

# Affordable Rural Homes – More Than Bricks

*30<sup>th</sup> June 2021*

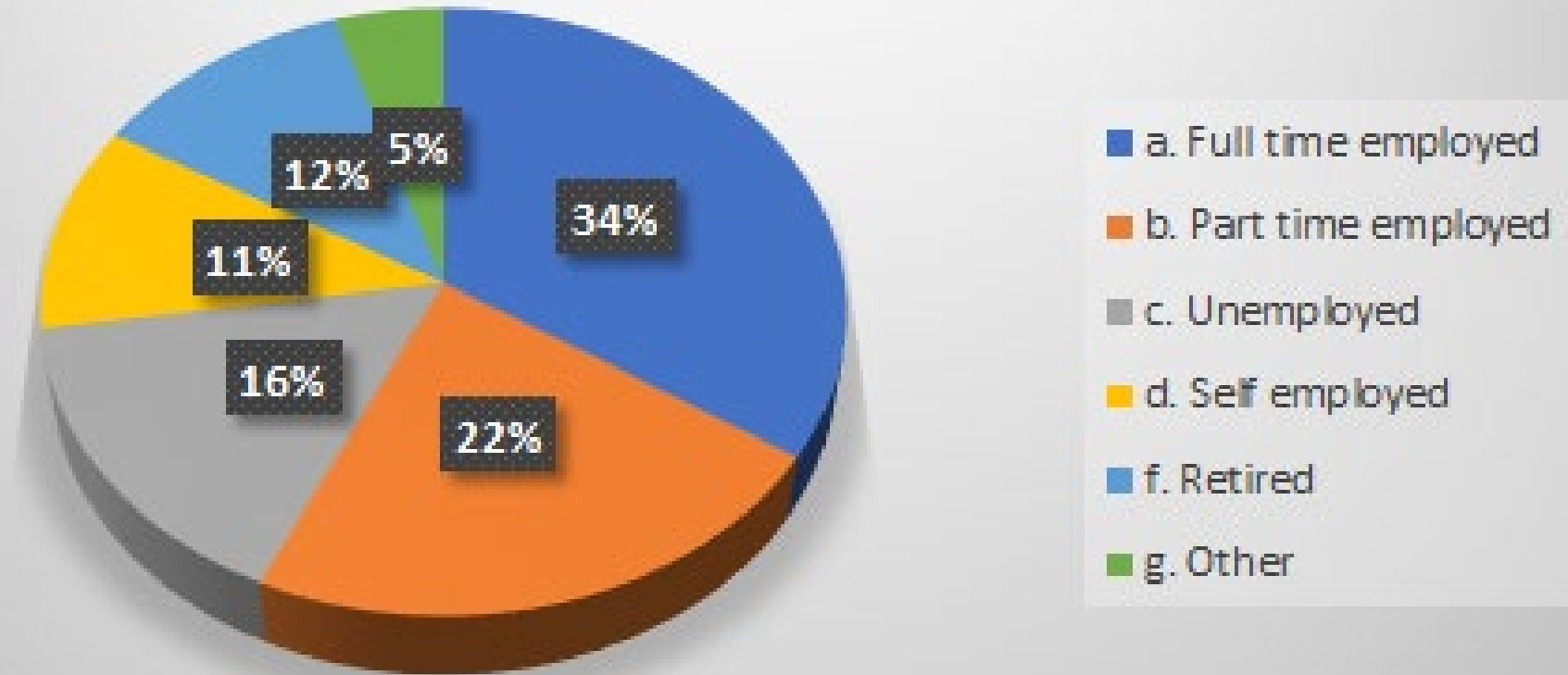
Martin Collett  
*Chief Executive*  
English Rural HA



***“The number of households categorised as homeless in rural local authorities in England rose to 19,975 – an increase of 115% from 2017-18 – according to the countryside charity CPRE, and the Rural Services Network, which represents many parish councils and other countryside organisations.”***

