

Housing and Demographic Change - Supplementary Maps and Data

Insight, Planning & Performance Team

Great Place to Live

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Produced by	Darren Farmer, Research Co-ordinator Tel: 01785 27 6672 Email: darren.farmer@staffordshire.gov.uk , Insight, Planning and Performance Staffordshire County Council
Contributors	
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Introduction

Across England house prices have been on the rise since the late 1990s, with many forecasters expecting prices to continue to rise above inflation in the short term. However, there is a big concern that house prices are already unaffordable for many, particularly first time buyers. In many parts of the country, potential buyers are being kept out of the housing market due to house prices being much higher than average incomes. This situation is being exacerbated by a period of slowed house building, with a particular lack of affordable housing. It is recognised that there is a need to deal with disequilibrium of supply and demand by increasing the supply of new homes and improving affordability in many parts of the country.

During this period of undersupply and higher house prices, there has also been tighter mortgage lending requirements and declining wage growth which has seen a noticeable shift from home ownership to private renting. The implications of higher levels of private sector renting include issues relating to rent levels, security of tenure and housing quality. It is recognised that renters in the private sector, and to a lesser extent social housing renters, have seen average monthly rents rise to levels that for some are increasingly unaffordable in many areas of the country.

This report provides a broad overview of the affordability of both privately owned and privately rented housing for local authorities in England, with a focus on the comparative performance of Staffordshire's local authorities.

Key Findings

Housing affordability - compared to other parts of the country, the relative affordability of the LEP area makes it an attractive place to live for many. However, for some declining rates of house building, particularly affordable homes, and house price rises mean that employment is no guarantee of being able to pay for housing costs. This is particularly true for certain parts of the LEP area than others, with the ratio of lower quartile house prices to lower quartile earnings in Lichfield (8.3), Stafford (7.3), South Staffordshire (7.3) and Staffordshire Moorlands (7.1) all higher than the average for England (7.0) in 2015. In contrast, Stoke-on-Trent (3.7) had the lowest ratio of lower quartile house prices to lower quartile earnings in 2015.

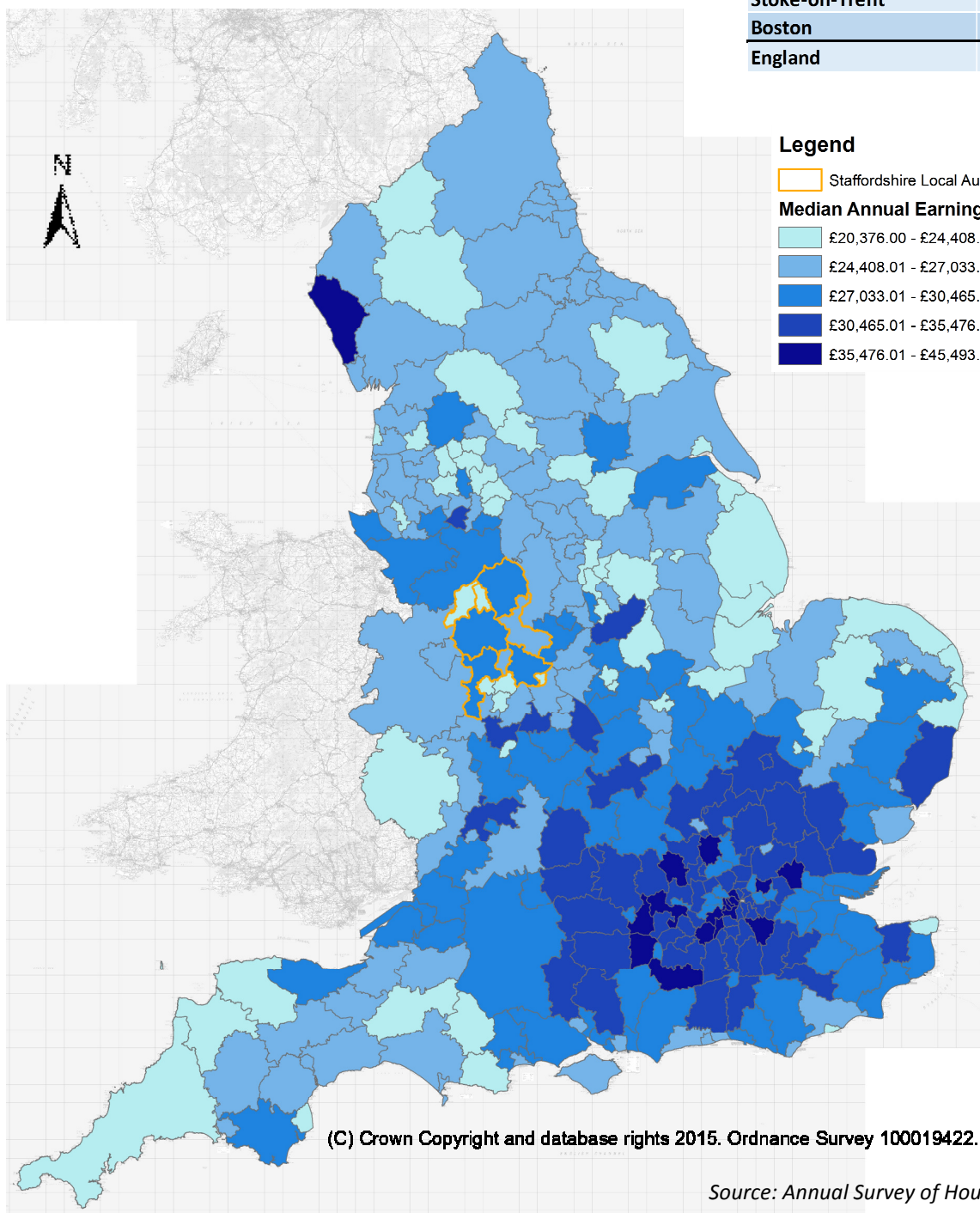
Private sector renting - there is substantial variation in the private rental market across the LEP area, with median monthly rents in Stoke-on-Trent standing at £425 per month in 2013-14 compared to Lichfield where rents are 40% higher at £595 per month. However, it is private sector renters on median earnings in Tamworth who would be expected to spend the largest proportion (28%) of their pay to cover the median monthly rent, a slightly higher proportion than the average for England (28%).

As for lower quartile rents, South Staffordshire (£525), Tamworth (£500) and Lichfield (£495) all had higher lower quartile monthly rents in 2013-2014 than the average for England (£465), with South Staffordshire lower quartile rents 40% higher than those in Stoke-on-Trent (£375). As with median rents, renters in Tamworth would be expected to spend the largest proportion (35%) of their pay to cover the cost of lower quartile monthly rent compared to 26% for renters in Stoke-on-Trent and Staffordshire Moorlands.

Median Annual Earnings 2015

- Lichfield (£29,254) and Stafford (£27,898) were the only local authorities in Staffordshire where median annual earnings were above the national average (£27,869) in 2015;
- Stoke-on-Trent had the lowest median annual earnings in Staffordshire at £22,237, equivalent to 80% of the average for England;
- Lichfield is ranked 107 out of 324 local authorities in England, placing it in the top third, in comparison Stoke-on-Trent is ranked 317 which is within the bottom 3%.

