

**Discussion paper**

**RSL Rents: Evidence from the Existing Tenants Survey 2000**

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## **RSL Rents: Evidence from the Existing Tenants Survey 2000**

### **Main Findings**

#### **Type of dwellings and households**

- The Existing Tenants Survey 2000 reflects conditions in 1999. It shows that 58% of social tenant households live in houses and bungalows and 31% live in dwellings with 3 or more bedrooms. This compares with 1995 when the proportion living in houses and bungalows was a little higher at 61% and the proportion of larger homes was very similar at 32%.
- The proportion of flats in 1999 is highest in London at over 76% (68% in 1995) while the Eastern region has the lowest proportion at 14% - compared to 18% in 1995.
- Size of dwelling and size of household are fairly highly correlated – although with large numbers of outliers in terms of both overcrowding and under-occupancy. Some two thirds of single person households live in bed-sits or one bedroom dwellings, while almost 80% of four plus person households live in three plus bedroom dwellings.

#### **RSL rents : variation and changes**

- There are very large variations in rents between regions in the 2000 Survey – from an average of around £50 in Merseyside to £149 per week in the South East. The differences between local authority areas are even greater – with one area in the South East in particular distorting the overall figures.
- The South East, and to a lesser extent London and the South West, stand out as relatively expensive across all property types. The lowest rents are to be found in Merseyside and to a lesser extent in the West Midlands and the North West.
- Rents for existing RSL tenants in the Survey are considerably higher than those for new RSL tenants as reported in CORE. This contrasts with 1995 where rents were generally higher for new tenants than for existing tenants.
- RSL rents in the Survey are unexpectedly high, more than 100% above those for local authority housing and even above overall average rents in the private sector. This is because of very high recorded rents in six areas and particularly high rents in one of these areas.
- The pattern of rents across regions is similar between RSLs and local authorities in high rent regions, but very different in low rent regions. In the local authority sector, rents are particularly low in the North East and in Yorkshire and Humber.
- The regional pattern also differs from that in the private sector, where rents are lowest in the North East and the East Midlands, although still above those in the RSL sector.

## **Affordability**

- The size of dwelling and RSL rents are positively and highly correlated, that is, as the size of dwelling increases, rents become higher. This is consistent with rent patterns in all other tenures: LA rents, private rents and the pattern of user costs of LCHO for each region.
- Dwelling rents for working households are higher than those for non-working households in the South East and the South West. Elsewhere the rents are either very similar or those for non-working households are higher – especially in London and the Eastern region. To some extent this reflects the composition of non-working households in these areas, where the proportion of pensioners, and those of small households tend to be lower.
- The income distribution among non-working households peaks at an average of less than £40 per week. Above £40 per week, it shows a roughly normal distribution. The distribution for working households is different – not normally distributed but rather evenly scattered across the income ranges. This differs from 1995 when the distribution was relatively normal for working households and there were thus relatively few households in higher income ranges. This suggests that a larger proportion of both working and non-working households in 1999 have higher incomes as compared to 1995, indicating perhaps that affordability has improved.

## **Actual rents as compared to target rents**

- Using RSR data, across England actual rents are about £4 per week below target rents – with the greatest difference in London where they are over £14 per week lower. At the other extreme, in Yorkshire and Humber, actual rents are just above target rents.
- For dwellings included in the Existing Tenants Survey, however, average area target rents are below actual rents in nearly all authorities included in the survey. Target rents are much higher than actual rents only in London (except Sutton) and in Merseyside. The first reflects the much higher target rents required and the second reflects the low levels of actual rents in the region.
- The evidence from the Existing Tenants Survey points to the much greater variation in rents faced by individual tenants as compared to analyses where local averages are used for comparison. This fact is extremely important when evaluating the impact of policy change - such as rent restructuring and flat rate housing benefit – on households living in the RSL sector. In turn this suggests that rent restructuring policy and monitoring, where possible, should include individual data as well as the more readily available district average data.
- The findings from the 2000 Survey suggest that there may be concern about the appropriateness of the sampling frame in reported actual rents, especially in the North East, Yorkshire and Humber, where actual rents are higher than might have been expected. Six areas across six regions particularly distort the picture. One possibility is that successful interviews are concentrated in higher rent properties.

## **1 Introduction**

The Existing Tenants Survey<sup>1</sup> carried out in 1999 and reported in 2000 provides a valuable data source which makes it possible to examine the rents charged to existing tenants who form the majority of those housed in the RSL sector. These rents can then be compared with both dwelling and household attributes.

The size of the sample, 10,000 households, means that we can examine the rent pattern at the regional level, as well as getting some idea of local variations, by looking at the evidence from the 30 local authority areas included in the survey. Also, as the 2000 survey was carried out in the same areas as in the 1995 survey, it is possible to provide some comparative analysis of changes that occurred between 1995 and 1999.

In this paper we address four distinctive groups of questions:

- What types of housing is provided and who lives in that housing?
- What is the pattern of rents paid by existing RSL tenants?
  - how does this pattern differ between areas and types of dwelling?
  - how do these rents compared with those paid in newly arising tenancies?
- How do rents in the RSL sector compare to those charged in other sectors: the local authority sector, private rents and expenditure on Low Cost Home Ownership?
- How does the pattern of rents paid by RSL tenants compare to RSL tenants' incomes?

## **2 The accommodation available**

### **2.1 Type of dwellings**

Based on the number of respondents who stated the property type, about 58 % of existing tenants live in houses and bungalows, while slightly over 42% (7% up on the 1995 figure) live in flats and maisonettes. For bed-sit accommodation, approximately 4% of the sample is excluded.

London, as in 1995 data, has the highest proportion of flats at slightly over 76%. This is almost twice the national average as reflected in the survey.

According to the 1995 survey, the East, the South West, Yorkshire & Humber and the South East regions had particularly high proportions of houses and bungalows. But by 1999, the Eastern region has the highest proportion of houses and bungalows at 86 %. The East Midlands, West Midlands and Merseyside also have particularly high proportions of houses, exceeds 65%. Direct comparisons of house types by regions between 1995 and 1999 are presented in Appendix 1.

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<sup>1</sup>The survey provides detailed socio-demographic data on RSL tenants across England, covering tenant household profile, employment and social class and finances as well as housing structure, types and other attributes. In addition, the survey also looks at a range of issues relating to tenants' attitudes to their housing and housing service, including current and future housing and their landlord.

Figure 1 shows the proportion of all types of dwellings and rooms in the RSL stock in the survey.

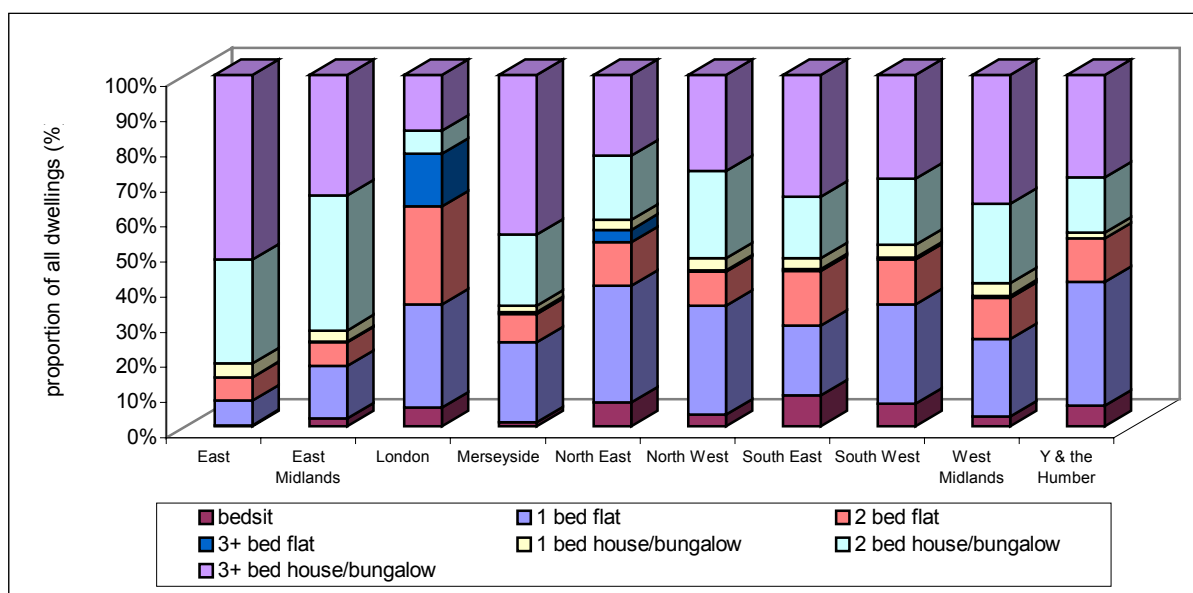


Figure 1 Type of dwellings by region  
Source: Existing Tenants Survey, 2000

The Eastern region, with the highest proportion of houses and bungalows overall, has about 53% of dwellings with 3 plus bedrooms and a very low proportion (11%) of small units- i.e. bed-sits and one bedroom dwellings. Merseyside, West Midlands and the South East also have significant proportions of larger units. Yorkshire & Humber and the North East regions, where nearly one half of dwellings are flats, have the highest proportions of smaller units at around 40%. As in 1995, in London 76% of dwellings are flats and a third of dwellings in London are smaller units.

