	2.7	2.4	2.5	2.8	3.0
Index	100	102.4	104.8	106.9	108.6	110.1	112.2	115.2	118.2	121.4	124.3	127.4	131.0	134.9

Source: *Economic and Social Forecasts 2010 to 2018 (Office for Budget Responsibility)*

High house prices have triggered a 30-year high in private lets, according to the English Housing Survey. The lettings agent Hamptons International predicts that demand for rented homes is likely to reach six million by 2025.

With home ownership moving further and further out of reach, the only choice open to many public sector workers is the private rented sector where rocketing rents are forcing people to live increasingly further away from their places of work. *Nothing Going on But the Rent*, UNISON's report published earlier this year, found wide variations in what people spend on rent and 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.

The high costs of home ownership and renting are also to blame for NHS trusts, town halls, care homes, schools and police forces struggling to recruit new staff. Recruitment difficulties make it harder to attract the right staff to provide quality services to the public.

Rising property prices and depressed wages are the main reasons why millions of people cannot afford to buy their own homes. Local Government Association (LGA) 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 property can be a challenge when landlords demand a deposit of two month's rent as well as the first month in advance, often on top of agency fees.

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).

Not having enough local affordable housing for public service workers has other consequences that affect the quality of public services. It leads to higher vacancy rates and an increased use of (costly) agency staff. It can raise staff turnover and disrupt support to vulnerable people. It places extra demands on public transport systems and roads. It can be bad for the environment, adding to greenhouse gas emissions. It can add to household stress and may have long term implications for the health and wellbeing of employees.

Method

UNISON set out to investigate the impact of rising house prices on public service staff, following a report on the cost of renting that UNISON produced earlier this year.

The study took the average price of a home for a first time buyer³ in each of the 377 local authority areas across England, Scotland and Wales.

UNISON has assumed that, for anyone keen to buy their own property, a 15% deposit will have to be paid and that the remaining 85% will be the mortgage required. Lenders will expect people to demonstrate that they have been saving and the bigger the deposit that can be put down the lower the mortgage needed. Banks and building societies will typically only lend people mortgages up to 4.5 times their gross salary.

Next a range of public sector jobs were selected and the annual gross pay calculated for each job.

Gross pay and 85% of the average house price for first time buyers in each area were compared to work out the multiples of salary (sometimes known as the house price to earnings ratio) each job would require as a mortgage in each local authority area of the three nations. The ONS data does not include local authorities in Northern Ireland.

Using the latest pay rates, the five jobs chosen as examples from schools, the NHS, councils and the police are as follows:

- NHS cleaner
annual salary £17,460 (current starting rate at bottom of pay band 2)
annual salary in London £21,786

- Teaching assistant
annual salary £19,446 (most common pay rate)
annual salary in London £20,303
in Scotland the nearest job is classroom assistant with an annual salary £16,900

- Librarian

³ Office for National Statistics; UK House Price Index; First Time Buyer <https://www.gov.uk/government/statistical-data-sets/uk-house-price-index-data-downloads-june-2018>

annual salary £23,866 (most common pay rate)

annual salary in London £24,723

annual salary in Scotland £25,488

– Nurse

annual salary £23,023 (current starting rate at bottom of pay band 5)

annual salary in Scotland £23,113

annual salary in London £27,349

– Police community support officer (PCSO)

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

annual salary in London £28,000 (typical starting rate plus shift allowances)

there is no equivalent job in Scotland so the study uses a police custody and security officer with an annual salary of £20,445

Findings

Nurses, librarians, teaching assistants, NHS cleaners, police community support officers and many other public sector employees are finding it increasingly difficult to buy their own home. For a start there is the deposit. The 15% deposit required for an average property for a first time buyer in the South East is almost £39,000. It would take 32 years to save up the deposit for someone saving £100 per month. This represents between 5% and 7% of gross pay for the chosen jobs. So someone who starts saving this monthly amount aged 18 will not have saved the necessary deposit until the time they're 50 years old.

In London a 15% deposit for an average property for a first time buyer is over £63,000. Someone putting by £100 per month, and who started saving aged 18, would need to continue working until they were 71 years old to save that deposit. Across England, Scotland and Wales anyone employed in any of the five jobs listed would take more than 10 years saving £100 per month to get a 15% deposit for the average property for a first time buyer. The only areas where it would take less time are East Ayrshire and Burnley.

Even if a public service employee managed to save the necessary deposit, in many areas lenders would simply turn them down, as the mortgage to earnings ratio they would require is above the maximum 4.5 times recommended by the Bank of England. That's assuming, of course, that house prices hadn't gone up while they were saving up a deposit.

By region and nation				Job	NHS cleaner	Teaching assistant	Librarian	Nurse	PCSO
				Gross pay	£17,460	£19,446	£23,866	£23,023	£23,346
Region	Average first time buyer house price (December 2017)	Deposit needed (15%)	Number of years to save deposit (£100 per month)	Mortgage needed	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage
London*	£423,129	£63,469	53	£359,660	16.5	17.7	14.5	13.2	15.4
South East	£258,791	£38,819	32	£219,973	12.6	11.3	9.2	9.6	9.4
East of England	£242,829	£36,424	30	£206,405	11.8	10.6	8.6	9.0	8.8
South West	£209,570	£31,436	26	£178,135	10.2	9.2	7.5	7.7	7.6
West Midlands	£159,280	£23,892	20	£135,388	7.8	7.0	5.7	5.9	5.8
East Midlands	£156,547	£23,482	20	£133,065	7.6	6.8	5.6	5.8	5.7
Yorkshire and Humberside	£134,475	£20,171	17	£114,304	6.5	5.9	4.8	5.0	4.9
Wales	£133,522	£20,028	17	£113,494	6.5	5.8	4.8	4.9	4.9
North West	£133,504	£20,026	17	£113,478	6.5	5.8	4.8	4.9	4.9
Scotland**	£116,862	£17,529	15	£99,333	5.7	5.9	3.9	4.3	4.9
North East	£112,248	£16,837	14	£95,411	5.5	4.9	4.0	4.1	4.1

* The pay rates in London are different (see 'method' section above) and the 'number of times salary required for mortgage' uses London pay figures

** In some cases the jobs and pay rates in Scotland are different (see 'method' section above) and the 'number of times salary required for mortgage' uses Scotland jobs and pay figures

Regionally there is a wide variation in the average house price for first time buyers. In Kensington and Chelsea in London it is over £1 million, in Elmbridge (South East) and St Albans (East of England) it's around £416,000, and in Burnley (North West) just over £70,000.

Saving £100 per month, the time it takes to save a deposit for the average first time buyer property in each region (December 2017 prices) ranges from just under 14 years in the North East to 53 years in London. This makes home ownership before the age of 30 for someone doing any of the public service jobs listed virtually impossible. Most public service staff would have to wait until they were 40 to 60 years old before they could buy their own home.

Owning a property is beyond the reach of all of our five public service jobs in 9 of the 11 nations or regions. Only in Scotland and the North East would librarians and nurses be offered a mortgage, assuming, of course, they've been able to save £100 a month for 15 or 14 years. But for police and community support officers (police custody and security support officers in Scotland) teaching assistants (classroom assistants in Scotland), and NHS cleaners they are priced out everywhere. Even with the necessary 15% deposit, they'd find their mortgage application rejected.

Conclusion

The report, *Priced Out*, highlights the urgent need for government action to tackle housing costs. House prices are simply out of reach for many public sector workers, either because it will take decades to save a deposit or because their mortgage to earnings ratio is too high for them to ever be offered a mortgage.

To begin to tackle the UK's housing crisis, there must be:

* 100,000 new homes a year 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 (i.e. incomes below the median gross annual earnings of £28,933).

* A £10bn investment fund⁴ 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 could be re-invested in new housing for people whose needs are not being met by the current housing market.

* A suspension of the right to buy policy, which gives a discount to people who want to buy their own council homes and an end to housing associations letting some of their properties at higher rents when they become vacant⁵. This would prevent the existing social housing stock from being further depleted⁶.