Area name	Median annual earnings in 2015 (or latest available)	Ranking (out of 324)
Kensington and Chelsea	£45,493	1
Lichfield	£29,254	107
Stafford	£27,898	145
Staffordshire Moorlands	£27,615	151
South Staffordshire	£27,551	152
Cannock Chase	£26,629	180
East Staffordshire	£25,012	249
Newcastle-under-Lyme	£24,285	273
Tamworth	£23,667	292
Stoke-on-Trent	£22,237	317
Boston	£20,376	324
England	£27,869	–

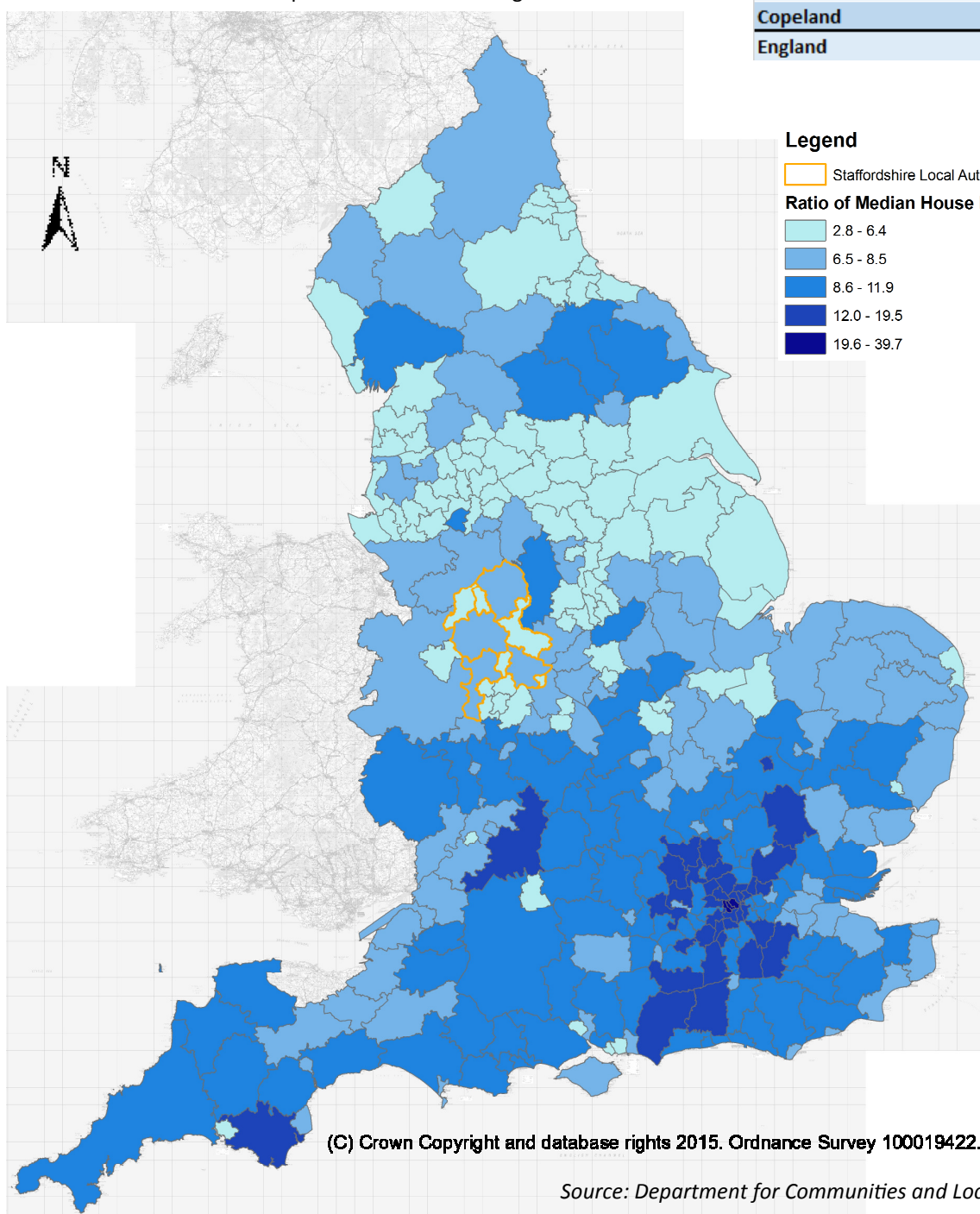


Source: Annual Survey of Hours and Earnings (ASHE)

Ratio of Median House Prices to Median Earnings 2015

- Of all Staffordshire local authorities Lichfield (7.6) and South Staffordshire (7.4) had the highest ratios of median house prices to median earnings in 2015, while Stoke-on-Trent had the lowest at 4.0;
- Lichfield was the only authority in Staffordshire to have a higher ratio than the average for England (7.5);
- All of Staffordshire’s local authorities were ranked in the bottom (comparatively cheaper) half of all local authorities in England for their ratio of median house prices to median earnings in 2015.

Area name	Ratio of median house prices to median earnings 2015	Ranking (out of 324)
Kensington and Chelsea	39.7	1
Lichfield	7.6	181
South Staffordshire	7.4	189
Stafford	6.7	216
Staffordshire Moorlands	6.6	221
Tamworth	6.4	229
Newcastle-under-Lyme	6.2	239
East Staffordshire	6.1	244
Cannock Chase	5.7	263
Stoke-on-Trent	4.0	319
Copeland	2.8	324
England	7.5	–

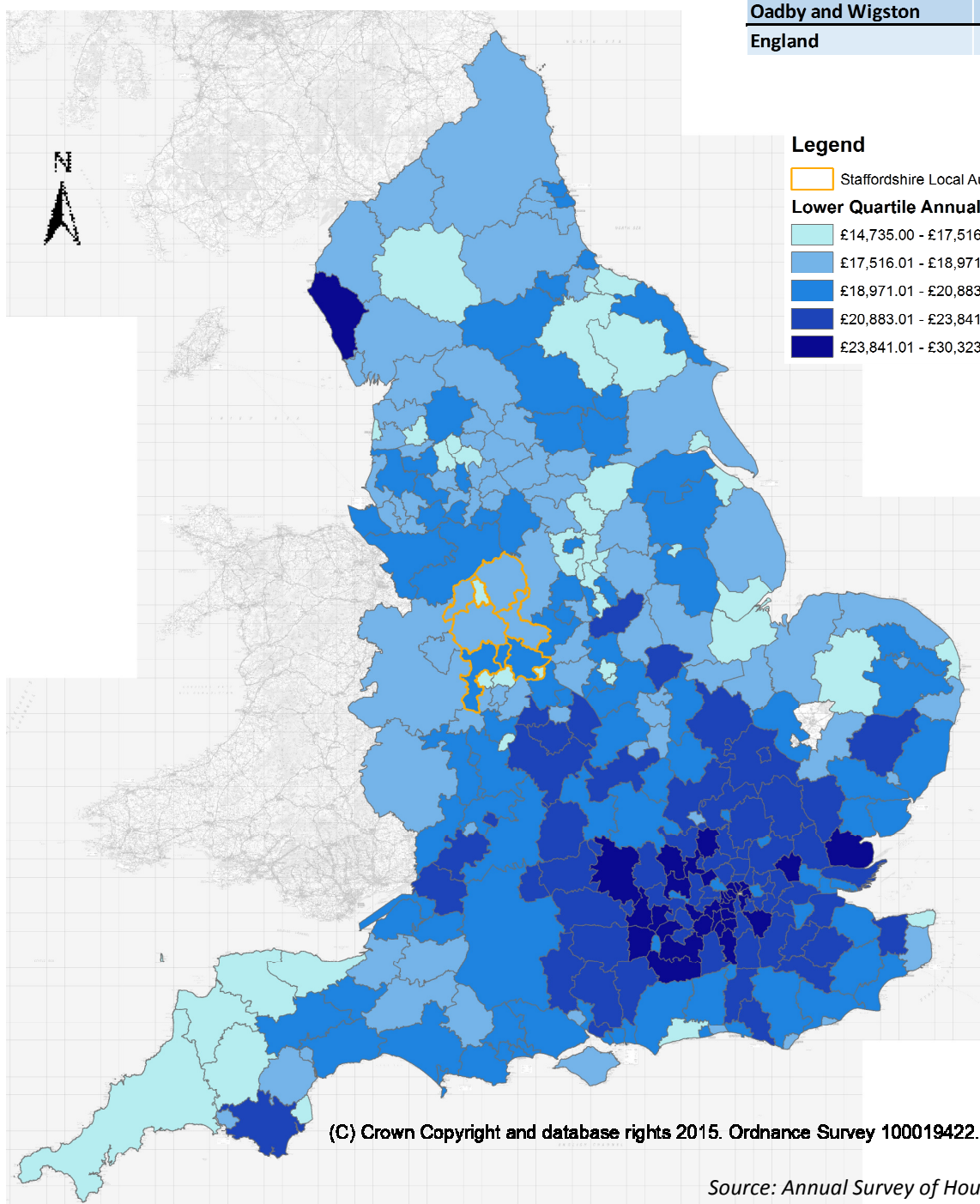


Source: Department for Communities and Local Government (DCLG)

Lower Quartile Annual Earnings 2015

- All of Staffordshire’s local authorities had lower quartile annual earnings below the national average (£19,719) in 2015, with the exception of Lichfield (£19,791);
- Tamworth had the lowest lower quartile annual earnings with £17,177, equivalent to 87% of the national average;
- Only Lichfield and South Staffordshire were in the top half of all local authorities in England for lower quartile annual earnings in 2015, while Stoke-on-Trent and Tamworth were within the bottom 10%.