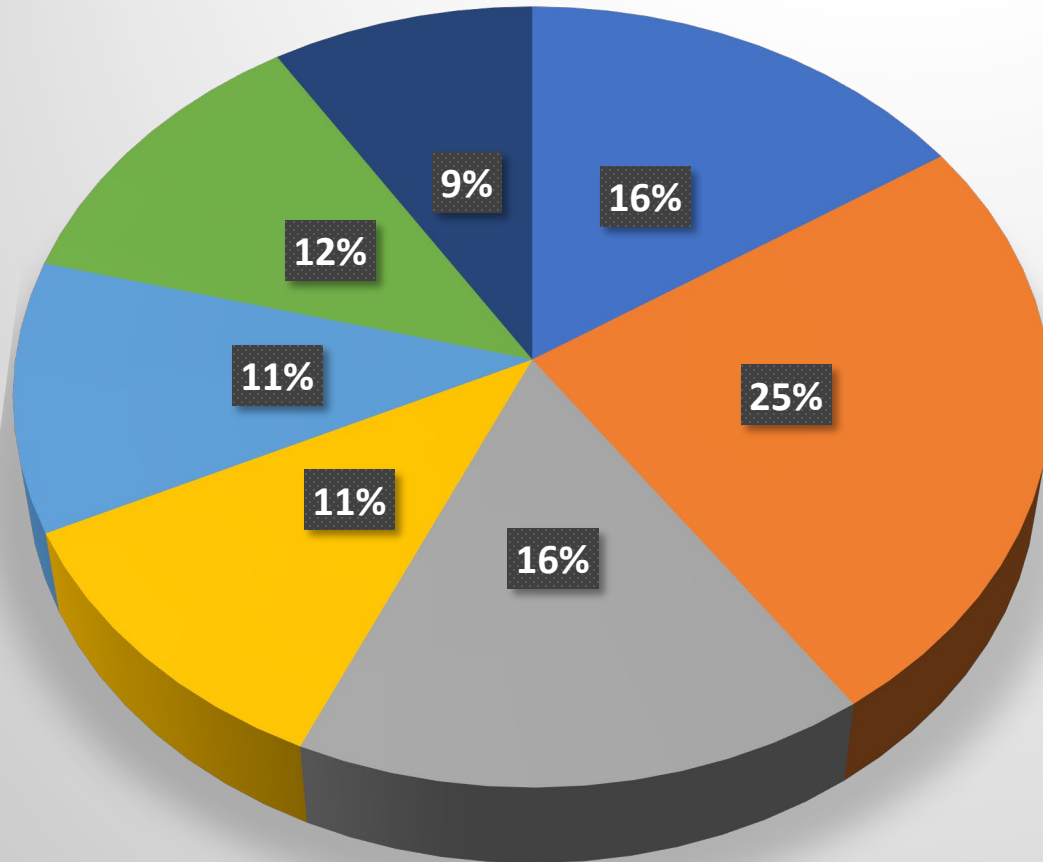


# What is your current employment status?



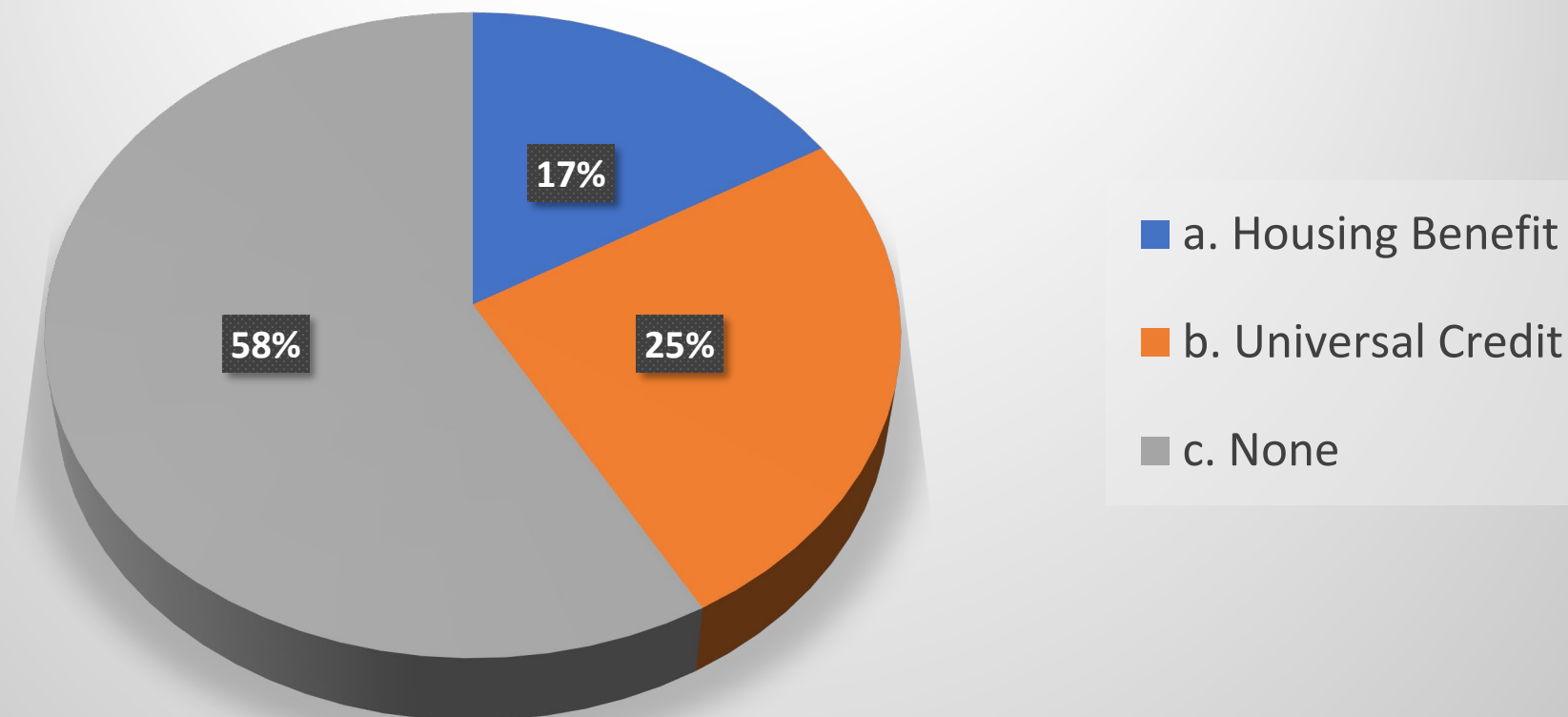


Thinking about all the income that your household receives from employment, benefits and other sources, what is the total income?