## 2.2 Household size by dwelling type

The distribution of households between the different dwelling types is presented in Figure 2 and further details attached as Appendix 2.

The data show that about 55 % of households in the survey live in houses/bungalows, 41% live in flats and the balance in bed-sit accommodation. Over 30% of respondents live in three or more bedroom units and one quarter live in 1 bed flats.

Detailed examination of the numbers in the household as compared to dwelling shows that the size of dwelling generally increases with the size of households. Figure 2 shows that:

- most single households reside in one bed flats (53%) or two bed flats or houses (12% and 13% respectively);
- larger families obtain larger dwelling units; and
- the majority of households consisting of 4 or more people live in three or more bedroom houses.

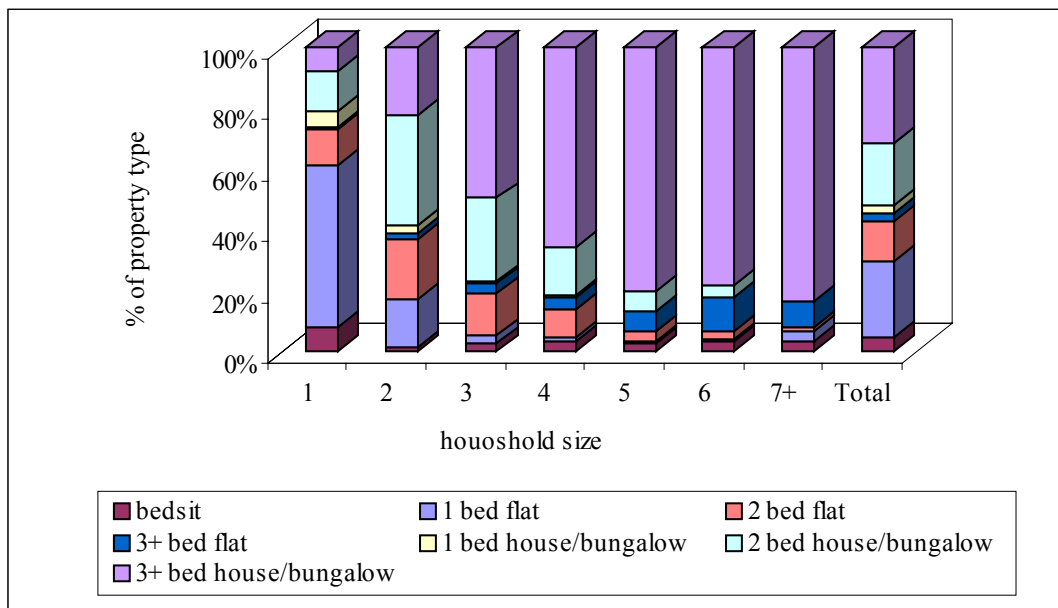


Figure 2 Type of dwellings by household size  
Source: Existing Tenants Survey, 2000

### 2.3 Type of Tenancy

With regard to tenancies, a large proportion (approximately 79%) gives assured tenancy as their form of tenure; just over 18% state fair rent/secure tenancy; the remaining small proportion of about 3% define their contract as assured short-hold, licences agreement or other tenancy agreements.

The proportion of assured tenancies varies from nearly 70% in Merseyside to about 89% in the Eastern region. Detailed figures are shown in Appendix3.

Similar data for assured tenancy in 1995 show a variation between 43% in London to 88% in the North West. Comparing the 1999 and the 1995 figures shows there has been a general increase in assured tenancies across the regions in 1999.

## 3 RSL Rents

Even though there are 10,000 households included in the survey and significant sample sizes in both regional and local areas, some of the rent figures, especially those in Mid Sussex and the South East, appear to be outliers, providing average which are inconsistent both between New and Existing tenants and over time. This makes it difficult to draw an overview of changes to rent patterns in those areas.

### 3.1 RSL Rents by region

The average total rent (including service charges) paid by RSL tenants in 1999 is £79. Table 1 shows that the average for the various regions ranges from £50 in Merseyside to £148 in the South East. The South East has the highest average rents, followed by the South West and London. The South East has higher rents than London for all type of dwellings unlike in 1995 when London had higher rents for dwellings with two or more bedrooms.

Table 1: Average RSL rents by dwelling size in 1999 (£ per week)

Region	bedsit		1 bed		2 bed		3+ bed		All	
	rent	No.	rent	No.	rent	No.	rent	No.	rent	No.
East			49.64	87	68.62	283	73.10	414	68.88	784
East Midlands	32.23	8	75.77	196	75.90	456	72.71	349	74.43	1009
London	51.00	7	84.14	411	85.64	463	83.48	425	84.28	1306
Merseyside			42.48	168	48.07	193	55.36	307	50.02	668
North East	32.69	9	80.98	386	52.52	284	57.95	245	65.65	924
North West	33.81	4	61.20	365	53.27	344	54.72	277	56.52	990
South East			122.12	246	132.90	352	177.62	418	148.69	1016
South West	136.28	3	82.21	374	82.76	309	106.09	297	89.77	983
West Midlands	46.48	1	44.08	274	50.68	335	58.46	363	51.72	973
Yorks. & the Humber	79.89	5	79.72	398	78.27	274	80.25	298	79.48	975
Total	51.32	37	75.41	2905	75.00	3293	84.99	3393	78.55	9628

Source: Existing Tenants Survey, 2000

Across dwellings by number of bedrooms, the average rent ranges from about £32 for bed-sits in the East Midlands to £178 for three or more bedroom units in the South East. As in 1995, Merseyside has the lowest rents for all types of dwelling with the exception of 3 bedroom dwellings, which are slightly more expensive than those in the North West.

Details of local area rents, shown in Appendix 4, indicate very wide variations: the lowest total average rent per week, for all sizes of dwellings, is £46 in Liverpool, Merseyside. The average range is from £41 for one bedroom units to £50 for 3 or more bedroom units. The highest average total rent is £302 in Mid Sussex in the South East region, ranging from £253 for one bedroom units to £342 for 3 or more bedroom units per week. The latter is clearly an outlier. However, the average rent in Sutton, for all sizes, is about twice the average of total rent in all the local areas in the survey. Average rents in Braintree, Cotswold, Leicester, Harrogate and Arun are also well above the average.

The figures for 1999 show generally high rents in local areas in London and the South East; while Merseyside and West Midlands have the lowest rent for all sizes of dwellings. Rents in most areas generally increase with size, but there are few exceptions such as Leicester and the East Midlands where 3 or more bedroom units are cheaper than 2 bedroom units, and Trafford in the North West, where 1 bedroom units are more expensive compared to 2 or more bedroom units.

### 3.2 Changes in their rents by region

Comparing average rent in 1995 to 1999 suggests that the average rent for all dwellings has increased by 68% over the period, ranging from 208% in the South East to less than 1% in the West Midlands (see Appendix 5).

Looking at average rents by dwelling size for England shows that the highest increases occur in one bedroom dwellings at 79% and the smallest increase at 43% for bed-sit accommodation; the increase in bed-sit rent is highest at 380% in the South West, 131% in Yorkshire and Humber, with decreases of 14% in the East Midlands and 4% in the North East. The highest increase in one bedroom dwellings is 192% in the South East, followed by 107% in Yorkshire and Humber and 104% in the South West. On the other hand, the one bedroom rent has decreased by around 17% in the West Midlands. The average rent increases for two and three or more bedroom dwellings are 56% and 70% respectively for England as a whole. The highest average rent increase for larger units is



in the South East, and the lowest in West Midlands, for two bedroom units, and the North West for three or more bedroom units.

## 4 Comparing RSL rents to other tenures

### 4.1 National comparison

The average rents or costs paid by the various types of tenants are presented in Table 2.

Table 2: Average rents by tenure (1999) (£/week)

Tenure	Bedsit	1 bed	2 beds	3+ bed	total
Existing RSL rents <sup>1</sup>	£51.32	£75.41	£75.00	£84.99	£78.55
New RSL rent <sup>2</sup>	£49.37	£53.85	£60.97	£68.82	£62.93
Local Authority rent <sup>3</sup>		£39.56	£43.81	£47.33	£44.05
Private rent <sup>4</sup>	£52.75	£68.20	£81.78	£88.45	£76.09
LCHO user costs <sup>5</sup>		£79.33	£85.43	£119.57	£106.49

Source: 1: Existing Tenants Survey 2000

2: CORE 1999/00

3: CIPFA, Rent data, 1999/00

4: TRS/ODPM, 1999/00;

5: Halifax/Nationwide, 1998/99

These average rents and user costs, by tenure for various dwelling sizes, are illustrated in Figure 3. They show that:

- local authority rents are the lowest for all sizes of rented dwellings, ranging from £40 per week for one bedroom to about £47 per week for 3 or more bedroom dwellings;
- average rents paid by existing RSL tenants for all dwelling sizes are much higher than rents paid by new tenants. The difference between the average rent paid by the two tenant types is £15 or more for all sizes except bed-sits;
- private tenants pay much higher rents compared to new RSL and LA tenants but private rents are below those for existing tenants for one bed properties.
- the equivalent average cost of low cost owner-occupied dwellings is higher than rents for other tenancies.