⁴In October 2017 the government announced that it would invest a further £10bn in the help to buy equity loan scheme

⁵Government 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 agreement

* A lifting of the cap on borrowing 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. With rents eating up so much of their salaries, it's hard if not impossible for them to save up a deposit for a mortgage. Even if they did save the money for a deposit, the required multiples of salary needed means they'd be turned down for every mortgage they applied for.

A solution needs to be found quickly. 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. Employers will struggle to find the local staff that they need, services will deteriorate, and communities across the country will feel the impact.

⁶The Chartered Institute for Housing survey in January 2018 found that since 2012 over 150,000 social rent homes had been lost, mainly because they have been 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

Appendix: Regional figures

London

Public sector workers find it virtually impossible to buy a home in London. Kensington and Chelsea is the most expensive local authority in the capital with the average property for first time buyers costing over £1 million.

A 15% deposit for a first time buyer in Kensington and Chelsea is almost £160,000. It would take over 132 years to get together the deposit for someone saving £100 per month. If they started saving on their 18th birthday they would be 150 years old by the time they had saved the amount needed. A nurse in the royal borough would need a loan based on 33 times their salary, way beyond the 4.5 to 1 maximum recommended by the Bank of England.

Across the whole of Greater London, home ownership is unattainable for all five selected public sector jobs.

The situation is 'best' in Barking and Dagenham where the average property for a first time buyer costs just over £280,000. It would still take 35 years to save the 15% deposit of £42,000 – so someone who starts saving aged 21 would have the deposit by the time they were 56. The mortgage to earnings multiple for a nurse in Barking and Dagenham is 8.8 to 1, nearly double the maximum recommended by the Bank of England.

There is no local authority in London where it would take less than 35 years to save a 15% deposit for an average first time buyer property.

London				Job	NHS Cleaner	Teaching assistant	Librarian	Nurse	PCSO
				Gross pay	£21,786	£20,303	£24,723	£27,349	£28,000
	First time buyer average price (December 2017)	15% deposit £	Saving £100/month - Number of years to save deposit	Mortgage needed	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage
Kensington and Chelsea	£1,058,756	£158,813	132	£899,943	41.3	44.3	36.4	32.9	32.1
Westminster	£924,944	£138,742	116	£786,202	36.1	38.7	31.8	28.7	28.1
City of London	£787,146	£118,072	98	£669,074	30.7	33.0	27.1	24.5	23.9
Camden	£716,006	£107,401	90	£608,605	27.9	30.0	24.6	22.3	21.7

Hammersmith and Fulham	£678,154	£101,723	85	£576,431	26.5	28.4	23.3	21.1	20.6
Islington	£628,958	£94,344	79	£534,615	24.5	26.3	21.6	19.5	19.1
Richmond upon Thames	£536,824	£80,524	67	£456,301	20.9	22.5	18.5	16.7	16.3
Wandsworth	£531,089	£79,663	66	£451,425	20.7	22.2	18.3	16.5	16.1
Hackney	£521,013	£78,152	65	£442,861	20.3	21.8	17.9	16.2	15.8
Tower Hamlets	£489,116	£73,367	61	£415,748	19.1	20.5	16.8	15.2	14.8
Haringey	£478,624	£71,794	60	£406,831	18.7	20.0	16.5	14.9	14.5
Merton	£462,320	£69,348	58	£392,972	18.0	19.4	15.9	14.4	14.0
Lambeth	£460,480	£69,072	58	£391,408	18.0	19.3	15.8	14.3	14.0
Barnet	£459,453	£68,918	57	£390,535	17.9	19.2	15.8	14.3	13.9
Southwark	£435,361	£65,304	54	£370,056	17.0	18.2	15.0	13.5	13.2
Ealing	£430,282	£64,542	54	£365,740	16.8	18.0	14.8	13.4	13.1
Waltham Forest	£421,520	£63,228	53	£358,292	16.4	17.6	14.5	13.1	12.8
Brent	£413,600	£62,040	52	£351,560	16.1	17.3	14.2	12.9	12.6
Kingston upon Thames	£409,929	£61,489	51	£348,439	16.0	17.2	14.1	12.7	12.4
Harrow	£394,322	£59,148	49	£335,174	15.4	16.5	13.6	12.3	12.0
Redbridge	£366,945	£55,042	46	£311,903	14.3	15.4	12.6	11.4	11.1
Lewisham	£366,612	£54,992	46	£311,620	14.3	15.3	12.6	11.4	11.1
Hounslow	£363,379	£54,507	45	£308,872	14.2	15.2	12.5	11.3	11.0
Bromley	£362,399	£54,360	45	£308,039	14.1	15.2	12.5	11.3	11.0
Greenwich	£361,675	£54,251	45	£307,423	14.1	15.1	12.4	11.2	11.0
Newham	£357,704	£53,656	45	£304,049	14.0	15.0	12.3	11.1	10.9
Enfield	£347,536	£52,130	43	£295,405	13.6	14.5	11.9	10.8	10.6
Hillingdon	£346,577	£51,987	43	£294,591	13.5	14.5	11.9	10.8	10.5
Sutton	£326,216	£48,932	41	£277,284	12.7	13.7	11.2	10.1	9.9
Croydon	£313,334	£47,000	39	£266,334	12.2	13.1	10.8	9.7	9.5
Havering	£311,174	£46,676	39	£264,498	12.1	13.0	10.7	9.7	9.4

Bexley	£310,043	£46,507	39	£263,537	12.1	13.0	10.7	9.6	9.4
Barking and Dagenham	£281,603	£42,240	35	£239,363	11.0	11.8	9.7	8.8	8.5

East of England

Many public sector workers will find it difficult to buy a home in the East of England. St Albans is the most expensive local authority area, with average first time buyer properties costing just over £416,000.

A 15% deposit in St Albans is over £62,000. It would take over 52 years to get together the deposit for someone saving £100 per month. Someone who started saving on their 18th birthday would not have saved the deposit until they were 70. The mortgage to earnings multiple for a nurse in the city is 15.4 to 1, more than three times the 4.5 to 1 maximum recommended by the Bank of England. A hospital cleaner would require a loan based on more than 20 times their salary and a teaching assistant more than 18 times.

The situation is 'best' in Great Yarmouth, where an average first time buyer property costs nearly £138,000, but someone would still need to save nearly £21,000 for a 15% deposit. It would take someone 17 years saving £100 per month. So if they started saving at 18 they could have the deposit by their 35th birthday.

Across the East of England, for all five job categories lenders would say their mortgage to earnings ratio is too high and above the 4.5 to 1 maximum recommended by the Bank of England. They have been priced out of the market.

East of England				Job	NHS cleaner	Teaching assistant	Librarian	Nurse	PCSO
Local authority	Average first time buyer house price (December 2017)	Deposit needed (15%)	Number of years to save deposit (£100 per month)	Mortgage needed	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage
				Gross pay	£17,460	£19,446	£23,866	£23,023	£23,346
St Albans	£416,337	£62,451	52	£353,886	20.3	18.2	14.8	15.4	15.2
Three Rivers	£402,469	£60,370	50	£342,099	19.6	17.6	14.3	14.9	14.7
Cambridge	£398,048	£59,707	50	£338,341	19.4	17.4	14.2	14.7	14.5
Hertsmere	£390,501	£58,575	49	£331,926	19.0	17.1	13.9	14.4	14.2
Epping Forest	£349,834	£52,475	44	£297,359	17.0	15.3	12.5	12.9	12.7
Brentwood	£347,165	£52,075	43	£295,090	16.9	15.2	12.4	12.8	12.6
Dacorum	£330,225	£49,534	41	£280,691	16.1	14.4	11.8	12.2	12.0