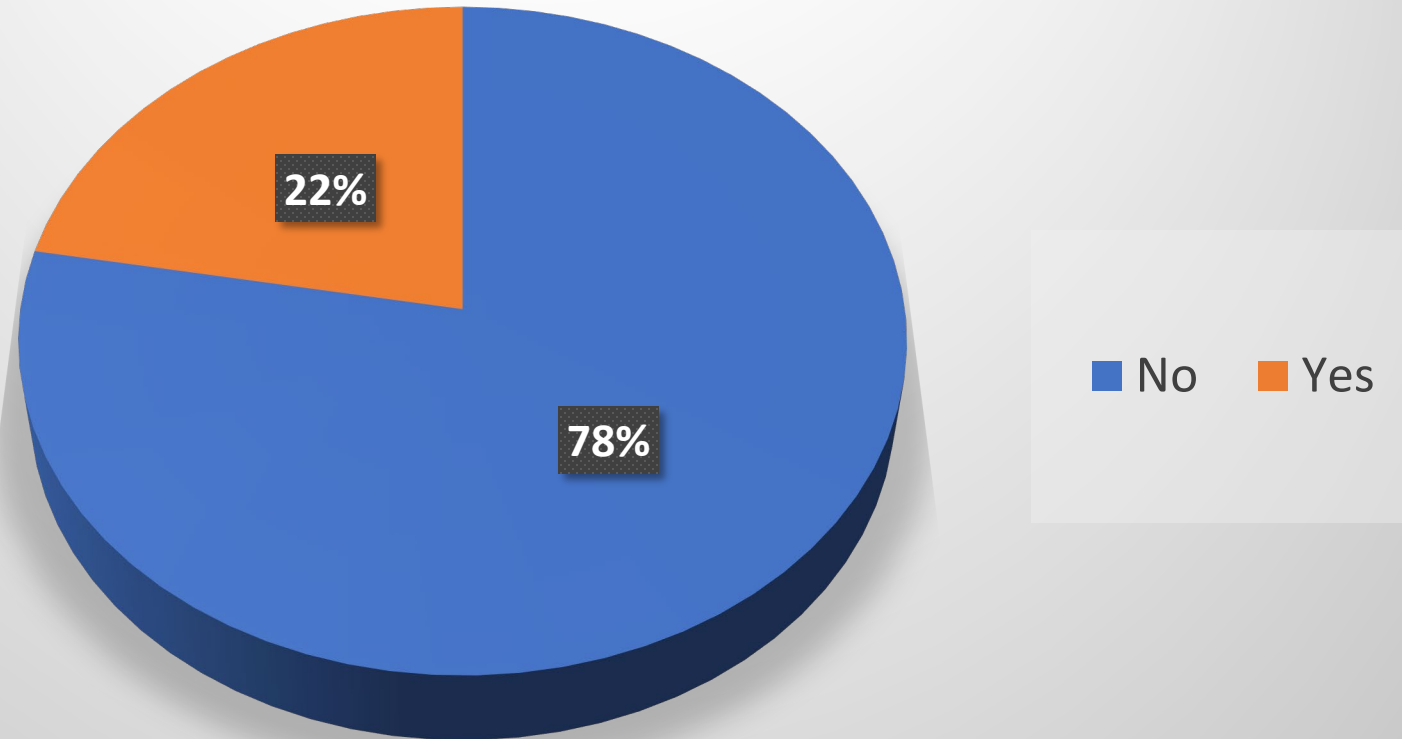


- a. Less than -£10,000 per year (-£192 or less per week)
- b. Between -£10,000 and -£15,000 per year (-£192 and -£288 per week)
- c. Between -£15,000 and -£20,000 per year (-£288 and -£385 per week)
- d. Between -£20,000 and -£25,000 per year (-£385 and -£480 per week)
- e. Between -£25,000 and -£30,000 per year (-£480 and -£577 per week)
- f. Between -£30,000 and -£40,000 per year (-£577 and -£796 per week)
- g. Between -£40,000 and -£60,000 per year (-£796 and -£1,154 per week)