Increase in average rents and costs between 1995 and 1999 shows different trends between tenures. For instance, in 1999 existing tenants paid higher rents than new RSL tenants, the opposite was the case in 1995 (new RSL tenants paid higher rents for all sizes of dwellings in 1995). It is noteworthy that existing RSL tenants pay higher rents than private tenants for one bedroom unit.

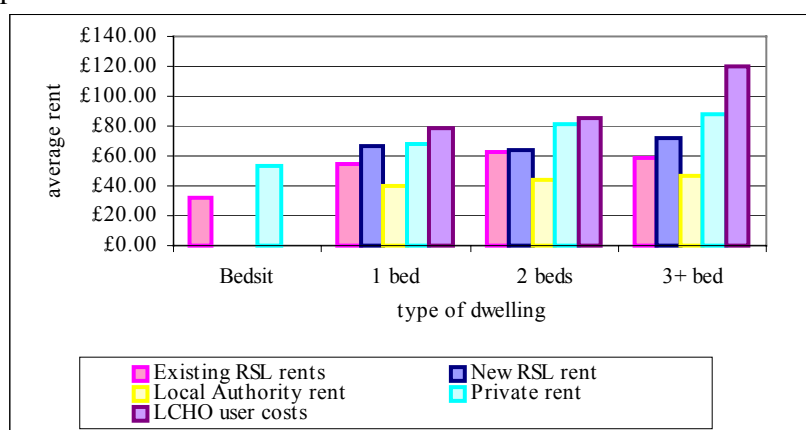


Figure 3 Average rents by tenure by type of dwelling

Comparing the rents for all tenures shown in Table 2 for 1999 with those for 1995 (Appendix 6) we found that:

- between 1995 and 1999, the average LA rent, RSL rent, private sector equivalent, and average cost of low cost owner-occupied dwellings, have increased for all dwelling sizes;
- the highest increase in rents is about 68% for all dwelling sizes for existing RSL tenants, followed by LCHO at 25%;
- the increase in average rents in the LA sector is higher at 15% than for private tenants at 11%; however,
- the highest average increase is for RSL one bedroom units at 79% and the lowest for new RSL letting of three or more bedrooms at 12 %.

#### 4.2 Comparing RSL rents for existing and new lettings

In 1995 the average rent paid by new tenants was higher than the rent paid by existing tenants for all sizes of accommodation. However, existing RSL rents for all dwelling sizes in 1999 are higher than rent paid by new tenants.

This pattern is consistent across all regions. However, for the South East, South West, London, East Midlands, and Yorkshire & Humber, the average rents paid by existing tenants are much higher than rents paid by new tenants, whereas for Eastern, Merseyside, North West, the RSL rents are slightly higher than new RSL rents (See Appendix 7).

There are some variations between regions in the rent paid for different sizes of dwellings for both existing and new tenants. At the regional level, there are considerable differences in the pattern of rents for each group.

Figure 4 shows that:

- for existing RSL rent, in the North West, North East, East Midland and London, there are larger increases between bed-sit and one bedroom units than between the larger sizes; whilst
- in the South East and South West, the differences are larger between two and three or more bedroom units.



Figure 4: Rent structures for Existing RSL tenants for selected regions

On the other hand, as Figure 5 shows, for new RSL rents, the differences are roughly constant between different sizes of dwellings and the pattern overall is quite consistent.

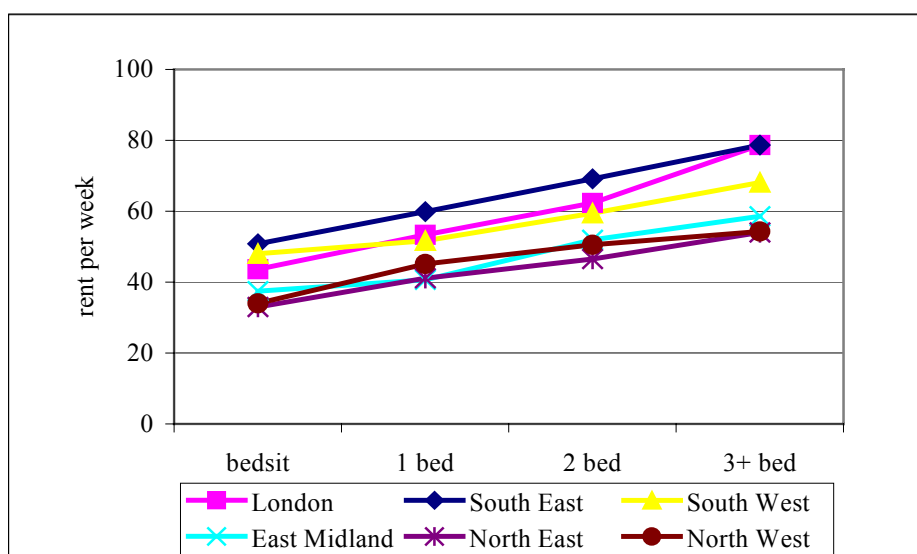


Figure 5: Rent structures for new RSL tenants for selected regions

#### 4.3 Comparing RSL and local authority rents

In this section, we concentrate on comparisons between RSL and local authority rents. Table 3 depicts the average rents per week in 1999 for local authority tenants by region. Unlike RSL rents, those for bed-sit dwellings are not shown.

Table 3: Local authority rents in 1999 (£/week)

Region	1bed	2bed	3+bed	All
Eastern	£39.68	£46.19	£51.74	£46.59
East Midlands	£35.84	£37.94	£40.19	£38.39
London	£50.57	£58.13	£66.31	£58.13
Merseyside	£36.53	£40.77	£44.10	£41.72
North East	£33.56	£36.71	£39.96	£37.47
North West	£34.10	£38.80	£41.90	£38.63
South East	£43.92	£50.03	£55.85	£50.31
South West	£37.55	£43.11	£49.14	£43.99
West Midlands	£35.08	£39.31	£44.09	£40.33
Yorkshire & the Humber	£31.84	£33.92	£37.02	£34.68
England total	£39.56	£43.81	£47.33	£44.05

Source: CIPFA, 1999/00

The overall average rent for local authority properties in England in 1999 is £44 per week. Local authority rents are lower than RSL rents for all sizes of dwellings, £44 per week as compared to the average RSL rent £79.

- LA rents increase with size of dwelling but are differentiated for all regions as shown in Table 3 and Figure 6.
- The interval both between one and two bedroom and between one and three plus bedroom units is about £4.
- The average rent interval between one bedroom and two bedroom units in 1999 is slightly high at £4 than those in 1995 figure.

- The smallest rent interval is £2 for between one and two bedroom units and between two and three bedroom units respectively in Yorkshire & Humber and the East Midlands.
- The largest rent interval is about £8 for one and two bedrooms, and two and three bedrooms in London.

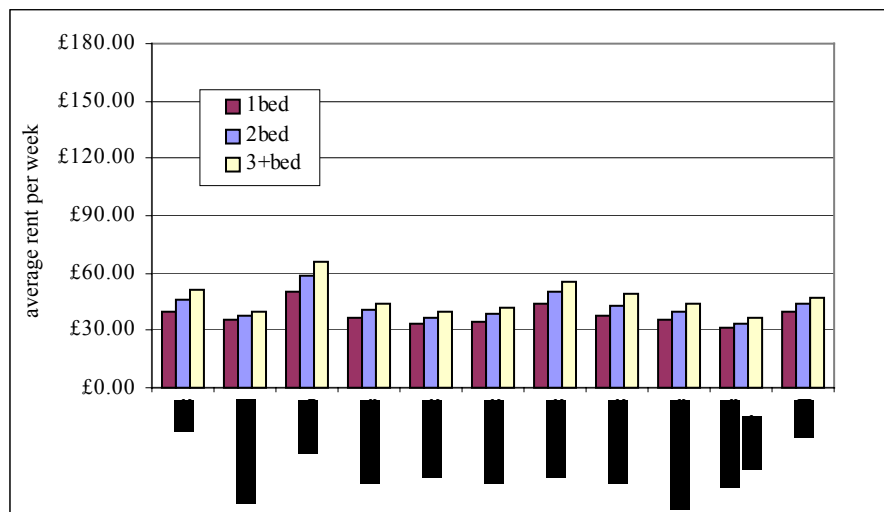


Figure 6 Average rent of LA tenants (£/week)  
Source: CIPFA, 1999/00

The rents paid by local authority tenants in 1999 for one, two and three or more bedroom dwellings are £5, £5 and £7 respectively, higher than in 1995 (see Appendix 7). This gives an average increase in local authority rents of about 15% between 1995 and 1999 nationally, compared to an average increase of 69% on RSL rents in the Existing Tenant Survey.

The regional patterns show similar trends. The highest increase in LA average rents, at 18%, is in Merseyside and the lowest increase, at 10%, is in the South West.

The average rent increases by dwelling sizes are also similar at between 15% and 16%. It can be seen that the highest increase in LA average rent over the period is in one bedroom dwellings in East Midlands at 19% and the smallest increase is also in one bedroom units but in the South West at 5%;

RSL rent patterns are rather different, showing wider intervals across regions as depicted in Figure 7.