Watford	£323,989	£48,598	40	£275,391	15.8	14.2	11.5	12.0	11.8
Welwyn Hatfield	£319,249	£47,887	40	£271,362	15.5	14.0	11.4	11.8	11.6
South Cambridgeshire	£317,001	£47,550	40	£269,451	15.4	13.9	11.3	11.7	11.5
Uttlesford	£309,885	£46,483	39	£263,402	15.1	13.5	11.0	11.4	11.3
East Hertfordshire	£303,508	£45,526	38	£257,982	14.8	13.3	10.8	11.2	11.1
Broxbourne	£295,765	£44,365	37	£251,400	14.4	12.9	10.5	10.9	10.8
North Hertfordshire	£284,781	£42,717	36	£242,064	13.9	12.4	10.1	10.5	10.4
Chelmsford	£274,657	£41,199	34	£233,459	13.4	12.0	9.8	10.1	10.0
Rochford	£274,388	£41,158	34	£233,230	13.4	12.0	9.8	10.1	10.0
Basildon	£264,128	£39,619	33	£224,509	12.9	11.5	9.4	9.8	9.6
Maldon	£257,684	£38,653	32	£219,031	12.5	11.3	9.2	9.5	9.4
Central Bedfordshire	£257,501	£38,625	32	£218,875	12.5	11.3	9.2	9.5	9.4
Harlow	£254,390	£38,158	32	£216,231	12.4	11.1	9.1	9.4	9.3
Castle Point	£252,901	£37,935	32	£214,966	12.3	11.1	9.0	9.3	9.2
Stevenage	£243,925	£36,589	30	£207,336	11.9	10.7	8.7	9.0	8.9
East Cambridgeshire	£243,542	£36,531	30	£207,011	11.9	10.6	8.7	9.0	8.9
Thurrock	£243,020	£36,453	30	£206,567	11.8	10.6	8.7	9.0	8.8
Bedford	£242,101	£36,315	30	£205,786	11.8	10.6	8.6	8.9	8.8
Braintree	£236,344	£35,452	30	£200,892	11.5	10.3	8.4	8.7	8.6
Southend-on-Sea	£228,033	£34,205	29	£193,828	11.1	10.0	8.1	8.4	8.3
Colchester	£224,037	£33,606	28	£190,432	10.9	9.8	8.0	8.3	8.2
St Edmundsbury	£221,337	£33,201	28	£188,136	10.8	9.7	7.9	8.2	8.1
Suffolk Coastal	£221,180	£33,177	28	£188,003	10.8	9.7	7.9	8.2	8.1
Babergh	£218,024	£32,704	27	£185,321	10.6	9.5	7.8	8.0	7.9

Luton	£212,708	£31,906	27	£180,801	10.4	9.3	7.6	7.9	7.7
South Norfolk	£211,772	£31,766	26	£180,006	10.3	9.3	7.5	7.8	7.7
Broadland	£210,266	£31,540	26	£178,726	10.2	9.2	7.5	7.8	7.7
North Norfolk	£208,144	£31,222	26	£176,923	10.1	9.1	7.4	7.7	7.6
Huntingdonshire	£206,571	£30,986	26	£175,585	10.1	9.0	7.4	7.6	7.5
Mid Suffolk	£200,985	£30,148	25	£170,837	9.8	8.8	7.2	7.4	7.3
Forest Heath	£190,302	£28,545	24	£161,756	9.3	8.3	6.8	7.0	6.9
Breckland	£186,526	£27,979	23	£158,547	9.1	8.2	6.6	6.9	6.8
Tendring	£183,781	£27,567	23	£156,214	8.9	8.0	6.5	6.8	6.7
King's Lynn and West Norfolk	£182,976	£27,446	23	£155,530	8.9	8.0	6.5	6.8	6.7
Norwich	£178,795	£26,819	22	£151,976	8.7	7.8	6.4	6.6	6.5
Ipswich	£175,224	£26,284	22	£148,940	8.5	7.7	6.2	6.5	6.4
Peterborough	£159,481	£23,922	20	£135,559	7.8	7.0	5.7	5.9	5.8
Waveney	£154,405	£23,161	19	£131,244	7.5	6.7	5.5	5.7	5.6
Fenland	£152,190	£22,828	19	£129,361	7.4	6.7	5.4	5.6	5.5
Great Yarmouth	£137,675	£20,651	17	£117,024	6.7	6.0	4.9	5.1	5.0

South West

Many public sector workers will find it difficult to buy a home in the South West. Cotswold is the most expensive local authority area, with average first time buyer properties there costing almost £300,000.

A 15% deposit in Cotswold would mean saving almost £45,000. That would take over 37 years saving £100 per month. Someone who started saving on their 18th birthday would not have the deposit until they were 55. The mortgage to earnings multiple for a nurse in Cotswold is 11 to 1, more than twice the 4.5 to 1 maximum recommended by the Bank of England. With a deposit an NHS cleaner would need a loan based on nearly 15 times their salary and a teaching assistant 13 times.

The situation is 'best' in Plymouth where average first time buyer properties are just over £153,000 but that still needs a deposit of nearly £23,000. It will take 19 years saving £100 per month, so if someone started putting money away at 18 they could have the deposit by their 37th birthday.

Across the South West, for all five job categories lenders would say that their mortgage to earnings ratio is too high and above the 4.5 to 1 maximum recommended by the Bank of England.

South West				Job	NHS cleaner	Teaching assistant	Librarian	Nurse	PCSO
Local authority	Average first time buyer house price (December 2017)	Deposit needed (15%)	Number of years to save deposit (£100 per month)	Gross pay	£17,460	£19,446	£23,866	£23,023	£23,346
				Mortgage needed	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage
Cotswold	£299,091	£44,864	37	£254,227	14.6	13.1	10.7	11.0	10.9
Bath and North East Somerset	£298,107	£44,716	37	£253,391	14.5	13.0	10.6	11.0	10.9
Purbeck	£267,051	£40,058	33	£226,993	13.0	11.7	9.5	9.9	9.7
East Dorset	£266,679	£40,002	33	£226,677	13.0	11.7	9.5	9.8	9.7
Christchurch	£253,173	£37,976	32	£215,197	12.3	11.1	9.0	9.3	9.2
City of Bristol	£251,589	£37,738	31	£213,851	12.2	11.0	9.0	9.3	9.2
South Hams	£250,482	£37,572	31	£212,910	12.2	10.9	8.9	9.2	9.1
West Dorset	£243,807	£36,571	30	£207,236	11.9	10.7	8.7	9.0	8.9

Poole	£239,151	£35,873	30	£203,278	11.6	10.5	8.5	8.8	8.7
South Gloucestershire	£232,539	£34,881	29	£197,658	11.3	10.2	8.3	8.6	8.5
Cheltenham	£227,667	£34,150	28	£193,517	11.1	10.0	8.1	8.4	8.3
Wiltshire	£219,195	£32,879	27	£186,316	10.7	9.6	7.8	8.1	8.0
East Devon	£218,879	£32,832	27	£186,047	10.7	9.6	7.8	8.1	8.0
Stroud	£215,730	£32,359	27	£183,370	10.5	9.4	7.7	8.0	7.9
Exeter	£214,967	£32,245	27	£182,722	10.5	9.4	7.7	7.9	7.8
North Somerset	£214,852	£32,228	27	£182,624	10.5	9.4	7.7	7.9	7.8
North Dorset	£214,453	£32,168	27	£182,285	10.4	9.4	7.6	7.9	7.8
Tewkesbury	£207,498	£31,125	26	£176,373	10.1	9.1	7.4	7.7	7.6
Teignbridge	£204,532	£30,680	26	£173,852	10.0	8.9	7.3	7.6	7.4
Mendip	£203,063	£30,459	25	£172,604	9.9	8.9	7.2	7.5	7.4
Bournemouth	£196,399	£29,460	25	£166,939	9.6	8.6	7.0	7.3	7.2
Weymouth and Portland	£191,815	£28,772	24	£163,043	9.3	8.4	6.8	7.1	7.0
West Devon	£191,159	£28,674	24	£162,485	9.3	8.4	6.8	7.1	7.0
North Devon	£188,967	£28,345	24	£160,622	9.2	8.3	6.7	7.0	6.9
Mid Devon	£188,220	£28,233	24	£159,987	9.2	8.2	6.7	6.9	6.9
Swindon	£187,536	£28,130	23	£159,406	9.1	8.2	6.7	6.9	6.8
Cornwall	£186,293	£27,944	23	£158,349	9.1	8.1	6.6	6.9	6.8
Taunton Deane	£184,624	£27,694	23	£156,931	9.0	8.1	6.6	6.8	6.7
Sedgemoor	£184,246	£27,637	23	£156,609	9.0	8.1	6.6	6.8	6.7
South Somerset	£183,470	£27,520	23	£155,949	8.9	8.0	6.5	6.8	6.7
Torrige	£180,023	£27,003	23	£153,020	8.8	7.9	6.4	6.6	6.6
Torbay	£176,542	£26,481	22	£150,060	8.6	7.7	6.3	6.5	6.4
West Somerset	£174,099	£26,115	22	£147,985	8.5	7.6	6.2	6.4	6.3
Forest of Dean	£172,016	£25,802	22	£146,213	8.4	7.5	6.1	6.4	6.3
Gloucester	£168,923	£25,338	21	£143,584	8.2	7.4	6.0	6.2	6.2