Area name	Lower quartile annual earnings in 2015 (or latest available)	Ranking (out of 323)
Richmond upon Thames	£30,323	1
Lichfield	£19,791	150
South Staffordshire	£19,656	156
Cannock Chase	£19,026	200
Stafford	£18,387	225
Staffordshire Moorlands	£18,229	235
Newcastle-under-Lyme	£18,065	248
East Staffordshire	£17,549	283
Stoke-on-Trent	£17,343	292
Tamworth	£17,177	301
Oadby and Wigston	£14,735	323
England	£19,719	–

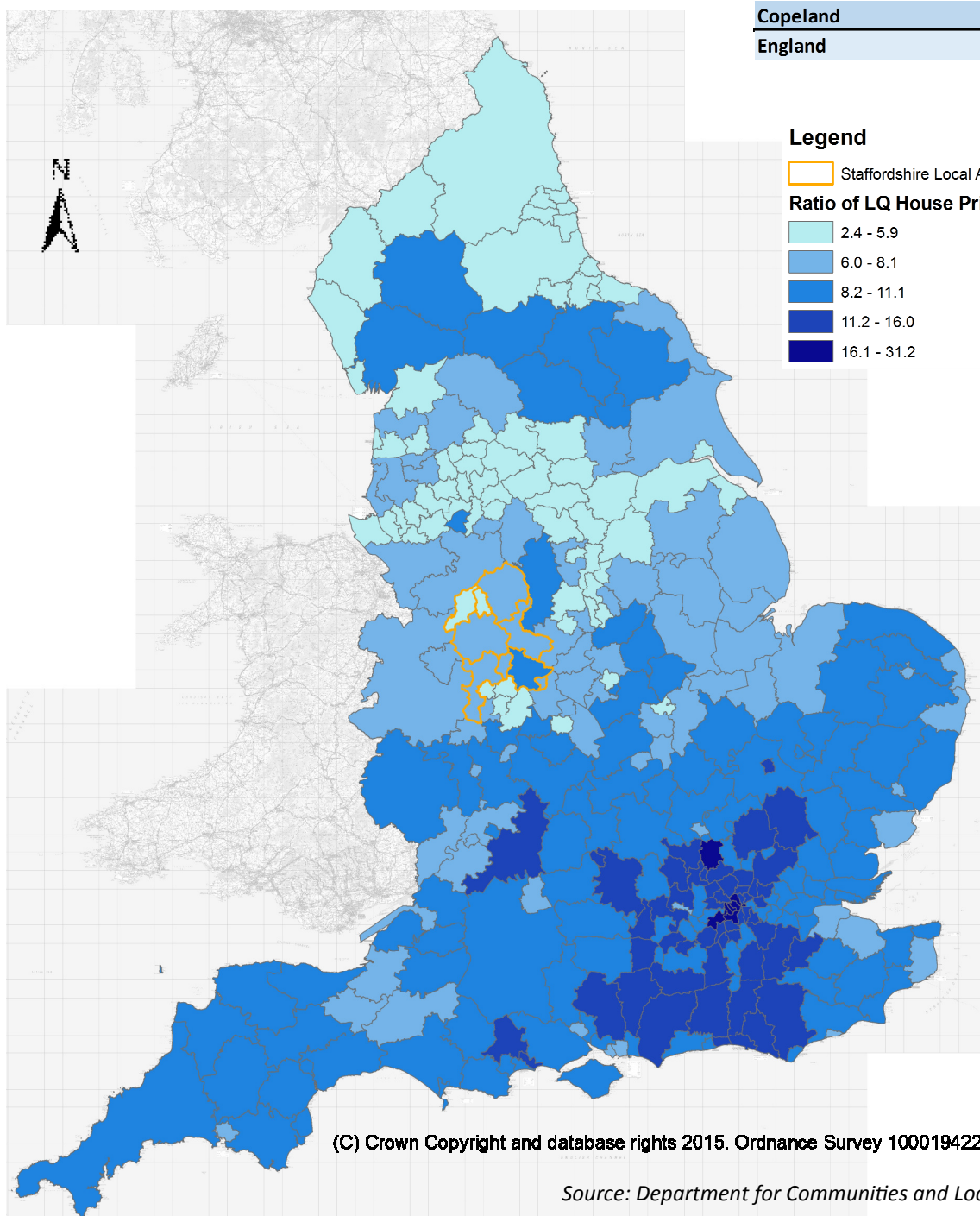


Source: Annual Survey of Hours and Earnings (ASHE)

Ratio of Lower Quartile House Prices to Lower Quartile Earnings 2015

- Lichfield (8.3), Stafford (7.3), South Staffordshire (7.3) and Staffordshire Moorlands (7.1) all had ratios of lower quartile house prices to lower quartile earnings above the average for England (7.0) in 2015;
- Stoke-on-Trent (3.7) had the lowest ratio of lower quartile house prices to lower quartile earnings in 2015;
- All of Staffordshire’s local authorities were ranked in the bottom (comparatively cheaper) half of all local authorities in England for their ratio of lower quartile house prices to lower quartile earnings in 2015.

Area name	Ratio of lower quartile house prices to lower quartile earnings 2015	Ranking (out of 325)
Kensington and Chelsea	31.2	1
Lichfield	8.3	172
Stafford	7.3	205
South Staffordshire	7.3	206
Staffordshire Moorlands	7.1	211
Tamworth	6.9	223
Cannock Chase	6.5	239
East Staffordshire	6.1	250
Newcastle-under-Lyme	5.9	257
Stoke-on-Trent	3.7	321
Copeland	2.4	325
England	7.0	–