- For England as a whole, there are no differences in average rents between one bedroom and two bedroom units, but there is a gap of nearly £10 in the average rents of two and three more bedroom units;
- the average rents for East Midlands, London and the North West are relatively similar across dwellings, except bed-sits;
- for the remaining regions (except the North East, North West, and Yorkshire & Humber, where average rents for three bedroom dwellings are higher than rent for two bedroom, but lower than one bedroom dwelling), rent increases by size of dwelling as is the case for local authority rents;
- the biggest difference between one and two bedroom units is £19 in the East and between two and three more bedroom units is £35 in the South East;

- the smallest difference between one and two bedroom units is 27 pence in the East Midlands and between two and three or more bedroom units is £1.50 in the North West.

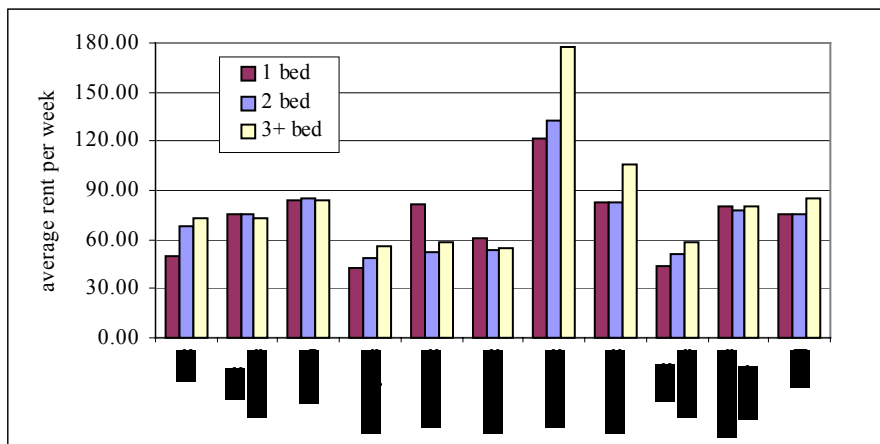


Figure 7 Average rent of RSL tenants (£/week)  
Source: Existing Tenants Survey, 2000

#### 4.4 Comparing RSL and private rents

The average rent for private sector tenants are shown in Table 4. **At the national average area: ?**

- private sector rents are higher than RSL rents for all sizes of dwelling units except one-bedroom units;
- for bed-sit units the average rents of RSL and the private sector in 1999 are quite similar (£51 and £53 respectively);
- for one bedroom units, RSL rents are on average 10% higher (£75) than the private sector rent (£68);
- but for two and three or more bedroom units, RSL rents are 9% and 5% respectively lower (£75, £85) than the private sector rent (£85, £88).

Table 4: Private rents in 1999 (£/week)

Region	bedsit	1bed	2bed	3+bed	All
Eastern	£53.21	£70.08	£84.67	£94.55	£79.50
East Midlands	£40.79	£52.95	£63.66	£67.12	£58.99
London	£75.37	£100.75	£125.53	£148.27	£114.31
Merseyside	£44.31	£57.22	£68.96	£76.61	£63.63
North East	£40.19	£49.69	£56.51	£62.47	£56.34
North West	£48.77	£57.21	£66.83	£74.46	£65.94
South East	£58.30	£76.01	£98.98	£112.01	£88.11
South West	£51.90	£67.01	£82.05	£90.95	£75.50
West Midlands	£45.97	£60.82	£72.51	£77.57	£68.66
Yorkshire & the Humber	£41.61	£54.71	£64.94	£69.97	£61.66
England Total	£52.75	£68.21	£81.78	£88.45	£76.09

Note: psruo (unfurnished excluding oversized)  
Source: TRS/ODPM, 1999/00

Between 1995 and 1999 the average private sector rents for all dwellings in England have increased by about 11% (see Appendix 9). Comparing the regions:

- it is clear that the highest increases for all dwellings, at about 19%, have occurred in London, followed by the South East (14%), whilst the lowest increase in average rent for all dwellings over the period is in Merseyside at 3%.
- rent increases are also very low in the North West (4%), the East Midlands (6%) and the South West (6.2%);
- looking at dwelling size, the highest increase occurs in bed-sit dwellings (36%) and the lowest (14%) for one bedroom units;
- average rents for two and three or more bedroom units have increased by 23% and 17% respectively.

The average rents by dwelling sizes show that:

- in over half of the regions, rents decreased for bed-sit accommodation during the period. The largest decrease of about 10% is in the East and the lowest decrease of 3% is in Merseyside.
- the highest increase in average rents for bed-sit units (34%) is in the North East, followed by London (11%).
- increases in average rents for all sizes of dwelling, excluding bed-sits, are consistently high in London from between 24% and 31%.

#### 4.5 Comparing RSL rent and user cost of Low Cost Home Ownership

The average user costs for Low Cost Home Ownership (LCHO) for England are generally higher (£106) than rents for RSL tenants (£79) and private sector rents (£76).

Table 5: Low Cost Home Ownership Occupiers: average user cost by dwelling size in 1998/99 (£/week)

Region	1bed	2bed	3+bed	All
Eastern	£68.05	£90.60	£132.98	£115.75
East Midlands	£53.30	£61.58	£88.98	£80.25
London	£107.97	£147.24	£212.12	£170.24
Merseyside	£49.10	£58.92	£85.18	£79.03
North East	£40.42	£50.96	£75.67	£65.73
North West	£54.09	£58.78	£93.79	£81.61
South East	£78.46	£110.10	£166.48	£141.32
South West	£61.34	£81.63	£114.66	£100.94
West Midlands	£57.79	£69.64	£99.40	£90.10
Yorkshire & the Humber	£47.02	£57.32	£80.51	£72.26
England Total	£79.33	£85.43	£119.57	£106.49

Source: Halifax/Nationwide, 1998/99

The differences between RSL rent and LCHO cost for England varies from an average of £4 per week for a one bedroom unit to £35 per week for three plus bedroom units. For two bedroom units, the difference is £10 per week. Thus the direct costs of owner occupation are generally higher than those of RSL tenants, especially for larger units.

The rent pattern across the regions shows considerable variation.

- In the South East the average rent per week for RSL tenants is higher than the corresponding user cost of LCHO dwelling for all sizes of units: an average of £44 per week for a one bedroom unit, £23 for two bedroom units and £11 for three plus bedroom units.
- In most other regions; East Midlands, North East, North West, South East, South West and Yorkshire & the Humber, for one or two bedroom units, the average rent for RSL tenants are also higher than LCHO user cost for similar dwelling sizes.
- LCHO user costs in the East, London, Merseyside and West Midlands regions are higher than RSL tenants' rent for all sizes of dwelling units. The interval between the LCHO user cost and rent for RSL tenants are especially high in London: £24, £62, £129 per week for one, two and three plus bedroom units respectively.
- The lowest difference in cost for one bedroom units was in Merseyside (£7); and two and three plus bedroom units are at £6 per week and £30 per week respectively.

Between 1995 and 1999 the average user cost of LCHO for all dwellings in England has increased by about 25% (see Appendix 10). Comparing the regions: .

- the highest increases for all dwellings (65%) occurred in London, followed by the East (26%), the South East, and the South West (20% each). The lowest increase in user cost is in Yorkshire and Humber at 6%.
- User cost increases are also low in the North East and North West;
- Average increases in user costs are 18% for one bedroom, 14% for two bedrooms. Rents for two and three or more bedroom units have increased by 23% and 17% respectively.
- The highest increase occurs in three or more bedroom dwellings in London at 77%, whereas the largest decrease occurs in one bedroom dwelling in Yorkshire and Humber;

Overall therefore, local authority rents remain both the lowest and the least differentiated.

## **5 Evaluating affordability of RSL rents**

The Existing Tenant Survey 2000 shows that for single person households with no dependants, 35% have one more bedroom than the required standard and over 21% have two or more additional rooms.

This under-occupation varies from region to region:

- The South East has the highest proportion of single person households with one additional room at 63%, and London, West Midland, Merseyside, North West and Yorkshire & Humber have the least proportions at about 25% each;
- Merseyside has the highest proportion of single person households with two or more additional rooms at 45% and both of North East and Yorkshire & Humber have 4-5% of single households with two or more additional rooms.

For couples with no dependent in England:

- about 14% have two or more additional rooms at their disposal in 1999 compared to 20% in 1995.

- The East has the highest proportion, at nearly 30% of couples without children occupying dwellings with two or more additional rooms. Merseyside has slightly over 25% and West Midland has about 16% of couples under-occupying their dwellings by two or more rooms.

Then figures taken on their own suggest that quite large numbers of household could move to reduce the size of their accommodation and therefore make their housing more affordable. However, the rent differences between sizes are generally so small that there is unlikely to be much incentive to make these adjustment.

## 5.1 Rent structure by region

Figure 8 shows the average rent differences in each region between working and non-working RSL tenants in 1999.

Evidence suggests that there is relatively little difference between the average rents paid by RSL working and non-working tenants in 1999, similar to 1995, although in 1995, if anything, non-working tenants paid slightly higher rents, perhaps reflecting the average size of households and dwellings or the length of time in the tenancy.

In 1999 for England as a whole, on the other hand, working tenants paid slightly higher rents than non-working tenants; an average of about £7 more per week.