Plymouth	£153,276	£22,991	19	£130,285	7.5	6.7	5.5	5.7	5.6
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South East

Many public sector workers will find it tough buying a home in the South East. Elmbridge is the most expensive local authority area, with average first time buyer properties costing just over £416,000.

A 15% deposit in Elmbridge is over £62,000 and it would take over 52 years saving £100 per month to save that amount. Someone who started putting money away on their 18th birthday would not have the deposit until they were 70. The mortgage to earnings multiple for a PCSO in Elmbridge is 15.2 to 1, more than three times the 4.5 to 1 maximum recommended.

The situation is 'best' on the Isle of Wight where average first time buyer properties are just over £172,000, but that still requires a £26,000 deposit. That's 22 years, saving £100 per month, and someone would be 40, assuming they'd started saving on their 18th birthday.

Across the South East, for all five job categories lenders would say that their mortgage to earnings ratio is too high, and end their dream of owning their own home.

South East				Job	NHS cleaner	Teaching assistant	Librarian	Nurse	PCSO
				Gross pay	£17,460	£19,446	£23,866	£23,023	£23,346
Local authority	Average first time buyer house price (December 2017)	Deposit needed (15%)	Number of years to save deposit (£100 per month)	Mortgage needed	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage
Elmbridge	£416,139	£62,421	52	£353,718	20.3	18.2	14.8	15.4	15.2
Chiltern	£412,086	£61,813	52	£350,273	20.1	18.0	14.7	15.2	15.0
South Bucks	£407,491	£61,124	51	£346,367	19.8	17.8	14.5	15.0	14.8
Windsor and Maidenhead	£396,041	£59,406	50	£336,635	19.3	17.3	14.1	14.6	14.4
Oxford	£366,379	£54,957	46	£311,422	17.8	16.0	13.0	13.5	13.3
Epsom and Ewell	£355,254	£53,288	44	£301,966	17.3	15.5	12.7	13.1	12.9
Mole Valley	£348,872	£52,331	44	£296,541	17.0	15.2	12.4	12.9	12.7
Sevenoaks	£347,502	£52,125	43	£295,376	16.9	15.2	12.4	12.8	12.7

Tandridge	£345,553	£51,833	43	£293,720	16.8	15.1	12.3	12.8	12.6
Waverley	£335,886	£50,383	42	£285,504	16.4	14.7	12.0	12.4	12.2
Runnymede	£331,941	£49,791	41	£282,150	16.2	14.5	11.8	12.3	12.1
Guildford	£331,092	£49,664	41	£281,429	16.1	14.5	11.8	12.2	12.1
Wokingham	£328,890	£49,334	41	£279,557	16.0	14.4	11.7	12.1	12.0
Reigate and Banstead	£328,592	£49,289	41	£279,303	16.0	14.4	11.7	12.1	12.0
South Oxfordshire	£326,612	£48,992	41	£277,620	15.9	14.3	11.6	12.1	11.9
Winchester	£321,339	£48,201	40	£273,138	15.6	14.0	11.4	11.9	11.7
Hart	£320,954	£48,143	40	£272,811	15.6	14.0	11.4	11.8	11.7
Brighton and Hove	£320,789	£48,118	40	£272,671	15.6	14.0	11.4	11.8	11.7
Tunbridge Wells	£318,239	£47,736	40	£270,503	15.5	13.9	11.3	11.7	11.6
Spelthorne	£318,087	£47,713	40	£270,374	15.5	13.9	11.3	11.7	11.6
Woking	£307,208	£46,081	38	£261,127	15.0	13.4	10.9	11.3	11.2
Wycombe	£306,615	£45,992	38	£260,623	14.9	13.4	10.9	11.3	11.2
Chichester	£297,994	£44,699	37	£253,295	14.5	13.0	10.6	11.0	10.8
Tonbridge and Malling	£296,882	£44,532	37	£252,349	14.5	13.0	10.6	11.0	10.8
Horsham	£294,214	£44,132	37	£250,082	14.3	12.9	10.5	10.9	10.7
Surrey Heath	£291,502	£43,725	36	£247,777	14.2	12.7	10.4	10.8	10.6
West Berkshire	£289,867	£43,480	36	£246,387	14.1	12.7	10.3	10.7	10.6
Bracknell Forest	£285,828	£42,874	36	£242,954	13.9	12.5	10.2	10.6	10.4
Mid Sussex	£285,065	£42,760	36	£242,306	13.9	12.5	10.2	10.5	10.4
Reading	£281,327	£42,199	35	£239,128	13.7	12.3	10.0	10.4	10.2
Dartford	£276,425	£41,464	35	£234,961	13.5	12.1	9.8	10.2	10.1
Slough	£276,033	£41,405	35	£234,628	13.4	12.1	9.8	10.2	10.1
Vale of White Horse	£274,368	£41,155	34	£233,213	13.4	12.0	9.8	10.1	10.0
East Hampshire	£273,794	£41,069	34	£232,725	13.3	12.0	9.8	10.1	10.0
West Oxfordshire	£270,743	£40,612	34	£230,132	13.2	11.8	9.6	10.0	9.9

Wealden	£269,407	£40,411	34	£228,996	13.1	11.8	9.6	9.9	9.8
Aylesbury Vale	£268,952	£40,343	34	£228,609	13.1	11.8	9.6	9.9	9.8
Crawley	£261,788	£39,268	33	£222,520	12.7	11.4	9.3	9.7	9.5
Test Valley	£260,926	£39,139	33	£221,787	12.7	11.4	9.3	9.6	9.5
Adur	£259,891	£38,984	32	£220,907	12.7	11.4	9.3	9.6	9.5
New Forest	£259,430	£38,915	32	£220,516	12.6	11.3	9.2	9.6	9.4
Lewes	£255,635	£38,345	32	£217,290	12.4	11.2	9.1	9.4	9.3
Rushmoor	£254,446	£38,167	32	£216,279	12.4	11.1	9.1	9.4	9.3
Gravesham	£248,908	£37,336	31	£211,572	12.1	10.9	8.9	9.2	9.1
Cherwell	£248,372	£37,256	31	£211,116	12.1	10.9	8.8	9.2	9.0
Ashford	£242,762	£36,414	30	£206,347	11.8	10.6	8.6	9.0	8.8
Basingstoke and Deane	£240,542	£36,081	30	£204,460	11.7	10.5	8.6	8.9	8.8
Canterbury	£237,207	£35,581	30	£201,626	11.5	10.4	8.4	8.8	8.6
Maidstone	£235,506	£35,326	29	£200,180	11.5	10.3	8.4	8.7	8.6
Fareham	£231,455	£34,718	29	£196,737	11.3	10.1	8.2	8.5	8.4
Arun	£229,791	£34,469	29	£195,323	11.2	10.0	8.2	8.5	8.4
Rother	£226,306	£33,946	28	£192,360	11.0	9.9	8.1	8.4	8.2
Eastleigh	£226,115	£33,917	28	£192,198	11.0	9.9	8.1	8.3	8.2
Worthing	£226,106	£33,916	28	£192,190	11.0	9.9	8.1	8.3	8.2
Havant	£220,246	£33,037	28	£187,209	10.7	9.6	7.8	8.1	8.0
Medway	£219,843	£32,976	27	£186,867	10.7	9.6	7.8	8.1	8.0
Milton Keynes	£215,421	£32,313	27	£183,108	10.5	9.4	7.7	8.0	7.8
Swale	£211,597	£31,740	26	£179,858	10.3	9.2	7.5	7.8	7.7
Eastbourne	£207,985	£31,198	26	£176,788	10.1	9.1	7.4	7.7	7.6
Dover	£205,234	£30,785	26	£174,449	10.0	9.0	7.3	7.6	7.5
Thanet	£192,690	£28,903	24	£163,786	9.4	8.4	6.9	7.1	7.0
Portsmouth	£190,168	£28,525	24	£161,643	9.3	8.3	6.8	7.0	6.9
Gosport	£188,006	£28,201	24	£159,805	9.2	8.2	6.7	6.9	6.8