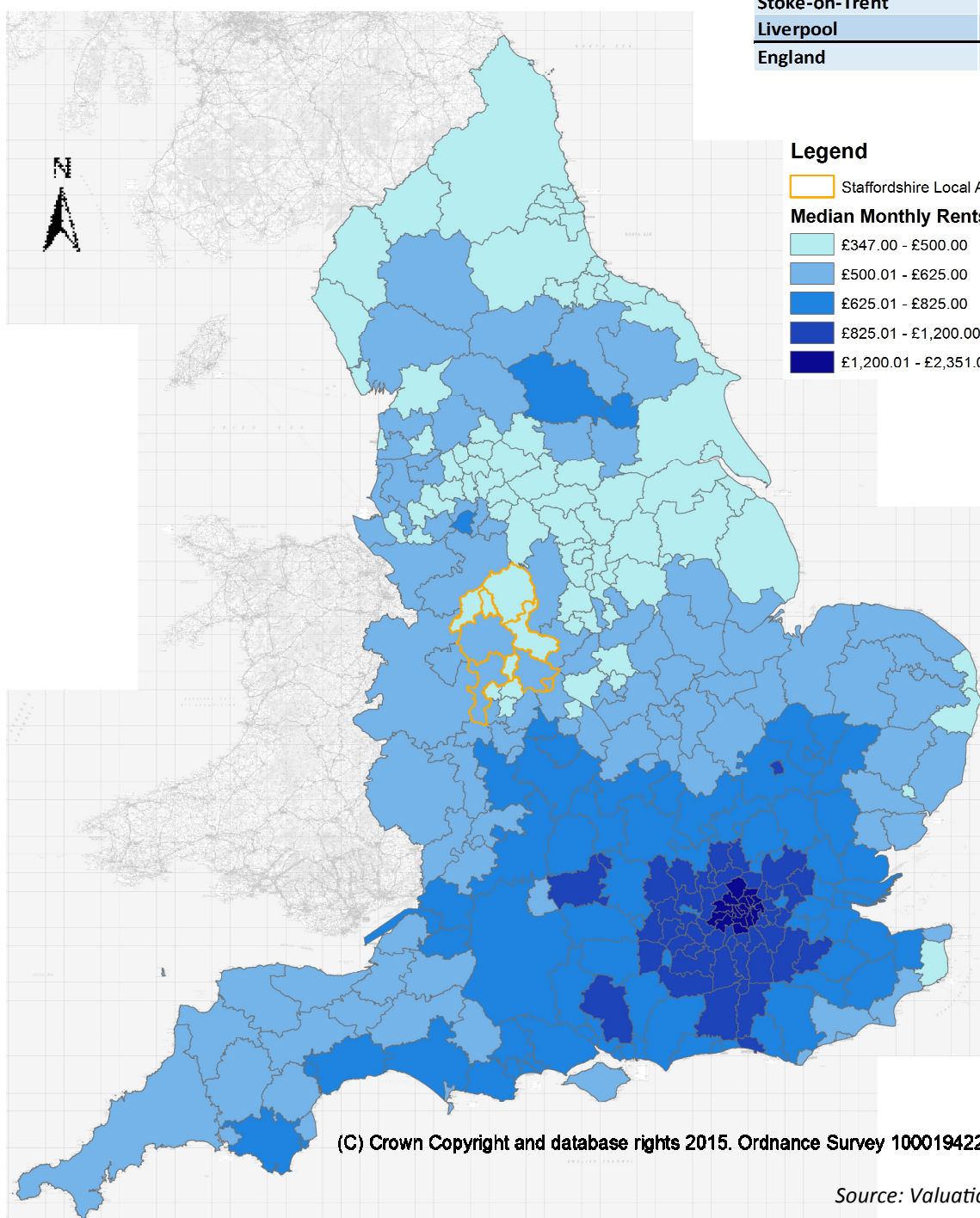


Source: Department for Communities and Local Government (DCLG)

Median Monthly Rents 2013-14

- Of all Staffordshire local authorities median monthly rents recorded between April 2013 and March 2014 were highest in Lichfield and South Staffordshire and were equivalent to the average for England (£595);
- Stoke-on-Trent had the lowest median monthly rents at £425, equivalent to 71% of the national average.
- All of Staffordshire's local authorities were ranked in the bottom (comparatively cheaper) half of all local authorities in England for median monthly rents in 2013-14.

Area name	Median monthly rents recorded between 1 Apr 2013 to 31 Mar 2014	Ranking (out of 326)
Kensington and Chelsea	£2,351	1
Lichfield	£595	165
South Staffordshire	£595	165
Tamworth	£550	195
Stafford	£530	231
Cannock Chase	£500	250
East Staffordshire	£495	259
Newcastle-under-Lyme	£475	277
Staffordshire Moorlands	£450	295
Stoke-on-Trent	£425	319
Liverpool	£347	326
England	£595	–

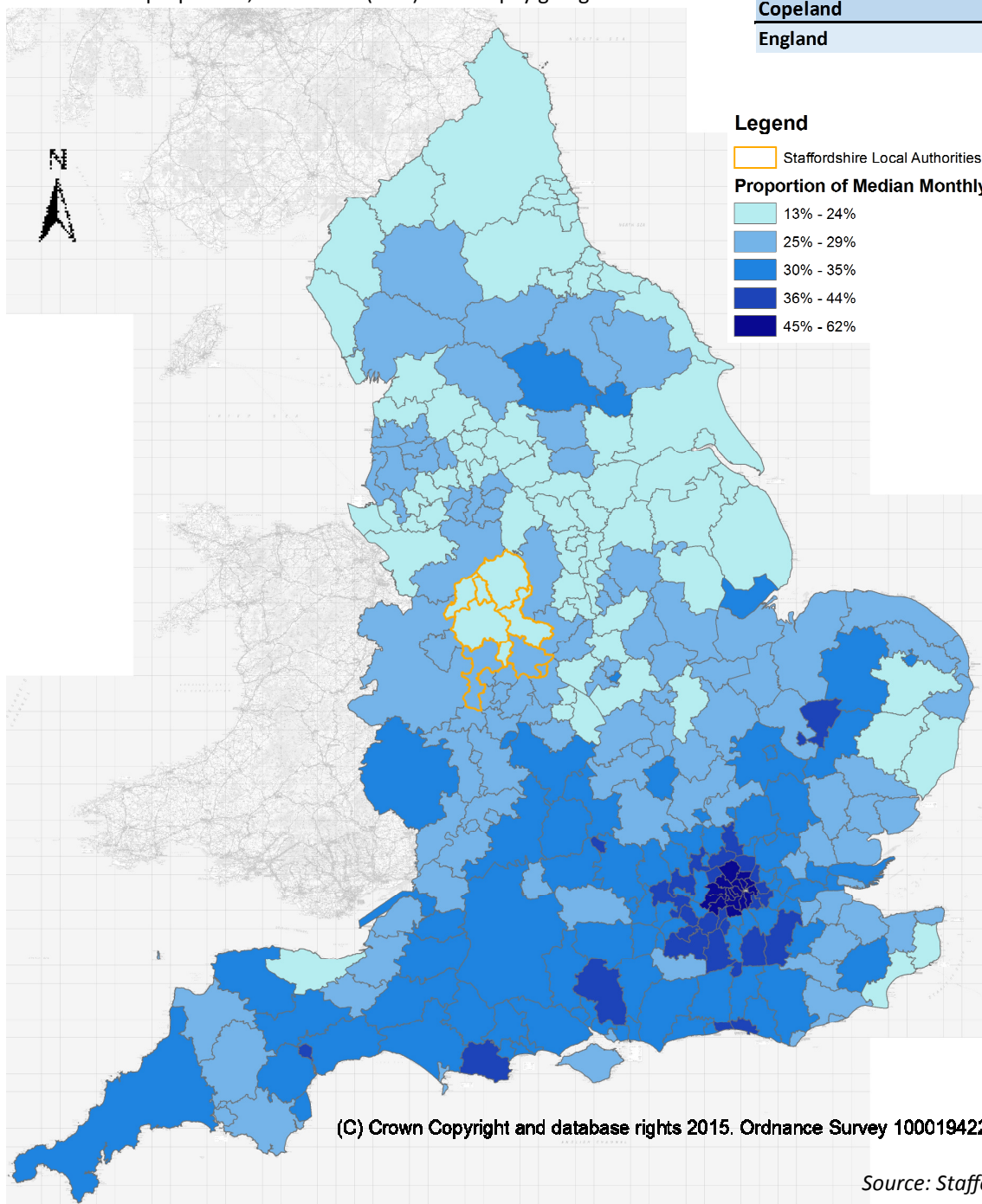


Source: Valuation Office Agency (VOA)

Proportion of Median Monthly Pay to Cost of Median Rents

- Of all local authorities in Staffordshire private sector renters on median monthly earnings in Tamworth would be expected to spend the largest proportion (28%) of their pay to cover the cost of the median monthly rent;
- The proportion in Tamworth is slightly higher than the average for England (26%) and is the only Staffordshire authority above the national average;
- Renters in Staffordshire Moorlands would be expected to pay the lowest proportion, with a fifth (20%) of their pay going on rent.