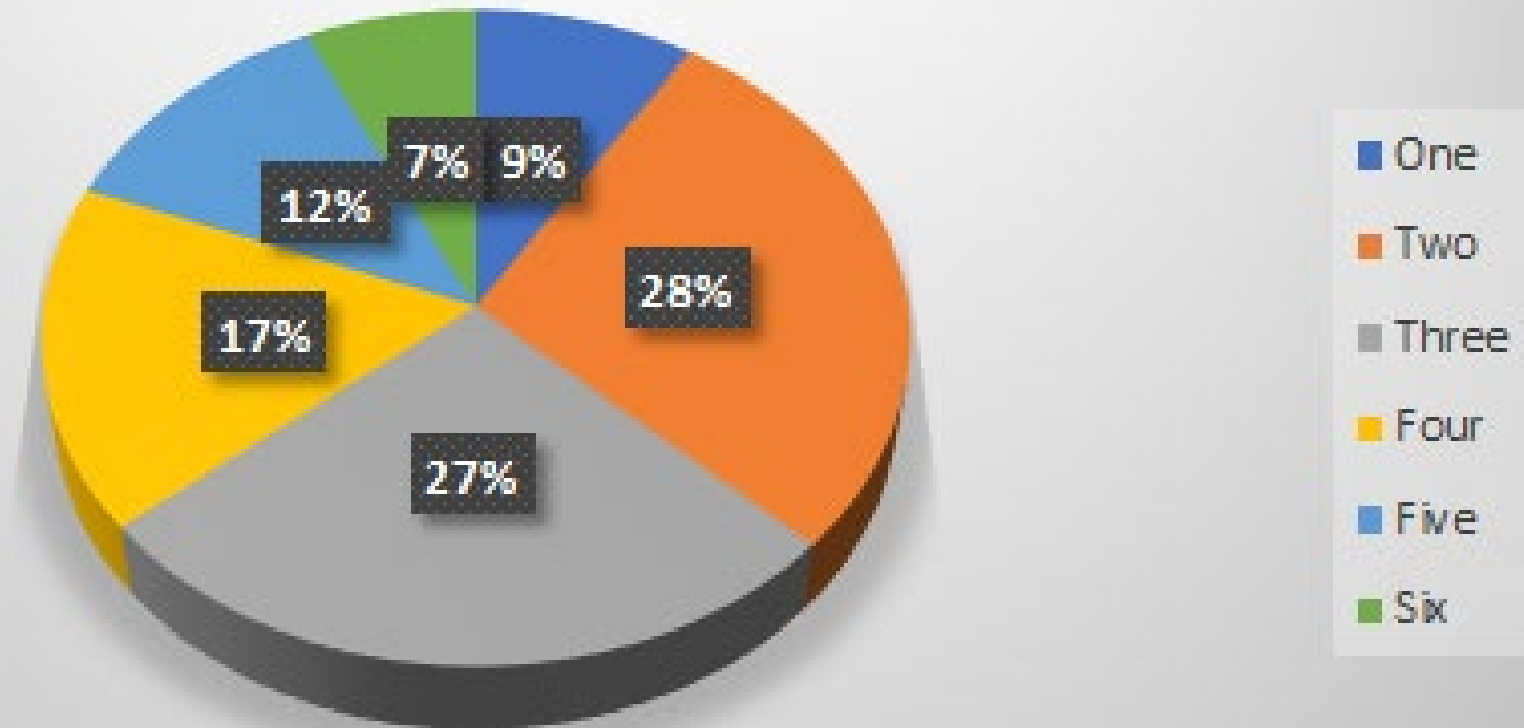
Does your household currently receive any of the following benefits towards the cost of your rent?



**Does anyone in your household have a long-term illness, health problems or disability which limits their daily activity or work they can do, including any problems that are due to old age?**



# How many people usually live in your household?



Question	Response
Thinking about your rent separately, that your payment offers value for money?	<u>97%</u>
How satisfied are you with the overall quality of your home?	<u>90%</u>
How satisfied are you that The Housing Association provides a home that is safe and secure?	<u>96%</u>
How satisfied are you with the heating and energy efficiency of your home?	<u>79%</u>
Overall, how satisfied are you with your development as a place to live?	<u>97%</u>



**“Research published by Shelter found that 1 in 5 English adults (21%) said a housing issue had negatively impacted upon their mental health in the last 5 years. Housing affordability was the most frequently referenced issue by those who saw housing pressures having had a negative impact upon their mental health. 3 in 10 of those who have had a housing problem or worry in the last five years, not only said that it had had a negative mental impact, but that they had no issue with their mental health previously.”**