Shepway	£187,553	£28,133	23	£159,420	9.1	8.2	6.7	6.9	6.8
Hastings	£184,257	£27,639	23	£156,618	9.0	8.1	6.6	6.8	6.7
Southampton	£183,859	£27,579	23	£156,280	9.0	8.0	6.5	6.8	6.7
Isle of Wight	£172,023	£25,803	22	£146,219	8.4	7.5	6.1	6.4	6.3

West Midlands

Many public sector workers will find it difficult to buy a home in the region. Warwick is the most expensive local authority area, with average first time buyer properties costing nearly £255,000.

A 15% deposit would be over £38,000 and would take over 32 years of saving £100 per month. Someone who started saving on their 18th birthday would not have the necessary deposit until they were 50. The mortgage to earnings multiple for a nurse in Warwick is 9.4 to 1, more than twice the 4.5 to 1 maximum recommended by the Bank of England.

The situation is 'best' in Stoke on Trent where average first time buyer properties are nearly £98,000 and the 15% deposit needed is £15,000. It would take someone 12 years saving £100 per month to have the deposit. They'd get there when they were 30, assuming that they started saving aged 18.

But NHS cleaners across the West Midlands would still find lenders telling them that their mortgage to earnings ratio is too high and above the 4.5 to 1 maximum recommended by the Bank of England.

Nurses, librarians and police community support officers could get a mortgage, but only in Stoke on Trent and Wolverhampton, and that assumes house prices don't rise in the 13 years they are saving for their deposit.

West Midlands				Job	NHS cleaner	Teaching assistant	Librarian	Nurse	PCSO
				Gross pay	£17,460	£19,446	£23,866	£23,023	£23,346
Local authority	Average first time buyer house price (December 2017)	Deposit needed (15%)	Number of years to save deposit (£100 per month)	Mortgage needed	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage
Warwick	£254,985	£38,248	32	£216,737	12.4	11.1	9.1	9.4	9.3
Stratford-on-Avon	£253,572	£38,036	32	£215,536	12.3	11.1	9.0	9.4	9.2
Solihull	£220,968	£33,145	28	£187,823	10.8	9.7	7.9	8.2	8.0
Bromsgrove	£217,899	£32,685	27	£185,214	10.6	9.5	7.8	8.0	7.9
Malvern Hills	£214,386	£32,158	27	£182,228	10.4	9.4	7.6	7.9	7.8
Wychavon	£208,731	£31,310	26	£177,422	10.2	9.1	7.4	7.7	7.6

Lichfield	£189,711	£28,457	24	£161,255	9.2	8.3	6.8	7.0	6.9
Rugby	£185,490	£27,824	23	£157,667	9.0	8.1	6.6	6.8	6.8
South Staffordshire	£185,374	£27,806	23	£157,568	9.0	8.1	6.6	6.8	6.7
Worcester	£178,250	£26,737	22	£151,512	8.7	7.8	6.3	6.6	6.5
Herefordshire	£177,614	£26,642	22	£150,972	8.6	7.8	6.3	6.6	6.5
Shropshire	£169,745	£25,462	21	£144,283	8.3	7.4	6.0	6.3	6.2
Stafford	£168,902	£25,335	21	£143,566	8.2	7.4	6.0	6.2	6.1
Redditch	£167,404	£25,111	21	£142,293	8.1	7.3	6.0	6.2	6.1
North Warwickshire	£164,519	£24,678	21	£139,842	8.0	7.2	5.9	6.1	6.0
Coventry	£158,208	£23,731	20	£134,477	7.7	6.9	5.6	5.8	5.8
Wyre Forest	£157,076	£23,561	20	£133,514	7.6	6.9	5.6	5.8	5.7
Birmingham	£157,046	£23,557	20	£133,490	7.6	6.9	5.6	5.8	5.7
Tamworth	£153,848	£23,077	19	£130,771	7.5	6.7	5.5	5.7	5.6
East Staffordshire	£149,754	£22,463	19	£127,291	7.3	6.5	5.3	5.5	5.5
Dudley	£146,970	£22,046	18	£124,925	7.2	6.4	5.2	5.4	5.4
Nuneaton and Bedworth	£146,790	£22,018	18	£124,771	7.1	6.4	5.2	5.4	5.3
Staffordshire Moorlands	£144,051	£21,608	18	£122,443	7.0	6.3	5.1	5.3	5.2
Walsall	£142,071	£21,311	18	£120,760	6.9	6.2	5.1	5.2	5.2
Cannock Chase	£140,781	£21,117	18	£119,664	6.9	6.2	5.0	5.2	5.1
Newcastle- under-Lyme	£135,020	£20,253	17	£114,767	6.6	5.9	4.8	5.0	4.9
Telford and Wrekin	£133,571	£20,036	17	£113,535	6.5	5.8	4.8	4.9	4.9
Sandwell	£130,970	£19,645	16	£111,324	6.4	5.7	4.7	4.8	4.8
Wolverhampton	£124,567	£18,685	16	£105,882	6.1	5.4	4.4	4.6	4.5
Stoke-on-Trent	£97,957	£14,693	12	£83,263	4.8	4.3	3.5	3.6	3.6

East Midlands

Many public sector workers will find it difficult to buy a home in the East Midlands. South Northamptonshire is the most expensive local authority area, with average first time buyer properties costing nearly £260,000.

A 15% deposit there of nearly £39,000 would take over 32 years to save, saving £100 per month. Someone who started saving on their 18th birthday would not have the deposit until they were 50. The mortgage to earnings multiple for a nurse in South Northamptonshire is 9.5 to 1, more than twice the 4.5 to 1 maximum recommended.

The situation is 'best' in Bolsover where average first time buyer properties are nearly £108,000 and £16,000 is needed as a 15% deposit. It would take someone 13 years saving £100 per month. If they began saving at 18 they could have the deposit by their 31st birthday.

But NHS cleaners and teaching assistants across the East Midlands would still be turned down by mortgage lenders. Nurses, librarians and police community support officers could get a mortgage but only in Ashfield, Mansfield and Bolsover, and that assumes house prices don't rise in the 13 years they're saving for a deposit.