There are some differences by region:

- In the South East, South West and North East, working tenants paid higher rents than non-working tenants. The highest rent difference is in the South West where working tenants paid £25 per week more than non-working tenants; the lowest difference is less than 18 pence per week in the North East (where non-working tenants paid higher rent than working tenants).
- In the North West and West Midland, the rents paid by working tenants and non-working tenants are very similar;
- In the other regions: London, East, East Midland and Yorkshire and Humber, non-working tenants paid higher rents than working tenants.

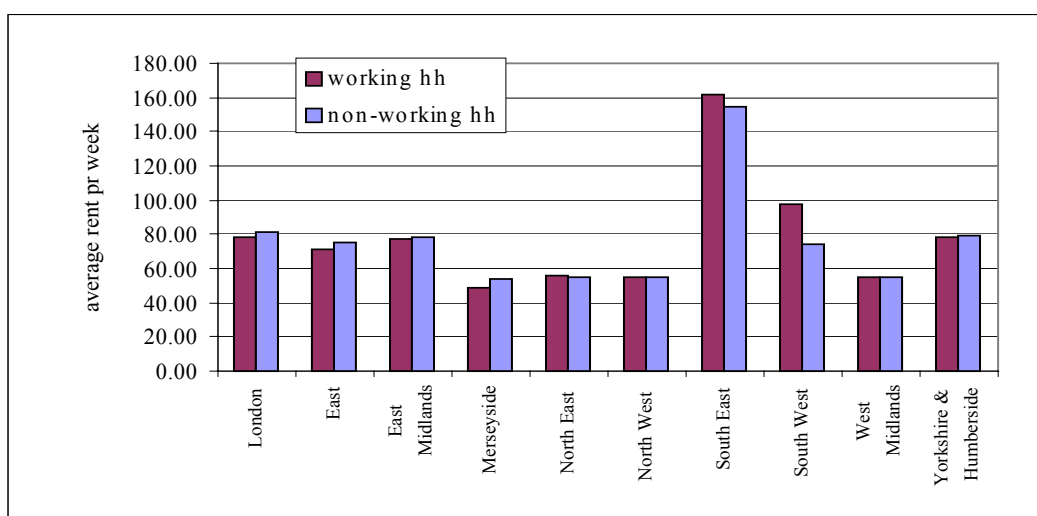


Figure 8 Average rents by household type (working/non-working)  
Source: Existing Tenants Survey, 2000



The pattern is thus rather more variable than in 1995, although these may be as much about the sample as about underlying relationships.

## 5.2 The income distribution of RSL tenants

The income distribution of existing RSL tenants in 1995 reflected the well-known and predicted pattern, with the majority of non-working households on very low benefit-based income, and a more normal distribution among working households.

The income distribution for existing RSL tenants in 1999 (Figure 9) is quite similar. It shows that:

- income for non-working households (mainly on benefit-based incomes) peaked at an average of less than £40 per week;
- above £40 per week, the distribution is roughly normal, having two peak points at between £100-£119 per week and at between £160-£179 per week;

Income for working households does not follow a normal distribution pattern. Rather, it is evenly scattered for each income range as depicted in Figure 9.

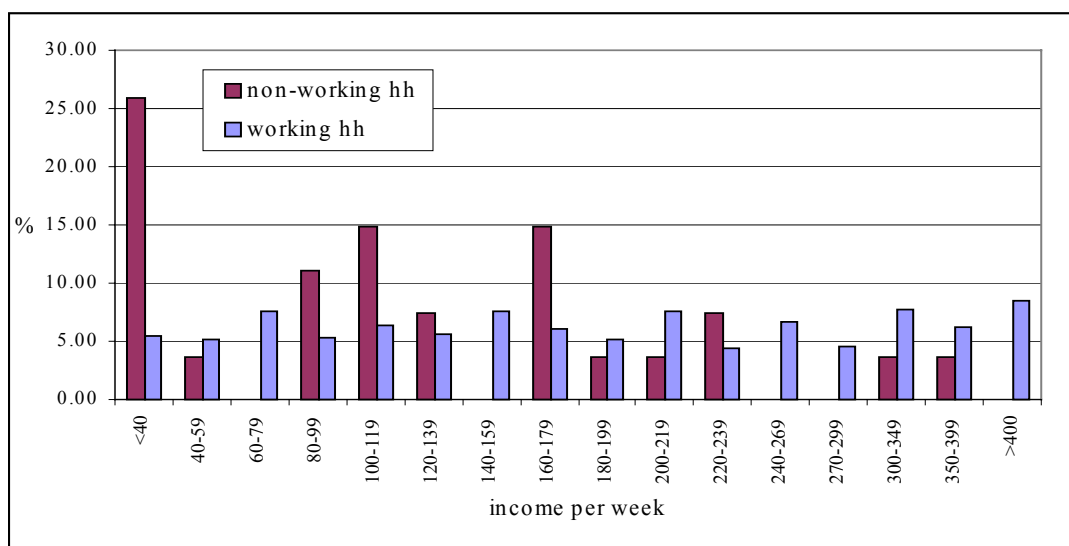


Figure 9 Income distribution of working/non-working household  
Source: Existing Tenant Survey, 2000

Among non-working households in 1999, about 41% (about 10% of the sample) have incomes below £100 per week, compared to 1995 when over 60% of non-working households (25% of the sample) **had increased between that level**. Over 35% of non-working households have incomes above £150 per week, compared to 10% in 1995.

Among working households, 25% have incomes above £270 per week, but 25% earned less than £100 per week.

The above assessment suggests that a large proportion of both working and non-working households in 1999 received higher incomes as compared to 1995.

These differences, on their own, would imply that households' capacity to pay rent has increased. However, rents in the survey have also increased considerably. Moreover, in

determining affordability, other factors such as family types and sizes need to be taken into account.

### 5.3 Comparing RSL with target rents

The Regulatory Statistical Return (RSR) for April 2001 to March 2002 from the Housing Corporation provides weekly RSL target rents and actual rents for 2001/02. These are presented in columns 1 and 2 in Table 6.

The overall average target rent for England, at £60 per week, is higher than actual rents of £54, by £4 per week. For all regions, except Yorkshire and Humber, average weekly target rents are higher than actual rents. The largest difference is between the average target and actual rents in London at £14, and the lowest at only 11p in Yorkshire & Humber.

If we look in more detail at local areas (see Appendix 11) we find far larger differences between target and actual rents. The difference of £29 in Wandsworth, London, appears to be the highest and the difference of 14p in Mid Sussex in the South East, the lowest.

Data from CORE (column3) show that actual rents for new lettings in most regions, except the East, London and Merseyside, appear higher than actual and target rents from the RSR data.

Table 6: RSL Target and Actual rents for 2001/02

Region	RSR Target* rent	RSR Actual* rent	CORE data** Actual rent	ETS *** Actual rent
Eastern	£63.17	£57.34	£61.01	68.88
East Midlands	£53.04	£49.82	£55.67	74.43
London	£79.38	£65.06	£70.04	84.28
Merseyside	£51.53	£47.36	£50.61	50.02
North East	£50.24	£46.24	£50.72	65.65
North West	£50.02	£49.58	£55.06	56.52
South East	£66.19	£63.46	£68.68	148.69
South West	£55.72	£55.37	£60.95	89.77
West Midlands	£54.81	£49.76	£55.61	51.72
Yorkshire & the Humber	£49.01	£49.13	£56.08	79.48
England Total	£60.38	£55.61	£59.65	78.55

Source: \*Regulatory Statistical Return (2001/02)

\*\* CORE (2001/02)

\*\*\* Existing Tenant Survey, 2000

Actual rents in the Existing Tenants Survey, generally, are significantly above the average target, and actual rents in the RSR in nearly all authorities. Target rents are higher than the actual rents only in London and in Merseyside. This again suggests that the sample in the Existing Tenants Survey is biased upwards in terms of rent levels, although not necessarily in terms of regional relativities.

## Appendices

### Appendix 1: Property type by region (1995 and 1999) (%)

Region	1995		1999	
	House	Flat	House	Flat
East	80	18	86	14
East Midlands	50	45	78	22
London	34	60	24	76
Merseyside	52	46	68	32
North East	55	39	47	53
North West	53	40	58	42
South East	70	30	61	39
South West	70	27	55	45
West Midlands	60	37	65	35
Yorkshire & the Humber	78	18	49	51
Total	60	36	57	43

Source: Existing Tenant Survey 1995, 2000

### Appendix 2: Household size in each property type (1999)

property type		size of household							Total
		1	2	3	4	5	6	7+	
bedsit	number	299	29	34	39	16	10	2	429
	%	8.06	1.18	2.43	3.38	2.78	3.26	3.28	4.44
1 bed flat	number	1962	397	38	12	3	3	2	2417
	%	52.87	16.13	2.71	1.04	0.52	0.98	3.28	24.99
2 bed flat	number	446	484	196	110	19	8	1	1264
	%	12.02	19.66	13.99	9.52	3.30	2.61	1.64	13.07
3+ bed flat	number	34	52	47	47	38	33	5	256
	%	0.92	2.11	3.35	4.07	6.61	10.75	8.20	2.65
1 bed house/bungalow	number	190	54	4	2	1	1		252
	%	5.12	2.19	0.29	0.17	0.17	0.33		2.61
2 bed house/bungalow	number	491	892	386	187	37	11		2004
	%	13.23	36.23	27.55	16.19	6.43	3.58		20.72
3+ bed house/bungalow	number	289	554	696	758	461	241	51	3050
	%	7.79	22.50	49.68	65.63	80.17	78.50	83.61	31.53
Total	number	3711	2462	1401	1155	575	307	61	9672
	%	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Existing Tenant Survey, 2000