Area name	Proportion of median monthly pay to cost of median rents	Ranking (out of 324)
Kensington and Chelsea	62%	1
Tamworth	28%	149
South Staffordshire	26%	196
Lichfield	24%	236
East Staffordshire	24%	252
Newcastle-under-Lyme	23%	260
Stoke-on-Trent	23%	271
Stafford	23%	274
Cannock Chase	23%	283
Staffordshire Moorlands	20%	318
Copeland	13%	324
England	26%	-

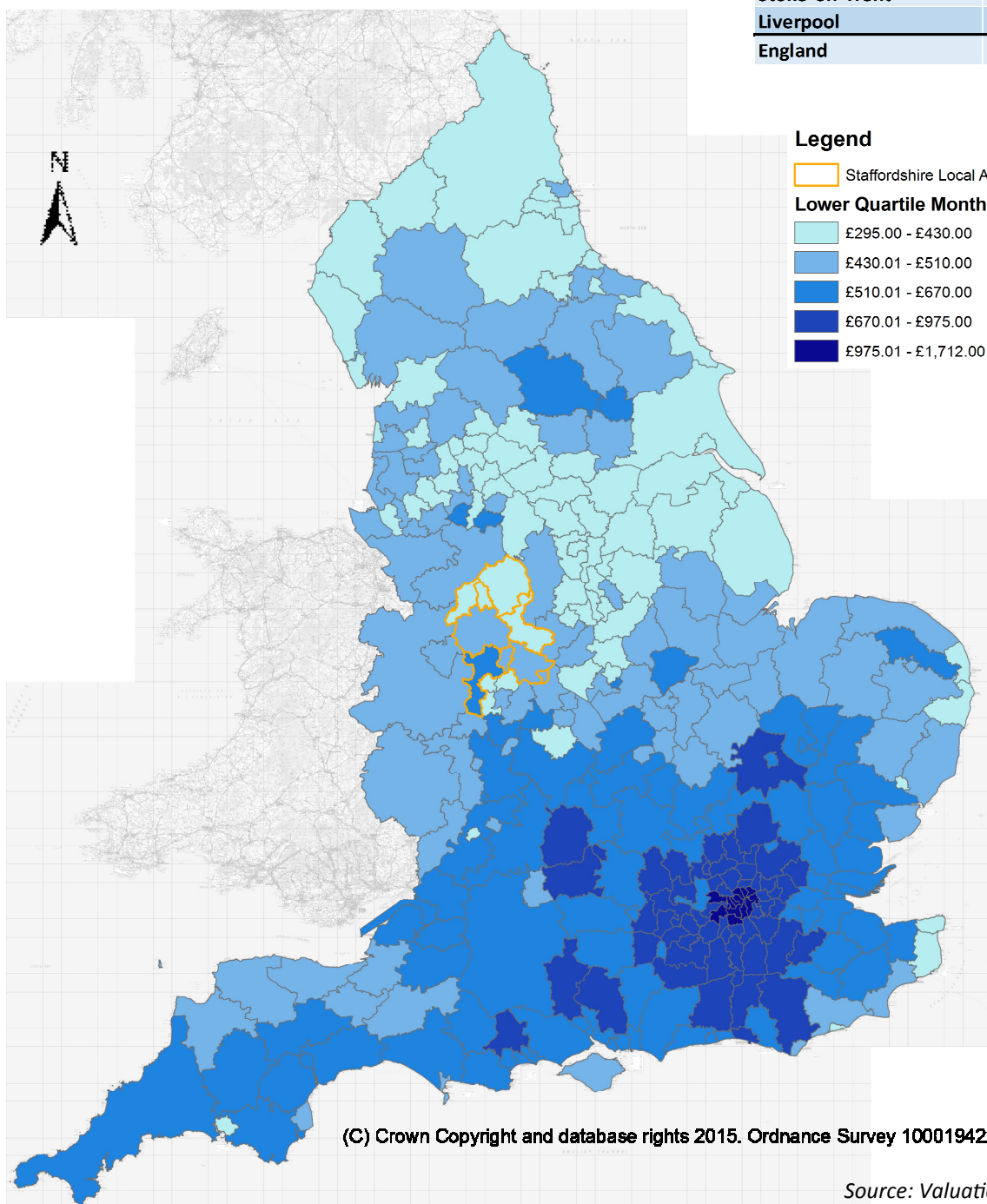


Source: Staffordshire County Council

Lower Quartile Monthly Rents 2013-14

- South Staffordshire (£525), Tamworth (£500) and Lichfield (£495) all had higher lower quartile monthly rents recorded between April 2013 and March 2014 than the average for England (£465);
- Stoke-on-Trent (£375) and Newcastle-under-Lyme (£400) were the two Staffordshire local authorities with the lowest lower quartile monthly rents;
- All of Staffordshire’s local authorities were ranked in the bottom (comparatively cheaper) half of all local authorities in England for their lower quartile monthly rents with the exception of South Staffordshire which was ranked 144 out of 326 local authorities.

Area name	Lower Quartile monthly rents recorded between 1 Apr 2013 to 31	Ranking (out of 326)
Kensington and Chelsea	£1,712	1
South Staffordshire	£525	144
Tamworth	£500	165
Lichfield	£495	174
Stafford	£445	245
Cannock Chase	£433	248
Staffordshire Moorlands	£400	275
East Staffordshire	£400	275
Newcastle-under-Lyme	£400	275
Stoke-on-Trent	£375	306
Liverpool	£295	326
England	£465	–

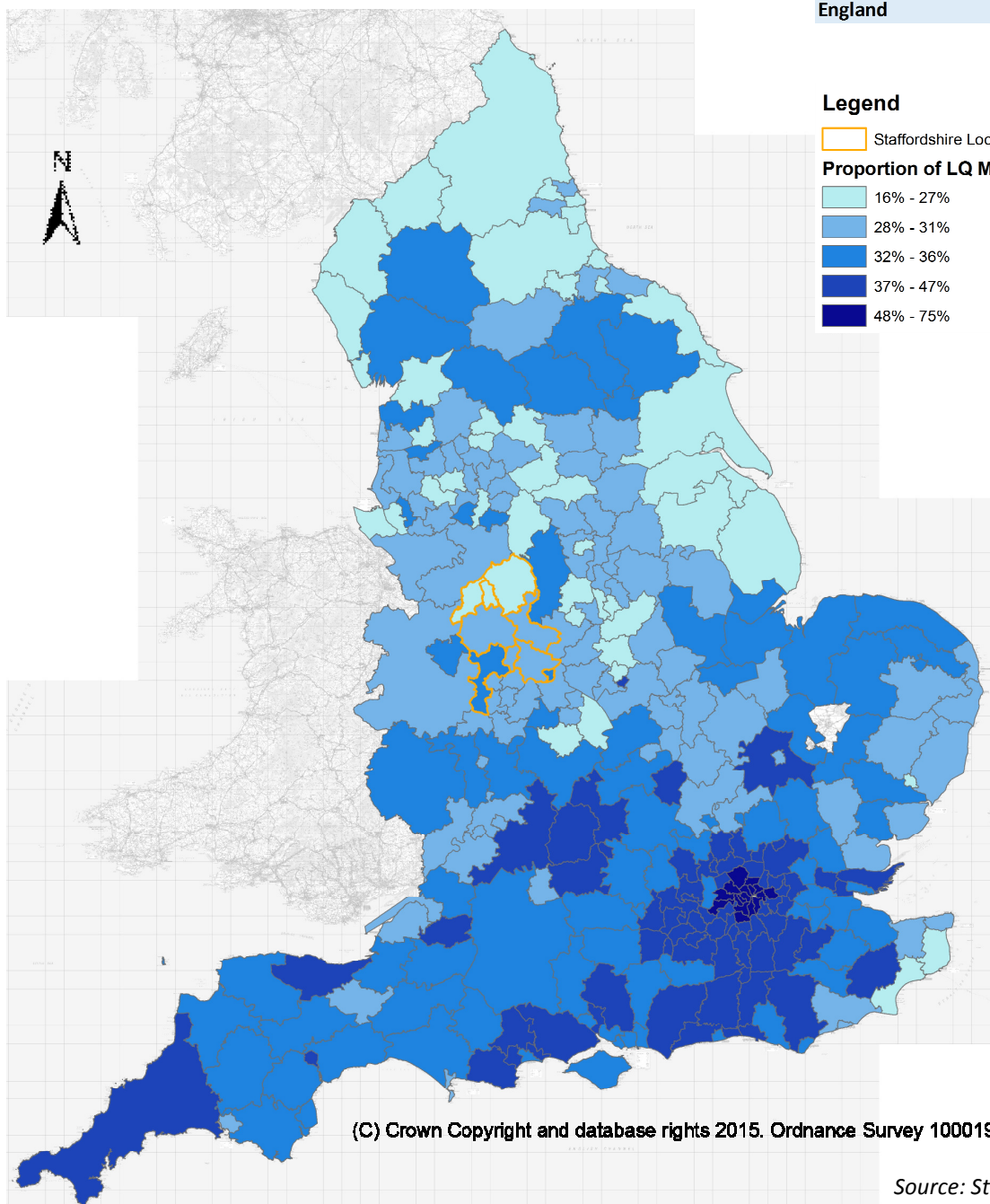


Source: Valuation Office Agency (VOA)