East Midlands				Job	NHS cleaner	Teaching assistant	Librarian	Nurse	PCSO
Local authority	Average first time buyer house price (December 2017)	Deposit needed (15%)	Number of years to save deposit (£100 per month)	Gross pay	£17,460	£19,446	£23,866	£23,023	£23,346
			Mortgage needed		Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage
South Northamptonshire	£258,112	£38,717	32	£219,396	12.6	11.3	9.2	9.5	9.4
Rutland	£234,004	£35,101	29	£198,904	11.4	10.2	8.3	8.6	8.5
Harborough	£224,962	£33,744	28	£191,217	11.0	9.8	8.0	8.3	8.2
Daventry	£222,326	£33,349	28	£188,977	10.8	9.7	7.9	8.2	8.1
Derbyshire Dales	£213,932	£32,090	27	£181,842	10.4	9.4	7.6	7.9	7.8
Rushcliffe	£212,618	£31,893	27	£180,725	10.4	9.3	7.6	7.8	7.7

East Northamptonshire	£191,619	£28,743	24	£162,876	9.3	8.4	6.8	7.1	7.0
Blaby	£188,133	£28,220	24	£159,913	9.2	8.2	6.7	6.9	6.8
Northampton	£185,704	£27,856	23	£157,848	9.0	8.1	6.6	6.9	6.8
Oadby and Wigston	£184,462	£27,669	23	£156,793	9.0	8.1	6.6	6.8	6.7
Hinckley and Bosworth	£181,656	£27,248	23	£154,407	8.8	7.9	6.5	6.7	6.6
Charnwood	£181,605	£27,241	23	£154,364	8.8	7.9	6.5	6.7	6.6
Wellingborough	£178,557	£26,784	22	£151,774	8.7	7.8	6.4	6.6	6.5
Melton	£172,801	£25,920	22	£146,881	8.4	7.6	6.2	6.4	6.3
Kettering	£172,661	£25,899	22	£146,762	8.4	7.5	6.1	6.4	6.3
North Kesteven	£171,443	£25,716	21	£145,726	8.3	7.5	6.1	6.3	6.2
South Kesteven	£167,448	£25,117	21	£142,331	8.2	7.3	6.0	6.2	6.1
North West Leicestershire	£166,691	£25,004	21	£141,687	8.1	7.3	5.9	6.2	6.1
South Derbyshire	£165,110	£24,766	21	£140,343	8.0	7.2	5.9	6.1	6.0
South Holland	£157,141	£23,571	20	£133,570	7.7	6.9	5.6	5.8	5.7
Corby	£154,038	£23,106	19	£130,932	7.5	6.7	5.5	5.7	5.6
High Peak	£152,421	£22,863	19	£129,558	7.4	6.7	5.4	5.6	5.5
Gedling	£151,125	£22,669	19	£128,456	7.4	6.6	5.4	5.6	5.5
Broxtowe	£149,820	£22,473	19	£127,347	7.3	6.5	5.3	5.5	5.5
Leicester	£148,041	£22,206	19	£125,835	7.2	6.5	5.3	5.5	5.4
Amber Valley	£147,679	£22,152	18	£125,527	7.2	6.5	5.3	5.5	5.4
Newark and Sherwood	£145,933	£21,890	18	£124,043	7.1	6.4	5.2	5.4	5.3
Erewash	£141,984	£21,298	18	£120,686	6.9	6.2	5.1	5.2	5.2
North East Derbyshire	£140,125	£21,019	18	£119,106	6.8	6.1	5.0	5.2	5.1
West Lindsey	£139,971	£20,996	17	£118,975	6.8	6.1	5.0	5.2	5.1

East Lindsey	£139,626	£20,944	17	£118,682	6.8	6.1	5.0	5.2	5.1
Derby	£134,250	£20,137	17	£114,112	6.5	5.9	4.8	5.0	4.9
Bassetlaw	£130,522	£19,578	16	£110,943	6.4	5.7	4.6	4.8	4.8
Chesterfield	£130,347	£19,552	16	£110,795	6.3	5.7	4.6	4.8	4.7
Lincoln	£129,808	£19,471	16	£110,337	6.3	5.7	4.6	4.8	4.7
Boston	£128,538	£19,281	16	£109,257	6.3	5.6	4.6	4.7	4.7
Nottingham	£128,081	£19,212	16	£108,868	6.2	5.6	4.6	4.7	4.7
Ashfield	£120,306	£18,046	15	£102,260	5.9	5.3	4.3	4.4	4.4
Mansfield	£111,361	£16,704	14	£94,657	5.4	4.9	4.0	4.1	4.1
Bolsover	£107,837	£16,176	13	£91,661	5.2	4.7	3.8	4.0	3.9

Yorkshire and Humberside

Many public sector workers will find it difficult to buy a home in Yorkshire and Humberside. Harrogate is the most expensive local authority area with the average property for first time buyers costing nearly £226,000.

A 15% deposit for an average property for a first time buyer in Harrogate is almost £34,000. It would take 28 years to save the deposit for someone saving £100 per month. So someone who started saving aged 18 would not have the necessary money to put down until the time they were 46. The mortgage to earnings multiple for a nurse in Harrogate is 8.3 to 1.

The situation is 'best' in Kingston upon Hull where the average property for a first time buyer costs almost £101,000. But it would still take 13 years to save the 15% deposit of £15,120 – so someone who started saving aged 18 would have the deposit by the time they were 31.

In Kingston upon Hull, the mortgage to earnings multiple for four of the public service jobs listed is between 3.7 to 1 and 4.4 to 1 – below the maximum of 4.5 to 1 recommended, but NHS cleaners don't earn enough to be accepted by mortgage lenders.

Yorkshire and Humberside				Job	NHS cleaner	Teaching assistant	Librarian	Nurse	PCSO
				Gross pay	£17,460	£19,446	£23,866	£23,023	£23,346
Local authority	Average first time buyer house price (December 2017)	Deposit needed (15%)	Number of years to save deposit (£100 per month)	Mortgage needed	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage
Harrogate	£225,889	£33,883	28	£192,006	11.0	9.9	8.0	8.3	8.2
York	£208,446	£31,267	26	£177,179	10.1	9.1	7.4	7.7	7.6
Ryedale	£195,928	£29,389	24	£166,539	9.5	8.6	7.0	7.2	7.1
Hambleton	£186,842	£28,026	23	£158,815	9.1	8.2	6.7	6.9	6.8
Craven	£180,180	£27,027	23	£153,153	8.8	7.9	6.4	6.7	6.6
Richmondshire	£172,494	£25,874	22	£146,620	8.4	7.5	6.1	6.4	6.3
Selby	£165,242	£24,786	21	£140,456	8.0	7.2	5.9	6.1	6.0
Leeds	£153,438	£23,016	19	£130,423	7.5	6.7	5.5	5.7	5.6

East Riding of Yorkshire	£143,633	£21,545	18	£122,088	7.0	6.3	5.1	5.3	5.2
Sheffield	£136,616	£20,492	17	£116,123	6.7	6.0	4.9	5.0	5.0
Scarborough	£133,481	£20,022	17	£113,458	6.5	5.8	4.8	4.9	4.9
Kirklees	£128,309	£19,246	16	£109,063	6.2	5.6	4.6	4.7	4.7
Wakefield	£126,316	£18,947	16	£107,369	6.1	5.5	4.5	4.7	4.6
Calderdale	£119,900	£17,985	15	£101,915	5.8	5.2	4.3	4.4	4.4
North Lincolnshire	£119,463	£17,919	15	£101,543	5.8	5.2	4.3	4.4	4.3
Bradford	£119,159	£17,874	15	£101,285	5.8	5.2	4.2	4.4	4.3
Rotherham	£113,414	£17,012	14	£96,402	5.5	5.0	4.0	4.2	4.1
Doncaster	£108,506	£16,276	14	£92,231	5.3	4.7	3.9	4.0	4.0
North East Lincolnshire	£106,324	£15,949	13	£90,375	5.2	4.6	3.8	3.9	3.9
Barnsley	£103,656	£15,548	13	£88,108	5.0	4.5	3.7	3.8	3.8
Kingston upon Hull	£100,802	£15,120	13	£85,681	4.9	4.4	3.6	3.7	3.7

North West

Many public sector workers will find it difficult to buy a home in the North West. Trafford is the most expensive local authority in the North West with the average property for first time buyers costing nearly £229,000.