### Appendix 3: Type of tenancy by region (1999)

Region		Type of tenancy					Total
		Fair rent/secure	Assured	Other	Assured shorthold	Licence agreement	
London	number	334	845	4	1	1	1185
	%	28.19	71.31	0.34	0.08	0.08	100.00
South East	number	96	777	3	3	5	884
	%	10.86	87.90	0.34	0.34	0.57	100.00
East	number	65	878		39	1	983
	%	6.61	89.32		3.97	0.10	100.00
South West	number	152	853	2	2	2	1011
	%	15.03	84.37	0.20	0.20	0.20	100.00
East Midlands	number	142	865	2	3		1012
	%	14.03	85.47	0.20	0.30		100.00
West Midlands	number	187	765	2			954
	%	19.60	80.19	0.21			100.00
Yorkshire & the Humber	number	162	856	18	10	2	1048
	%	15.46	81.68	1.72	0.95	0.19	100.00
North East	number	233	686	10			929
	%	25.08	73.84	1.08			100.00
Merseyside	number	211	459	1		1	672
	%	31.40	68.30	0.15		0.15	100.00
North West	number	199	702	79	22		1002
	%	19.86	70.06	7.88	2.20		100.00
Total	number	1781	7686	121	80	12	9680
	%	18.40	79.40	1.25	0.83	0.12	100.00

Source: Existing Tenant Survey, 2000

Appendix 4: Average RSL rents by local area (£ per week)

Region	District	Existing Tenants					New RSL Tenants				
		bedsit	1 bed	2 bed	3+ bed	total	bedsit	1 bed	2 bed	3+ bed	total
East	Breckland		49.20	48.66	52.45	50.75	45.91	47.49	54.24	58.76	53.11
	Basildon		49.54	62.47	70.71	66.72	42.14	50.20	67.68	78.05	67.08
	Braintree		50.64	108.19	165.42	117.33	42.03	52.37	65.33	67.58	62.72
	Total		49.64	68.62	73.10	68.88	43.83	48.51	60.17	67.00	58.65
East Midlands	Leicester	32.23	103.13	125.41	111.62	112.81	37.57	40.30	51.34	59.38	45.46
	NW Leicestershire		42.80	51.44	53.71	51.23	36.01	45.97	52.69	54.99	50.13
	South Holland		45.53	55.03	58.70	54.68		48.23	57.48	59.20	56.81
	Total	32.23	75.77	75.90	72.71	74.43	37.49	40.73	52.00	58.62	46.27
London	Hackney	80.22	49.71	54.15	65.41	57.01	45.95	52.80	61.99	80.80	62.94
	Sutton		151.47	156.59	165.57	156.38	41.42	50.81	65.35	74.27	55.57
	Tower Hamlet	41.00	46.03	53.67	62.82	55.51	38.52	51.43	60.24	73.77	59.11
	Wandsworth	47.15	55.35	65.31	77.09	65.46	49.55	57.57	64.41	84.71	63.37
	Total	51.00	84.14	85.64	83.48	84.28	43.63	53.38	62.36	78.65	61.02
Merseyside	Liverpool		41.09	44.23	50.26	46.66	34.92	39.74	44.55	52.31	44.73
	Wirral		43.16	53.14	60.84	53.18	35.08	41.84	46.53	56.04	46.68
	Total		42.48	48.07	55.36	50.02	34.96	40.41	45.03	53.29	45.26
North East	Middlesborough		61.52	61.05	60.48	61.01	35.73	42.60	48.57	54.99	47.25
	Newcastle-upon-Tyne		75.48	45.58	57.98	62.39	32.40	40.21	44.64	52.78	42.97
	Blyth Valley	32.69	102.12	48.72	53.76	74.91	32.70	40.83	45.65	54.45	44.54
	Total	32.69	80.98	52.52	57.95	65.65	33.02	41.14	46.58	54.03	44.87
North West	Manchester	25.92	45.18	49.50	51.87	49.25	34.34	44.65	50.27	54.54	48.49
	Trafford		83.22	61.14	57.45	67.31	33.58	47.06	50.30	51.45	48.97
	Wigan	36.44	53.03	47.63	55.03	51.60	31.87	46.09	53.13	61.56	49.48
	Total	33.81	61.20	53.27	54.72	56.52	34.05	45.16	50.57	54.34	48.66
South East	Arun		55.55	67.71	115.18	83.28	38.66	48.29	63.63	74.28	62.54
	Mid Sussex		253.36	287.41	341.60	302.25	54.64	62.17	71.04	80.17	66.59
	Winds & M/Head		61.81	66.45	76.24	69.37	49.52	59.46	71.16	79.79	66.02
	Total		122.12	132.90	177.62	148.69	50.81	59.90	69.20	78.69	65.69
South West	Bristol	37.54	50.57	56.20	64.22	54.02	48.54	48.83	56.15	64.73	53.20
	North Somerset	185.66	98.09	65.61	70.86	78.52	41.43	48.95	59.95	73.09	56.83
	Cotswold		133.14	127.67	137.01	133.46	62.11	65.23	63.38	70.68	66.20
	Total	136.28	82.21	82.76	106.09	89.77	48.00	51.74	59.44	68.13	57.20
West Midlands	Birmingham	46.48	45.11	50.37	56.97	51.22	40.82	46.17	51.85	62.60	50.71
	Dudley		44.47	53.55	60.88	53.46	35.35	51.00	54.58	61.61	54.59
	South Staffordshire		42.02	49.11	57.42	50.52	38.83	44.14	52.46	58.16	50.64
	Total	46.48	44.08	50.68	58.46	51.72	39.89	46.40	52.28	61.88	51.10
Yorkshire & Humber	Bradford	68.82	79.86	63.97	77.97	74.80	32.26	41.19	50.84	64.48	48.04
	Kirkless	96.48	52.98	56.69	72.38	59.36	34.46	48.15	57.71	68.05	53.12
	Harrogate		126.22	117.95	89.06	109.69	30.95	50.42	62.04	72.29	57.13
	Total	79.89	79.72	78.27	80.25	79.48	32.61	44.24	53.67	66.01	50.25
Total		51.32	75.42	75.00	84.99	78.55	38.41	45.982	52.51	61.55	51.14

Sources: Existing Tenant Survey, 2000  
CORE 1999/00

Appendix 5 Changes in RSL Rents between 1995 and 1999 (£ per week)

	bedsit			1 bed			2 bed			3+ bed			All		
	1995	1999	increase	1995	1999	increase	1995	1999	increase	1995	1999	increase	1995	1999	increase
East	31.78	-	-	38.63	49.64	29%	44.67	68.62	54%	46.96	73.10	56%	42.42	68.88	62%
East Midlands	37.57	32.23	-14%	40.5	75.77	87%	43.04	75.90	76%	47.07	72.71	54%	42.91	74.43	73%
London	41.36	51.00	23%	49	84.14	72%	57.02	85.64	50%	65.19	83.48	28%	56.07	84.28	50%
Merseyside	31.47	-	-	34.25	42.48	24%	37.5	48.07	28%	48.30	55.36	15%	38.32	50.02	31%
North East	34.11	32.69	-4%	46.86	80.98	73%	47.34	52.52	11%	51.63	57.95	12%	47.59	65.65	38%
North West	29.10	33.81	16%	43.24	61.20	42%	43.19	53.27	23%	51.37	54.72	7%	43.91	56.52	29%
South East	46.00	-	-	41.76	122.12	192%	49.57	132.90	168%	49.40	177.62	260%	48.30	148.69	208%
South West	28.36	136.28	381%	40.34	82.21	104%	46.22	82.76	79%	48.41	106.09	119%	45.81	89.77	96%
West Midlands	35.11	46.48	32%	53.22	44.08	-17%	50.67	50.68	0%	52.43	58.46	12%	51.46	51.72	1%
Yorks. & the Humber	34.65	79.89	131%	38.36	79.72	108%	42.05	78.27	86%	44.66	80.25	80%	42.76	79.48	86%
Total	35.86	51.32	43%	42.1	75.41	79%	48.17	75.00	56%	50.04	84.99	70%	46.79	78.55	68%

Source: Existing Tenant Survey 1995, 2000

Appendix 6 Changes in average rents between 1995 and 1999 (£ per week)

Tenure	bedsit			1 bed			2 bed			3+ bed			All		
	1995	1999	increase	1995	1999	increase	1995	1999	increase	1995	1999	increase	1995	1999	increase
Existing RSL rents <sup>1</sup>	£35.86	£51.32	43%	£42.10	£75.41	79%	£48.17	£75.00	56%	£50.04	£84.99	70%	£46.79	£78.55	68%
New RSL rent <sup>2</sup>	£40.95	£49.37	21%	£46.68	£53.85	15%	£53.01	£60.97	15%	£61.28	£68.82	12%	£50.48	£62.93	25%
Local Authority rent <sup>3</sup>				£34.52	£39.56	15%	£38.05	£43.81	15%	£40.98	£47.33	15%	£38.33	£38.33	0%
Private rent <sup>4</sup>	£38.92	£52.75	36%	£59.68	£68.20	14%	£66.64	£81.78	23%	£75.72	£88.45	17%	£68.42	£76.09	11%
LCHO user costs <sup>5</sup>				£67.45	£79.33	18%	£74.67	£85.43	14%	£96.56	£119.57	24%	£85.11	£106.49	25%