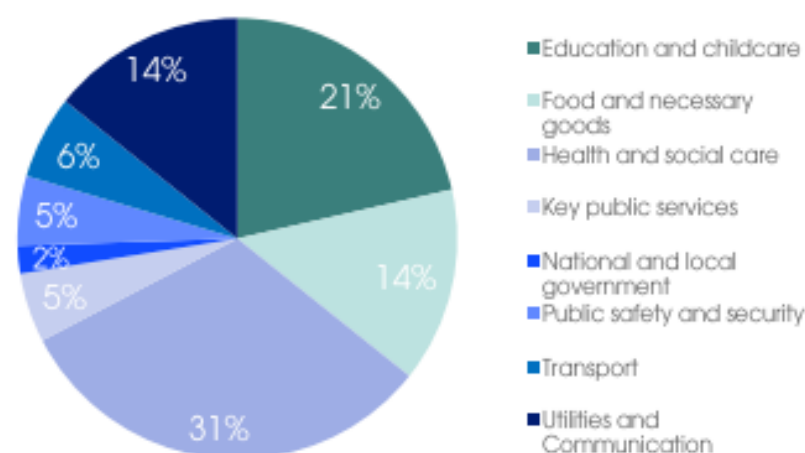


## Covid has shone a light on the wide-ranging role of key workers

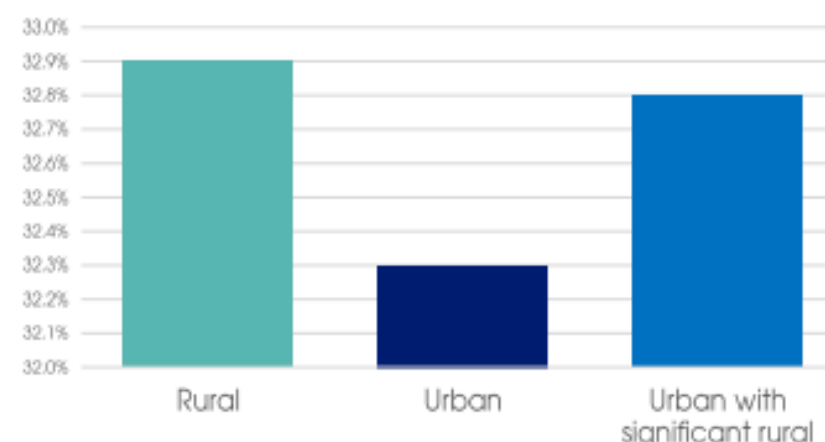
Prior to the pandemic, those working in the National Health Service, education, public safety and security were generally regarded as the key workers in England.

Lockdown has shown the vital role that workers doing 'unskilled' jobs play in keeping the country safe and functioning. Supermarket employees, delivery drivers, postal workers, social care staff, and cleaners, to name but a few, have all been essential.

Key workers by occupation groups  
United Kingdom, 2019



Key workers as a proportion of working-age people  
in employment  
United Kingdom, 2019



## Key worker occupations important for employment in rural and urban areas

Key workers make up just under a third of employed people in rural settings – marginally higher than in urban areas. Rural safety can rely on the likes of retained firefighters and RNLI volunteers, who must live and work within minutes of their station.

Housing costs are often higher in rural areas than in nearby urban locations. The following page compares incomes of key workers whose jobs are in rural districts with property prices in both the places where they work and neighbouring towns and cities within a 30-minute car journey.

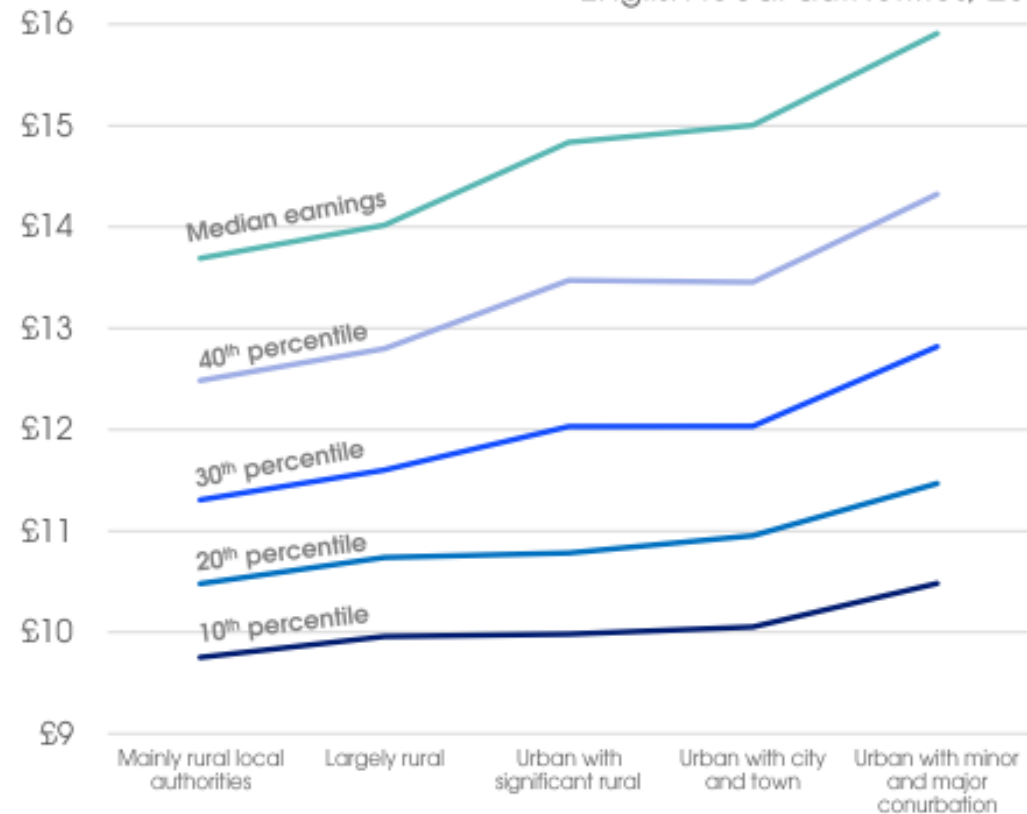
# Workers' wages lower in rural locations