Proportion of Lower Quartile Monthly Pay to Cost of Lower Quartile Rents

- As with median rents, of all local authorities in Staffordshire private sector renters on lower quartile monthly earnings in Tamworth would be expected to spend the largest proportion (35%) of their pay to cover the cost of the lower quartile monthly rent;
- Renters in Stoke-on-Trent and Staffordshire Moorlands would be expected to pay the lowest proportion, with just over a quarter (26%) of their pay going on rent;
- In Staffordshire there is an apparent north-south divide with the proportion in Tamworth, South Staffordshire, Lichfield and Stafford all above the national average with the remaining authorities below the average for England.

Area name	Proportion of lower quartile monthly pay to cost of lower quartile rents	Ranking (out of 323)
Kensington and Chelsea	75%	1
Tamworth	35%	111
South Staffordshire	32%	161
Lichfield	30%	204
Stafford	29%	226
East Staffordshire	27%	267
Cannock Chase	27%	269
Newcastle-under-Lyme	27%	280
Staffordshire Moorlands	26%	284
Stoke-on-Trent	26%	286
Copeland	16%	323
England	28%	–



Legend

Staffordshire Local Authorities

Proportion of LQ Monthly Pay to Cost of LQ Rents

- 16% - 27%
- 28% - 31%
- 32% - 36%
- 37% - 47%
- 48% - 75%

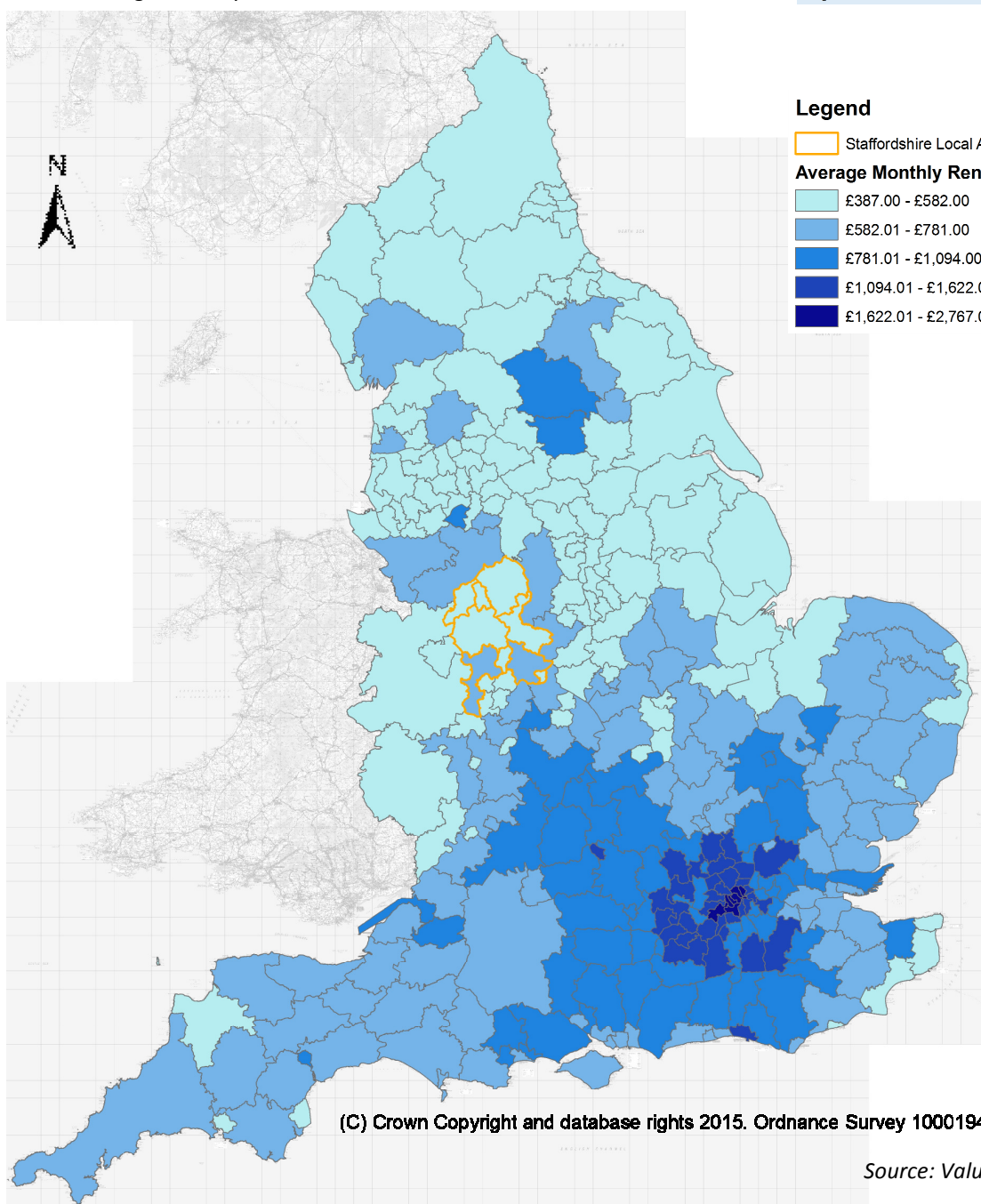
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Source: Staffordshire County Council

Average Monthly Rents 2013-14

- All of Staffordshire's local authorities had lower average monthly rents between April 2013 and March 2014 compared to the average for England (£720);
- Lichfield (£642) and South Staffordshire (£615) had the highest average monthly rents, while Stoke-on-Trent (£437) and Newcastle-under-Lyme (£487) had the lowest;
- Average monthly rents in Lichfield were nearly 50% higher than those in Stoke-on-Trent;
- All of Staffordshire's local authorities were ranked in the bottom (comparatively cheaper) half of all local authorities in England for their average monthly rents in 2013-14.