Source: 1: Existing Tenant Survey

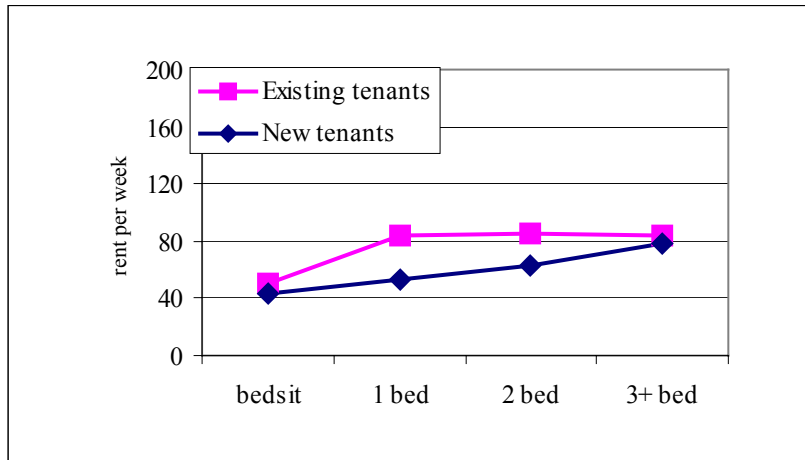
2: CORE

3: CIPFA, Rent data

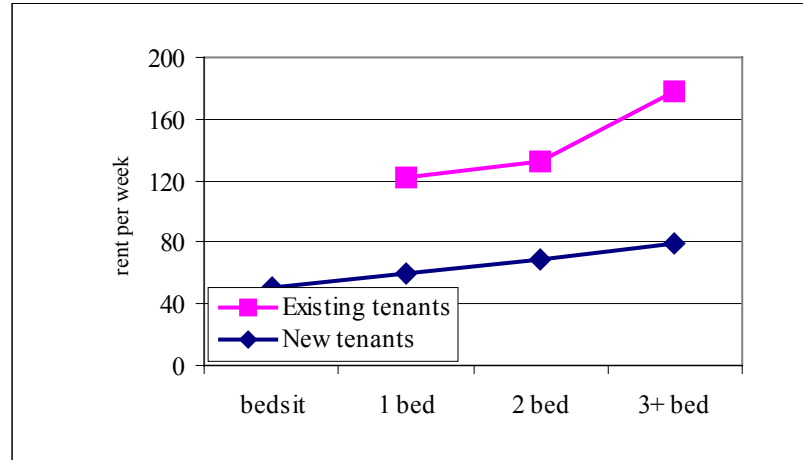
4: TRS/ODPM

5: Halifax/Nationwide

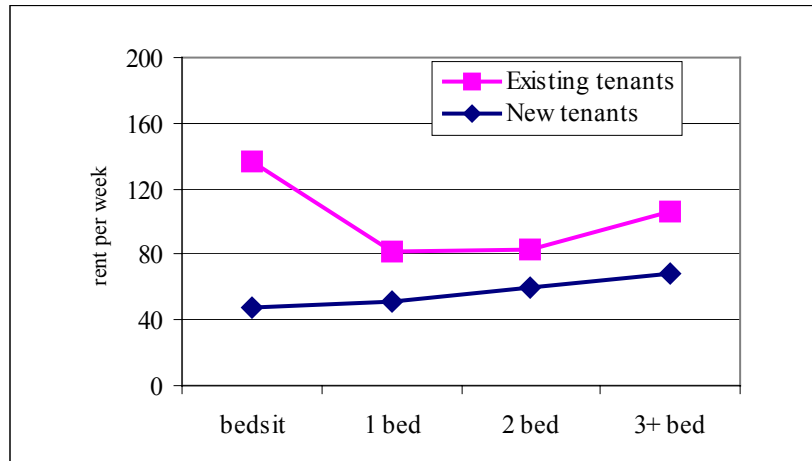
Appendix 7 Comparison of Existing and New RSL tenants' rents by region (1999)