Wages and salaries paid by employers in rural areas are, on average, lower than those paid in towns, cities and conurbations.

Whereas the average median full-time gross wage in an English 'mainly rural' local authority is just under £14, it is just under £16 in the conurbations.

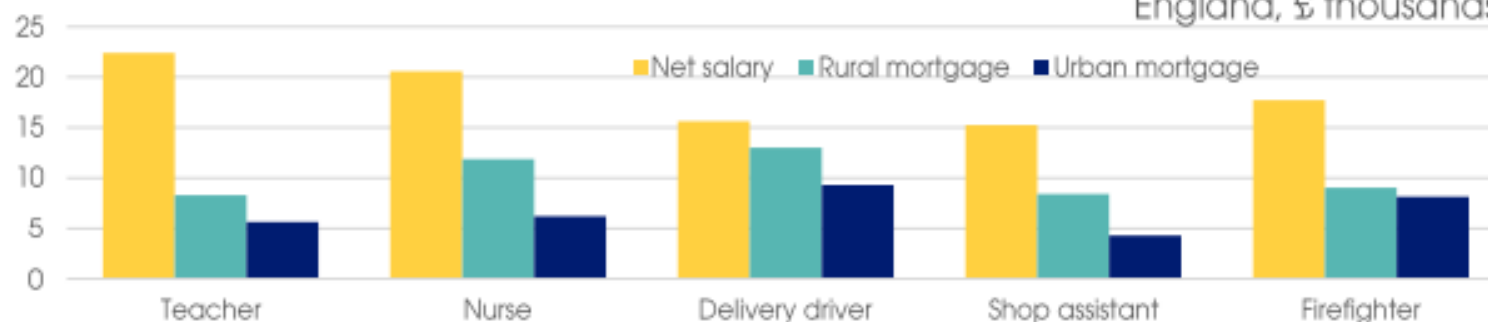
This difference is seen throughout the income distributions – with the lowest paid in rural areas being paid less than the lowest paid in urban jobs.