Area name	Average monthly rents recorded between 1 Apr 2013 to 31 Mar 2014	Ranking (out of 325)
Kensington and Chelsea	£2,767	1
Lichfield	£642	166
South Staffordshire	£615	178
Tamworth	£579	205
Stafford	£549	238
East Staffordshire	£519	257
Cannock Chase	£511	262
Staffordshire Moorlands	£494	280
Newcastle-under-Lyme	£487	287
Stoke-on-Trent	£437	321
Kingston upon Hull, City of	£387	325
England	£720	-

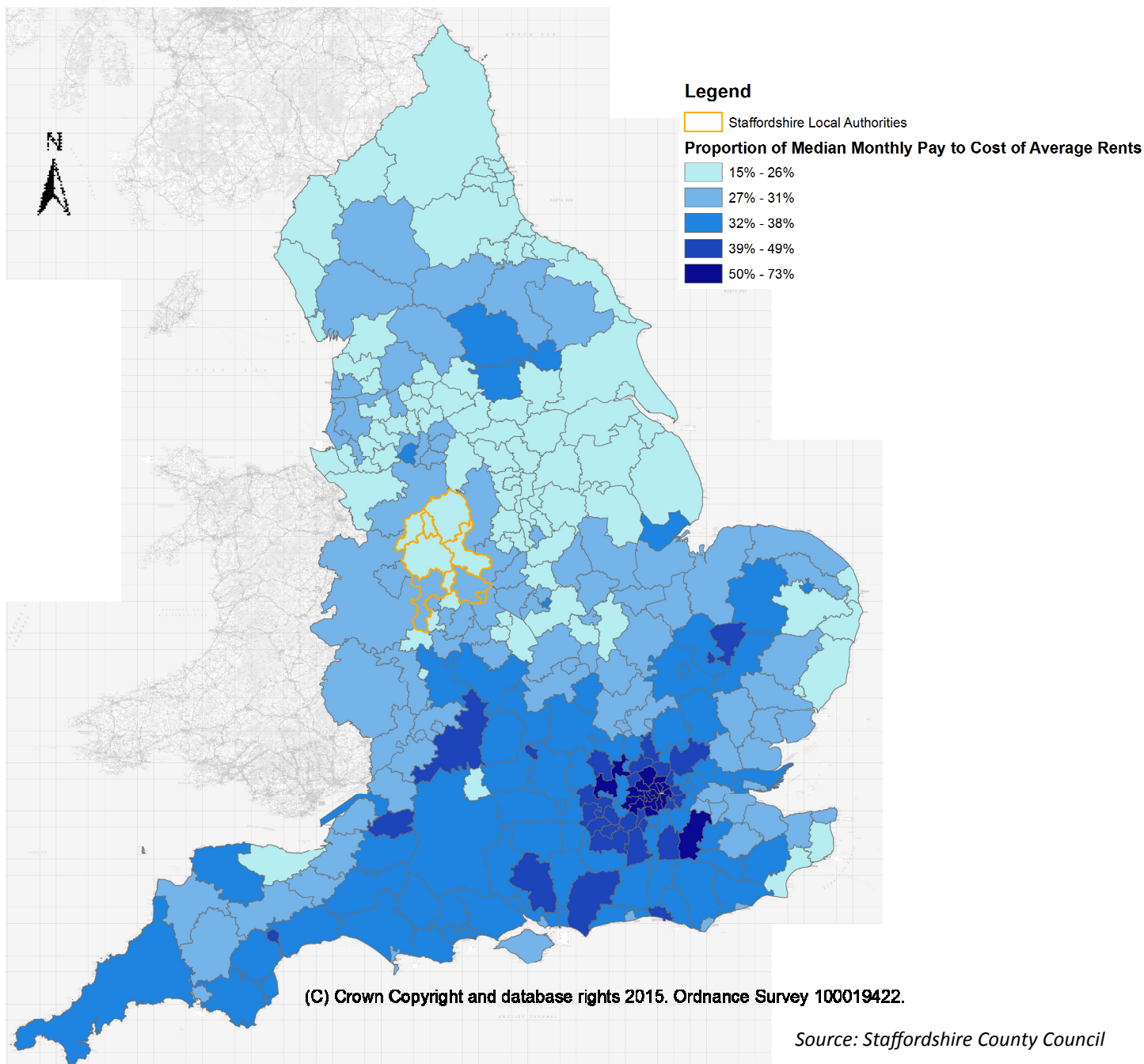


Source: Valuation Office Agency (VOA)

Proportion of Median Monthly Pay to Cost of Average Rents

- Of all local authorities in Staffordshire private sector renters on median monthly earnings in Tamworth would be expected to spend the largest proportion (29%) of their pay to cover the cost of the average monthly rent while in Staffordshire Moorlands the proportion is just over a fifth (21%);
- Renters on median monthly earnings in all of Staffordshire’s local authorities would be expected to pay a lower proportion of their pay on the cost of average rents than the average for England (31%);
- Only Tamworth is ranked in the top (comparatively more expensive) half of all local authorities in England for the proportion of median monthly earnings that would be needed to cover the cost of average rents.

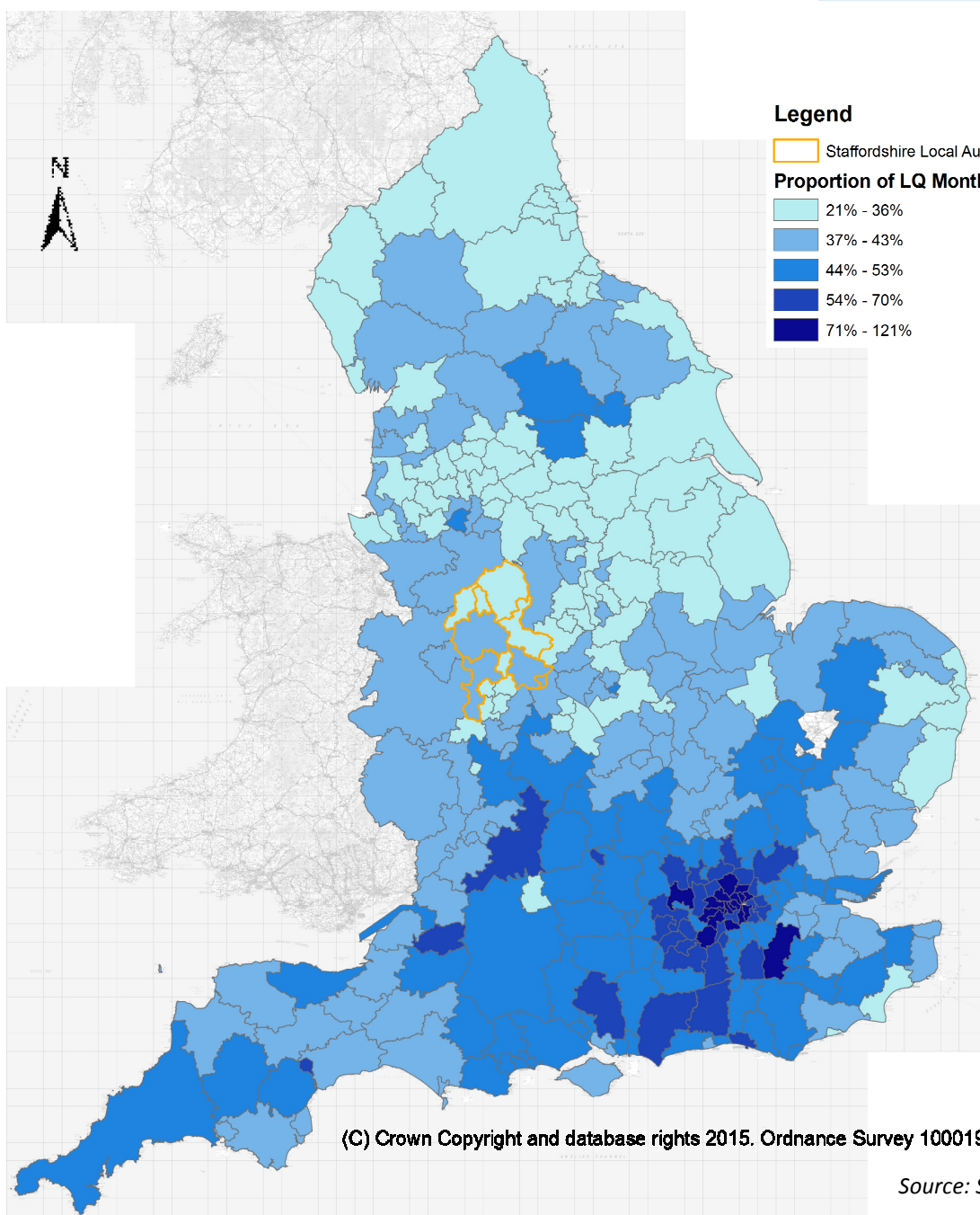
Area name	Proportion of median monthly pay to cost of average rents	Ranking (out of 324)
Kensington and Chelsea	73%	1
Tamworth	29%	157
South Staffordshire	27%	207
Lichfield	26%	218
East Staffordshire	25%	250
Newcastle-under-Lyme	24%	270
Stafford	24%	281
Stoke-on-Trent	24%	283
Cannock Chase	23%	295
Staffordshire Moorlands	21%	315
Copeland	15%	324
England	31%	–