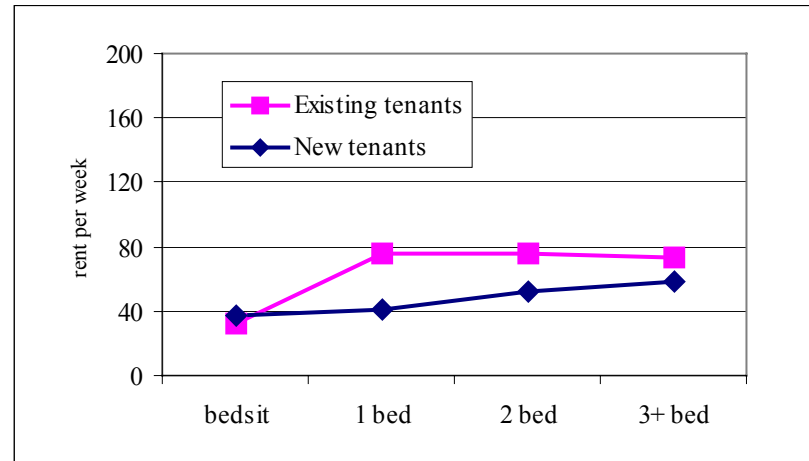
London



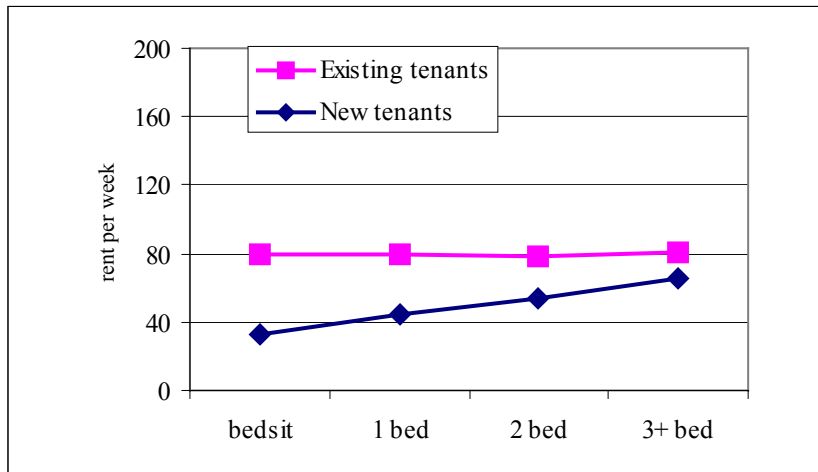
South East



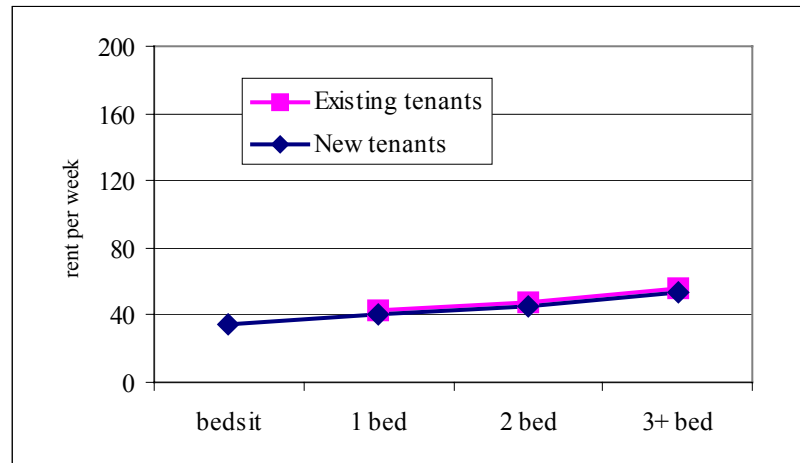
South West



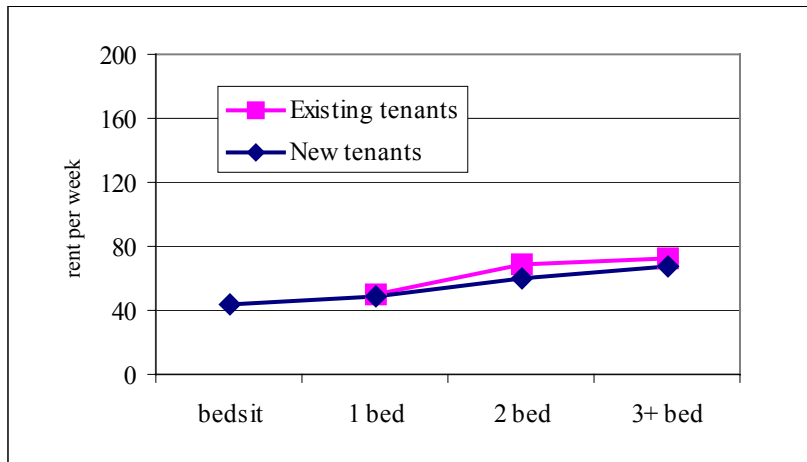
East Midlands



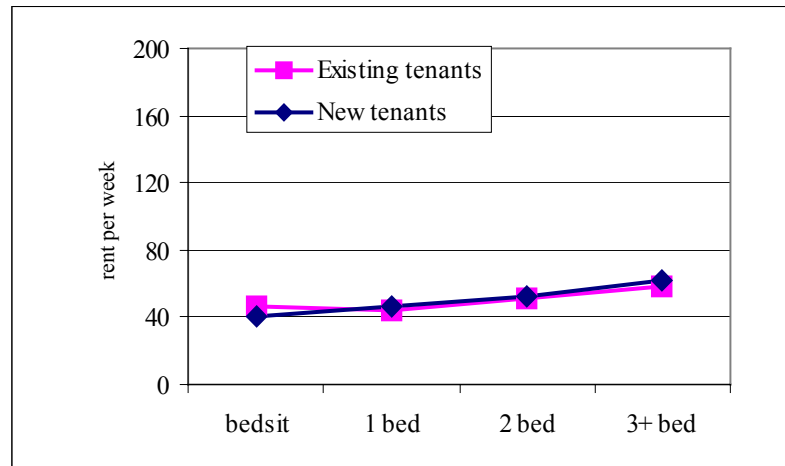
Yorkshire and the Humber



Merseyside



East



West Midlands



Appendix 8 Changes in Local Authority rents between 1995 and 1999 (£ per week)

Region	1 bed			2 bed			3+ bed			All		
	1995	1999	increase	1995	1999	increase	1995	1999	increase	1995	1999	increase
East	£34.18	£39.68	16.10%	£39.84	£46.19	15.95%	£44.24	£51.74	16.96%	£40.29	£46.59	15.64%
East Midlands	£30.22	£35.84	18.60%	£32.74	£37.94	15.88%	£34.98	£40.19	14.90%	£33.10	£38.39	15.98%
London	£44.12	£50.57	14.61%	£49.64	£58.13	17.10%	£56.64	£66.31	17.08%	£50.10	£58.13	16.04%
Merseyside	£31.38	£36.53	16.40%	£34.75	£40.77	17.32%	£37.31	£44.10	18.20%	£35.46	£41.72	17.65%
North East	£29.48	£33.56	13.84%	£32.67	£36.71	12.36%	£35.37	£39.96	12.97%	£33.22	£37.47	12.81%
North West	£30.31	£34.10	12.49%	£34.20	£38.80	13.45%	£38.00	£41.90	10.25%	£34.75	£38.63	11.16%
South East	£38.13	£43.92	15.18%	£43.93	£50.03	13.88%	£48.86	£55.85	14.32%	£44.24	£50.31	13.72%
South West	£35.62	£37.55	5.42%	£39.65	£43.11	8.74%	£43.61	£49.14	12.67%	£40.11	£43.99	9.66%
West Midlands	£30.70	£35.08	14.25%	£34.31	£39.31	14.58%	£37.83	£44.09	16.55%	£35.05	£40.33	15.07%
Yorks. & the Humber	£27.78	£31.84	14.61%	£29.50	£33.92	14.97%	£31.30	£37.02	18.29%	£29.82	£34.68	16.30%
<b>Total</b>	<b>£34.52</b>	<b>£39.56</b>	<b>14.60%</b>	<b>£38.05</b>	<b>£43.81</b>	<b>15.14%</b>	<b>£40.98</b>	<b>£47.33</b>	<b>15.50%</b>	<b>£38.33</b>	<b>£44.05</b>	<b>14.92%</b>

Source: CIPFA, Rent data, 1999/00

Appendix 9 Changes in private rents between 1995 and 1999 (£ per week)

Region	bedsit			1 bed			2 bed			3+ bed			All		
	1995	1999	increase	1995	1999	increase	1995	1999	increase	1995	1999	increase	1995	1999	increase
East	58.84	53.21	-10%	60.64	70.08	16%	70.49	84.67	20%	76.50	94.55	24%	70.58	79.50	13%
East Midlands	43.35	40.79	-6%	46.55	52.95	14%	54.02	63.66	18%	59.77	67.12	12%	55.61	58.99	6%
London	68.11	75.37	11%	81.01	100.75	24%	98.13	125.53	28%	113.54	148.27	31%	95.86	114.31	19%
Merseyside	45.83	44.31	-3%	51.34	57.22	11%	62.12	68.96	11%	70.55	76.61	9%	61.62	63.63	3%
North East	30.00	40.19	34%	46.61	49.69	7%	49.83	56.51	13%	56.90	62.47	10%	52.56	56.34	7%
North West	47.50	48.77	3%	53.72	57.21	7%	61.25	66.83	9%	69.62	74.46	7%	63.15	65.94	4%
South East	63.38	58.30	-8%	67.33	76.01	13%	70.11	98.98	41%	95.37	112.01	17%	77.11	88.11	14%
South West	48.17	51.90	8%	59.44	67.01	13%	71.21	82.05	15%	78.95	90.95	15%	70.92	75.50	6%
West Midlands	48.71	45.97	-6%	50.27	60.82	21%	61.71	72.51	17%	68.36	77.57	13%	62.19	68.66	10%
Yorks. & the Humber	45.52	41.61	-9%	47.33	54.71	16%	55.59	64.94	17%	61.58	69.97	14%	56.49	61.66	9%
<b>Total</b>	<b>38.92</b>	<b>52.75</b>	<b>36%</b>	<b>59.68</b>	<b>68.21</b>	<b>14%</b>	<b>66.64</b>	<b>81.78</b>	<b>23%</b>	<b>75.72</b>	<b>88.45</b>	<b>17%</b>	<b>68.42</b>	<b>76.09</b>	<b>11%</b>

Source: TRS/ODPM, 1999/00;

Appendix 10 Changes in user cost of LCHO between 1995 and 1999 (£ per week)

Region	1 bed			2 bed			3+ bed			All		
	1995	1999	increase	1995	1999	increase	1995	1999	increase	1995	1999	increase
East	60.28	68.05	13%	80.85	90.60	12%	104.46	132.98	27%	91.86	115.75	26%
East Midlands	51.32	53.30	4%	61.03	61.58	1%	76.48	88.98	16%	69.82	80.25	15%
London	65.90	107.97	64%	91.26	147.24	61%	119.94	212.12	77%	103.19	170.24	65%
Merseyside	48.54	49.10	1%	56.65	58.92	4%	74.71	85.18	14%	68.43	79.03	15%
North East	46.98	40.42	-14%	51.52	50.96	-1%	70.47	75.67	7%	59.88	65.73	10%
North West	52.69	54.09	3%	58.6	58.78	0%	80.79	93.79	16%	70.18	81.61	16%
South East	86.55	78.46	-9%	108.98	110.10	1%	143.22	166.48	16%	117.60	141.32	20%
South West	56.13	61.34	9%	74.96	81.63	9%	94.45	114.66	21%	83.88	100.94	20%
West Midlands	57.29	57.79	1%	67.33	69.64	3%	85.62	99.40	16%	77.81	90.10	16%
Yorks. & the Humber	57.17	47.02	-18%	60.17	57.32	-5%	76.88	80.51	5%	68.49	72.26	6%
Total	67.45	79.33	18%	74.67	85.43	14%	96.55	119.57	24%	85.11	106.49	25%

Source: Halifax/Nationwide, 1998/99

Appendix 11: Target rents compared with RSL rents for England (2001/02)

Region	Local areas	Average Target Rent	Average Actual rent
East	Breckland	£64.79	£52.27
	Basildon	£65.03	£68.11
	Braintree	£65.85	£66.87
	Total	£63.17	£57.34
East Midlands	Leicester	£50.18	£51.63
	North West Leicestershire	£52.01	£54.77
	South Holland	£49.52	£57.03
	Total	£53.04	£49.82
London	Hackney	£74.05	£62.64
	Sutton	£73.19	£64.21
	Tower Hamlets	£75.35	£63.55
	Wandsworth	£95.75	£66.83
	Total	£79.38	£65.06
Merseyside	Liverpool	£51.37	£47.11
	Wirral	£50.21	£48.48
	Total	£51.53	£47.36
North East	Middlesborough	£55.08	£49.77
	Newcastle-upon-Tyne	£46.73	£44.75
	Blyth Valley	£41.80	£45.92
	Total	£50.24	£46.24
North West	Manchester	£47.61	£49.65
	Trafford	£56.37	£52.34
	Wigan	£45.32	£49.36
	Total	£50.02	£49.58
South East	Arun	£64.33	£67.15
	Mid Sussex	£67.99	£67.85
	Winds & M/Head	£75.97	£70.28
	Total	£66.19	£63.46
South West	Bristol	£54.26	£57.34
	North Somerset	£57.25	£58.76
	Cotswold	£62.15	£63.90
	Total	£55.72	£55.37
West Midlands	Birmingham	£56.00	£53.11
	Dudley	£54.87	£55.59
	South Staffordshire	£54.73	£48.82
	Total	£54.81	£49.76
Yorkshire & the Humber	Bradford	£47.87	£50.24
	Kirkless	£52.11	£53.17
	Harrogate	£53.67	£55.46
	Total	£49.01	£49.13
England		£60.38	£55.61

Source: Regulatory Statistical Return (2001/02)