A 15% deposit for an average property for first time buyer in Trafford is over £34,000. It would take 29 years to save up the deposit for someone saving £100 per month. So someone who started saving aged 18 would not have the deposit until the time they were 47. The mortgage to earnings multiple for a nurse in Trafford is 8.4 to 1, so they would be turned down for a mortgage.

The situation is 'best' in Burnley where the average property for a first time buyer costs just over £70,000. But it still would take 9 years to save a 15% deposit of £10,515 – so someone who started saving aged 18 would have the deposit by the time they were 27.

There are three areas in the North West – Hyndburn, Pendle and Burnley - where all five public sector jobs could in theory afford to buy a property. But there are 19 local authority areas across the North West that are unaffordable to all of them.

North West				Job	NHS cleaner	Teaching assistant	Librarian	Nurse	PCSO
				Gross pay	£17,460	£19,446	£23,866	£23,023	£23,346
Local authority	Average first time buyer house price (December 2017)	Deposit needed (15%)	Number of years to save deposit (£100 per month)	Mortgage needed	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage
Trafford	£228,597	£34,290	29	£194,308	11.1	10.0	8.1	8.4	8.3
South Lakeland	£193,064	£28,960	24	£164,104	9.4	8.4	6.9	7.1	7.0
Ribble Valley	£183,187	£27,478	23	£155,709	8.9	8.0	6.5	6.8	6.7
Stockport	£175,247	£26,287	22	£148,960	8.5	7.7	6.2	6.5	6.4
Cheshire East	£172,864	£25,930	22	£146,934	8.4	7.6	6.2	6.4	6.3

Eden	£170,737	£25,611	21	£145,127	8.3	7.5	6.1	6.3	6.2
Cheshire West and Chester	£166,495	£24,974	21	£141,521	8.1	7.3	5.9	6.1	6.1
Manchester	£159,933	£23,990	20	£135,943	7.8	7.0	5.7	5.9	5.8
Warrington	£153,625	£23,044	19	£130,582	7.5	6.7	5.5	5.7	5.6
West Lancashire	£148,036	£22,205	19	£125,831	7.2	6.5	5.3	5.5	5.4
Fylde	£143,716	£21,557	18	£122,159	7.0	6.3	5.1	5.3	5.2
Chorley	£139,313	£20,897	17	£118,416	6.8	6.1	5.0	5.1	5.1
Salford	£137,815	£20,672	17	£117,142	6.7	6.0	4.9	5.1	5.0
South Ribblesdale	£136,543	£20,481	17	£116,062	6.6	6.0	4.9	5.0	5.0
Bury	£136,227	£20,434	17	£115,793	6.6	6.0	4.9	5.0	5.0
Lancaster	£134,937	£20,241	17	£114,697	6.6	5.9	4.8	5.0	4.9
Wirral	£134,199	£20,130	17	£114,069	6.5	5.9	4.8	5.0	4.9
Sefton	£133,283	£19,993	17	£113,291	6.5	5.8	4.7	4.9	4.9
Allerdale	£129,452	£19,418	16	£110,034	6.3	5.7	4.6	4.8	4.7
Wyre	£126,248	£18,937	16	£107,311	6.1	5.5	4.5	4.7	4.6
Tameside	£125,701	£18,855	16	£106,846	6.1	5.5	4.5	4.6	4.6
Halton	£118,263	£17,739	15	£100,523	5.8	5.2	4.2	4.4	4.3
Carlisle	£116,926	£17,539	15	£99,387	5.7	5.1	4.2	4.3	4.3
Oldham	£115,960	£17,394	14	£98,566	5.6	5.1	4.1	4.3	4.2
Liverpool	£115,863	£17,379	14	£98,484	5.6	5.1	4.1	4.3	4.2
Rochdale	£114,964	£17,245	14	£97,719	5.6	5.0	4.1	4.2	4.2
Wigan	£113,043	£16,956	14	£96,086	5.5	4.9	4.0	4.2	4.1
Rossendale	£111,328	£16,699	14	£94,629	5.4	4.9	4.0	4.1	4.1
St Helens	£109,884	£16,483	14	£93,401	5.3	4.8	3.9	4.1	4.0
Bolton	£109,748	£16,462	14	£93,286	5.3	4.8	3.9	4.1	4.0
Copeland	£107,261	£16,089	13	£91,171	5.2	4.7	3.8	4.0	3.9

Preston	£106,267	£15,940	13	£90,327	5.2	4.6	3.8	3.9	3.9
Knowsley	£105,774	£15,866	13	£89,908	5.1	4.6	3.8	3.9	3.9
Barrow-in-Furness	£101,819	£15,273	13	£86,546	5.0	4.5	3.6	3.8	3.7
Blackburn with Darwen	£95,608	£14,341	12	£81,267	4.7	4.2	3.4	3.5	3.5
Blackpool	£94,998	£14,250	12	£80,748	4.6	4.2	3.4	3.5	3.5
Hyndburn	£83,681	£12,552	10	£71,129	4.1	3.7	3.0	3.1	3.0
Pendle	£82,795	£12,419	10	£70,375	4.0	3.6	2.9	3.1	3.0
Burnley	£70,097	£10,515	9	£59,583	3.4	3.1	2.5	2.6	2.6

North East

Many public sector workers will find it difficult to buy a home in the North East. Newcastle is the most expensive local authority area, with the average property for first time buyers costing nearly £141,000.

A 15% deposit for an average property for a first time buyer in Newcastle is over £21,000. It would take 18 years to save up the deposit for someone saving £100 per month. So someone who started saving aged 18 would not have the deposit until the time they were 36. The mortgage to earnings multiple for a nurse in Newcastle is 5.2 to 1, higher than the 4.5 to 1 maximum recommended.

The situation is 'best' in Durham where the average property for a first time buyer costs just less than £90,000. But it would still take 11 years to save the 15% deposit of £13,453 – so someone who started saving aged 18 would have the deposit by the time they were 29.

Durham and Hartlepool are the only affordable areas in the region for all five jobs.

North East				Job	NHS cleaner	Teaching assistant	Librarian	Nurse	PCSO
				Gross pay	£17,460	£19,446	£23,866	£23,023	£23,346
Local authority	Average first time buyer house price (December 2017)	Deposit needed (15%)	Number of years to save deposit (£100 per month)	Mortgage needed	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage
Newcastle upon Tyne	£140,795	£21,119	18	£119,676	6.9	6.2	5.0	5.2	5.1
North Tyneside	£140,127	£21,019	18	£119,108	6.8	6.1	5.0	5.2	5.1
Northumberland	£125,393	£18,809	16	£106,584	6.1	5.5	4.5	4.6	4.6
Darlington	£117,407	£17,611	15	£99,796	5.7	5.1	4.2	4.3	4.3
Gateshead	£116,973	£17,546	15	£99,427	5.7	5.1	4.2	4.3	4.3
Stockton-on-Tees	£114,508	£17,176	14	£97,332	5.6	5.0	4.1	4.2	4.2
South Tyneside	£112,802	£16,920	14	£95,882	5.5	4.9	4.0	4.2	4.1
Redcar and Cleveland	£107,681	£16,152	13	£91,529	5.2	4.7	3.8	4.0	3.9

Sunderland	£100,427	£15,064	13	£85,363	4.9	4.4	3.6	3.7	3.7
Middlesbrough	£99,561	£14,934	12	£84,627	4.8	4.4	3.5	3.7	3.6
Hartlepool	£90,155	£13,523	11	£76,632	4.4	3.9	3.2	3.3	3.3
Durham	£89,690	£13,453	11	£76,236	4.4	3.9	3.2	3.3	3.3

Wales

Many public sector workers will find it difficult to buy a home in Wales. Monmouthshire is the most expensive local authority area with the average property for first time buyers costing over £188,000.

A 15% deposit for an average property for a first time buyer in Monmouthshire is over £28,000. It would take 24 years to save up the deposit for someone saving £100 per month. The mortgage to earnings multiple for a nurse in Monmouthshire is 7 to 1, higher than the 4.5 to 1 maximum recommended.