Proportion of Lower Quartile Monthly Pay to Cost of Average Rents

- As with median earnings, of all local authorities in Staffordshire private sector renters on lower quartile monthly earnings in Tamworth would be expected to spend the largest proportion (40%) of their pay to cover the cost of the average monthly rent while in Stoke-on-Trent the proportion is 30%;
- Renters on lower quartile monthly earnings in all of Staffordshire’s local authorities would be expected to pay a lower proportion of their pay on the cost of average rents than the average for England (44%);
- Only Tamworth is ranked in the top (comparatively more expensive) half of all local authorities in England for the proportion of lower quartile monthly

Area name	Proportion of lower quartile monthly pay to cost of average rents	Ranking (out of 323)
Kensington and Chelsea	121%	1
Tamworth	40%	157
Lichfield	39%	181
South Staffordshire	38%	202
Stafford	36%	226
East Staffordshire	35%	235
Staffordshire Moorlands	33%	282
Newcastle-under-Lyme	32%	286
Cannock Chase	32%	288
Stoke-on-Trent	30%	307
Copeland	21%	323
England	44%	–



Source: Staffordshire County Council

Appendix - Housing Data

Housing data for Staffordshire's Local Authorities

Area name	Median annual earnings in 2015 (or latest available) ¹	Ratio of median house prices to median earnings in 2015 ²	Lower quartile annual earnings in 2015 (or latest available) ¹	Ratio of lower quartile house prices to lower quartile earnings in 2015 ²	Median monthly pay in 2015 (or latest available) ¹	Median monthly rents recorded between 1 Apr 2013 to 31 Mar 2014 ³	Proportion of median monthly pay to cost of median rents ⁴	Lower quartile monthly pay in 2015 (or latest available) ¹	Lower quartile monthly rents recorded between 1 Apr 2013 to 31 Mar 2014 ³	Proportion of lower quartile monthly pay to cost of lower quartile rents ⁴	Average monthly rents recorded between 1 Apr 2013 to 31 Mar 2014 ³	Proportion of median monthly pay to cost of average rents ⁴
England	£27,869	7.5	£19,719	7.0	£2,322	£595	26%	£1,643	£465	28%	£720	44%
Cannock Chase	£26,629	5.7	£19,026	6.5	£2,219	£500	23%	£1,586	£433	27%	£511	32%
East Staffordshire	£25,012	6.1	£17,549	6.1	£2,084	£495	24%	£1,462	£400	27%	£519	35%
Lichfield	£29,254	7.6	£19,791	8.3	£2,438	£595	24%	£1,649	£495	30%	£642	39%
Newcastle-under-Lyme	£24,285	6.2	£18,065	5.9	£2,024	£475	23%	£1,505	£400	27%	£487	32%
South Staffordshire	£27,551	7.4	£19,656	7.3	£2,296	£595	26%	£1,638	£525	32%	£615	36%
Stafford	£27,898	6.7	£18,387	7.3	£2,325	£530	23%	£1,532	£445	29%	£549	36%
Staffordshire Moorlands	£27,615	6.6	£18,229	7.1	£2,301	£450	20%	£1,519	£400	26%	£494	33%
Stoke-on-Trent	£22,237	4.0	£17,343	3.7	£1,853	£425	23%	£1,445	£375	26%	£437	30%
Tamworth	£23,667	6.4	£17,177	6.9	£1,972	£550	28%	£1,431	£500	35%	£579	40%

Source:

1 Annual Survey of Hours and Earnings (ASHE)

2 Department for Communities and Local Government (DCLG)

3 Valuation Office Agency (VOA)

4 Staffordshire County Council

Housing data for Staffordshire's CIPFA nearest neighbours

Area name	Ratio of median house prices to median earnings 2013 ²		Ratio of lower quartile house prices to lower quartile earnings 2013 ²		Median monthly rents recorded between 1 Apr 2013 to 31 Mar 2014 ³		Proportion of median monthly rents pay to cost of average rents ⁴		Lower quartile monthly rents recorded between 1 Apr 2013 to 31 Mar 2014 ³		Proportion of lower quartile monthly rents pay to cost of average rents ⁴		Average monthly rents recorded between 1 Apr 2013 to 31 Mar 2014 ³		Proportion of median monthly rents pay to cost of average rents ⁴	
	Median annual earnings in 2015 (or latest available) ¹	6.9	Lower quartile annual earnings in 2015 (or latest available) ¹	6.7	Median monthly rents recorded between 1 Apr 2013 to 31 Mar 2014 ³	26%	Lower quartile monthly rents recorded between 1 Apr 2013 to 31 Mar 2014 ³	28%	Lower quartile monthly rents recorded between 1 Apr 2013 to 31 Mar 2014 ³	28%	Average monthly rents recorded between 1 Apr 2013 to 31 Mar 2014 ³	31%	Average monthly rents recorded between 1 Apr 2013 to 31 Mar 2014 ³	31%		
England	£27,869	6.9	£19,719	6.7	£2,322	26%	£1,643	28%	£465	28%	£720	31%	£720	31%		
Cumbria	£26,169	5.0	£18,426	4.9	£2,181	22%	£1,536	26%	£400	26%	£504	23%	£504	23%		
Derbyshire	£25,962	5.4	£18,677	5.5	£2,164	23%	£1,556	27%	£425	27%	£532	25%	£532	25%		
Essex	£30,390	7.6	£21,287	7.9	£2,533	28%	£1,774	32%	£575	32%	£760	30%	£760	30%		
Gloucestershire	£27,437	6.9	£20,290	7.2	£2,286	27%	£1,691	30%	£500	30%	£711	31%	£711	31%		
Kent	£29,759	7.7	£20,196	8.2	£2,480	27%	£1,683	31%	£525	31%	£739	30%	£739	30%		
Lancashire	£25,257	5.2	£18,102	5.0	£2,105	24%	£1,509	26%	£390	26%	£507	24%	£507	24%		
Leicestershire	£26,626	6.3	£18,897	6.8	£2,219	24%	£1,575	29%	£450	29%	£559	25%	£559	25%		
Lincolnshire	£24,306	5.9	£18,090	6.2	£2,026	25%	£1,508	29%	£433	29%	£531	26%	£531	26%		
Norfolk	£25,147	6.5	£18,324	7.0	£2,096	27%	£1,527	32%	£485	32%	£597	29%	£597	29%		
Northamptonshire	£26,826	6.1	£19,029	6.4	£2,236	25%	£1,586	30%	£475	30%	£590	26%	£590	26%		
Nottinghamshire	£26,092	5.6	£18,797	5.5	£2,174	23%	£1,566	26%	£415	26%	£516	24%	£516	24%		
Somerset	£25,389	7.2	£18,428	7.5	£2,116	28%	£1,536	32%	£495	32%	£627	30%	£627	30%		
Staffordshire	£26,140	5.7	£18,665	6.1	£2,178	24%	£1,555	28%	£435	28%	£542	25%	£542	25%		
Suffolk	£26,593	6.8	£19,114	6.9	£2,216	25%	£1,593	29%	£460	29%	£604	27%	£604	27%		
Warwickshire	£28,528	6.6	£20,858	6.7	£2,377	25%	£1,758	27%	£475	27%	£610	27%	£610	27%		
Worcestershire	£26,424	7.3	£18,935	7.4	£2,202	26%	£1,578	30%	£475	30%	£607	28%	£607	28%		

Source:

- 1 Annual Survey of Hours and Earnings (ASHE)
- 2 Department for Communities and Local Government (DCLG) - currently 2013 is the latest available data at the County level
- 3 Valuation Office Agency (VOA)
- 4 Staffordshire County Council