Hourly wage of full-time workers  
English local authorities, 2019

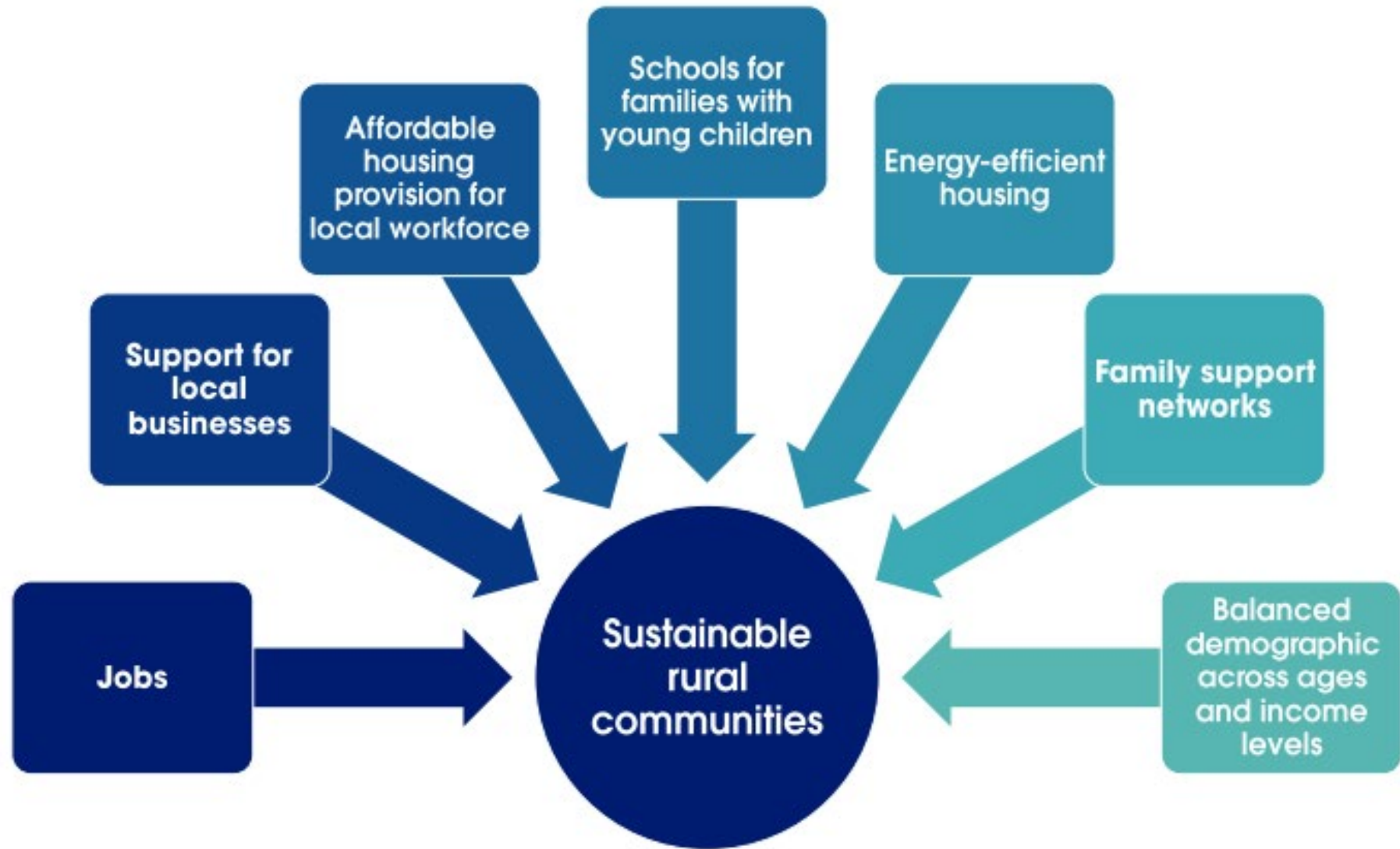


# Mortgages unaffordable for rural key workers

Net annual salary and average mortgage payments for select key workers  
England, £ thousands



	Primary school teacher	Nurse	Delivery driver	Shop assistant	Retained firefighter & part-time receptionist
Case study	Qualified one year. Works in <b>East Riding of Yorkshire</b>	Newly qualified. Works in <b>South Hams</b>	Delivers for food retailer in <b>Stratford-upon-Avon</b>	Works in a village shop in <b>Staffordshire Moorlands</b>	Must live in five minute radius of fire station in <b>High Peak</b>
Net salary	£22,408	£20,577	£15,631	£15,245	£17,713
Average flat or house price	Rural: £133,500 Urban: £100,000	Rural: £210,000 Urban: £110,000	Rural: £230,000 Urban: £165,000	Rural: £149,000 Urban: £76,000	Rural: £160,000 Urban: £144,000





in a safe, lovely area.