The situation is 'best' in Blaenau Gwent where the average property for a first time buyer costs just under £82,000. But it would take 10 years to save the 15% deposit of £12,250 – so someone who started saving aged 18 would have the deposit by the time they were 28.

Merthyr Tydfil and Blaenau Gwent are the only areas in Wales where all five jobs in this report could in theory afford to buy somewhere.

Cymru/Wales				Job	NHS Cleaner	Teaching Assistant	Librarian	Nurse	Police Community Support Officer
				Gross pay	£17,460	£19,446	£23,866	£23,023	£23,346
	First time buyer average price (December 2017) £	15% Deposit £	Saving £100/month - Number of years to save deposit	Mortgage needed	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage
Monmouthshire	£188,892	£28,334	24	£160,558	9.2	8.3	6.7	7.0	6.9
Cardiff	£175,996	£26,399	22	£149,597	8.6	7.7	6.3	6.5	6.4
Vale of Glamorgan	£174,087	£26,113	22	£147,974	8.5	7.6	6.2	6.4	6.3
Ceredigion	£167,436	£25,115	21	£142,320	8.2	7.3	6.0	6.2	6.1
Powys	£159,271	£23,891	20	£135,381	7.8	7.0	5.7	5.9	5.8
Pembrokeshire	£149,114	£22,367	19	£126,747	7.3	6.5	5.3	5.5	5.4
Newport	£143,443	£21,517	18	£121,927	7.0	6.3	5.1	5.3	5.2

Conwy	£143,207	£21,481	18	£121,726	7.0	6.3	5.1	5.3	5.2
Isle of Anglesey	£142,117	£21,318	18	£120,799	6.9	6.2	5.1	5.2	5.2
Flintshire	£139,856	£20,978	17	£118,877	6.8	6.1	5.0	5.2	5.1
Gwynedd	£134,082	£20,112	17	£113,969	6.5	5.9	4.8	5.0	4.9
Wrexham	£132,545	£19,882	17	£112,664	6.5	5.8	4.7	4.9	4.8
Bridgend	£130,022	£19,503	16	£110,519	6.3	5.7	4.6	4.8	4.7
Denbighshire	£129,321	£19,398	16	£109,923	6.3	5.7	4.6	4.8	4.7
Swansea	£128,478	£19,272	16	£109,206	6.3	5.6	4.6	4.7	4.7
Carmarthenshire	£126,074	£18,911	16	£107,163	6.1	5.5	4.5	4.7	4.6
Caerphilly	£114,532	£17,180	14	£97,352	5.6	5.0	4.1	4.2	4.2
Torfaen	£112,451	£16,868	14	£95,583	5.5	4.9	4.0	4.2	4.1
Neath Port Talbot	£106,391	£15,959	13	£90,432	5.2	4.7	3.8	3.9	3.9
Rhondda Cynon Taf	£96,029	£14,404	12	£81,625	4.7	4.2	3.4	3.5	3.5
Merthyr Tydfil	£88,208	£13,231	11	£74,976	4.3	3.9	3.1	3.3	3.2
Blaenau Gwent	£81,721	£12,258	10	£69,463	4.0	3.6	2.9	3.0	3.0

Scotland

Many public sector workers will find it difficult to buy a home in Scotland. Edinburgh is the most expensive local authority area in Scotland, with the average property for first time buyers costing over £197,000.

A 15% deposit for an average property for first time buyer in Edinburgh is over £29,000. It would take 25 years to save up the deposit for someone saving £100 per month. The mortgage to earnings multiple for a nurse in Edinburgh is 7.3 to 1, higher than the 4.5 to 1 maximum recommended.

The situation is 'best' in East Ayrshire where the average property for a first time buyer costs just over £75,000. But it would still take nine years to save the 15% deposit of £11,330 – so someone who started saving aged 18 would have the deposit by the time they were 27.

There are five local authority areas in Scotland where all five jobs could in theory afford to buy somewhere.

SCOTLAND				Job	NHS Cleaner	Classroom assistant	Librarian	Nurse	Police Custody and Security Officer
				Gross Pay	£17,460	£16,900	£25,488	£23,113	£20,445
	First Time Buyer Average Price (December 2017) £	15% Deposit £	Saving £100/month - Number of years to save deposit	Mortgage needed	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage	Number of times salary required for mortgage
City of Edinburgh	£197,598	£29,640	25	£167,958	9.6	9.9	6.6	7.3	8.2
East Renfrewshire	£164,344	£24,652	21	£139,693	8.0	8.3	5.5	6.0	6.8
East Lothian	£158,617	£23,793	20	£134,825	7.7	8.0	5.3	5.8	6.6
East Dunbartonshire	£154,678	£23,202	19	£131,476	7.5	7.8	5.2	5.7	6.4
Aberdeenshire	£149,611	£22,442	19	£127,169	7.3	7.5	5.0	5.5	6.2
Shetland Islands	£148,630	£22,294	19	£126,335	7.2	7.5	5.0	5.5	6.2

Midlothian	£145,222	£21,783	18	£123,438	7.1	7.3	4.8	5.3	6.0
City of Aberdeen	£136,799	£20,520	17	£116,279	6.7	6.9	4.6	5.0	5.7
Perth and Kinross	£135,441	£20,316	17	£115,125	6.6	6.8	4.5	5.0	5.6
Stirling	£130,986	£19,648	16	£111,338	6.4	6.6	4.4	4.8	5.4
Orkney Islands	£128,775	£19,316	16	£109,459	6.3	6.5	4.3	4.7	5.4
Highland	£128,306	£19,246	16	£109,060	6.2	6.5	4.3	4.7	5.3
Moray	£125,186	£18,778	16	£106,408	6.1	6.3	4.2	4.6	5.2
West Lothian	£124,581	£18,687	16	£105,894	6.1	6.3	4.2	4.6	5.2
Scottish Borders	£120,436	£18,065	15	£102,370	5.9	6.1	4.0	4.4	5.0
Angus	£117,790	£17,669	15	£100,122	5.7	5.9	3.9	4.3	4.9
City of Glasgow	£115,236	£17,285	14	£97,951	5.6	5.8	3.8	4.2	4.8
Argyll and Bute	£109,918	£16,488	14	£93,430	5.4	5.5	3.7	4.0	4.6
Dumfries and Galloway	£105,701	£15,855	13	£89,846	5.1	5.3	3.5	3.9	4.4
South Ayrshire	£104,401	£15,660	13	£88,741	5.1	5.3	3.5	3.8	4.3
Fife	£103,843	£15,576	13	£88,266	5.1	5.2	3.5	3.8	4.3
City of Dundee	£102,564	£15,385	13	£87,180	5.0	5.2	3.4	3.8	4.3
Falkirk	£100,109	£15,016	13	£85,092	4.9	5.0	3.3	3.7	4.2
Renfrewshire	£99,020	£14,853	12	£84,167	4.8	5.0	3.3	3.6	4.1
South Lanarkshire	£98,114	£14,717	12	£83,397	4.8	4.9	3.3	3.6	4.1
West Dunbartonshire	£94,888	£14,233	12	£80,655	4.6	4.8	3.2	3.5	3.9
Clackmannanshire	£92,160	£13,824	12	£78,336	4.5	4.6	3.1	3.4	3.8
North Lanarkshire	£86,588	£12,988	11	£73,600	4.2	4.4	2.9	3.2	3.6
North Ayrshire	£85,599	£12,840	11	£72,759	4.2	4.3	2.9	3.1	3.6
Na h-Eileanan Siar	£84,810	£12,722	11	£72,089	4.1	4.3	2.8	3.1	3.5
Inverclyde	£81,933	£12,290	10	£69,643	4.0	4.1	2.7	3.0	3.4
East Ayrshire	£75,533	£11,330	9	£64,203	3.7	3.8	2.5	2.8	3.1