



Household Income and House Prices

Presented at Parish
and Distinctive Area
level as Means,
Medians and 25th
percentiles

August 2016

Note of caution:

Because Paycheck, StreetValue and ACORN make use of new datasets as they become available over time, the information that these datasets are based on changes from year to year. Therefore, it is not possible to compare figures over time; as change may reflect that one year's data may have been based on slightly different sources rather than genuine change in income/house prices/socio-economic classification in an area.

Information is available at other geographies such as Wards and Housing Market Areas.

National, County, National Park and District Levels

Source: CACI (2016)	Paycheck – Annual Household Income			Street Value			Affordability Ratios		
District	Mean Household Income	Median Household Income	Lower Quartile Household Income	Mean House Price	Median House Price	Lower Quartile House Price	Mean House Price to Household Income	Median House Price to Household Income	Lower Quartile House Price to Household Income
Allerdale	£32,017	£25,000	£13,784	£166,070	£135,454	£87,638	5.2	5.4	6.4
Barrow-in-Furness	£29,090	£22,623	£12,847	£122,496	£101,556	£70,983	4.2	4.5	5.5
Carlisle	£31,466	£24,984	£14,038	£142,928	£121,609	£85,017	4.5	4.9	6.1
Copeland	£31,818	£24,793	£13,737	£129,228	£99,518	£72,729	4.1	4.0	5.3
Eden	£34,166	£28,086	£15,893	£211,243	£184,679	£139,330	6.2	6.6	8.8
South Lakeland	£37,789	£31,189	£17,490	£259,887	£214,689	£160,990	6.9	6.9	9.2
Cumbria	£32,905	£26,192	£14,523	£174,380	£144,644	£92,493	5.3	5.5	6.4
GB	£37,476	£29,449	£15,909	£265,083	£185,833	£117,078	7.1	6.3	7.4
LDNP	£39,759	£33,237	£18,729	£322,357	£266,963	£192,974	8.1	8.0	10.3

Note: 8.1% Household Income less than £10k in LDNP

Source: CACI (2016)	ACORN - % Persons						
District	Population	Category 1 – Affluent Achievers	Category 2 – Rising Prosperity	Category 3 – Comfortable Communities	Category 4 – Financially Stretched	Category 5 – Urban Adversity	Category 6 – Not Private Households
Allerdale		16.1	0.4	36.7	33.1	12.5	1.3
Barrow-in-Furness		12.7	0.5	26.6	31.2	28.2	0.8
Carlisle		15.2	2.0	35.2	29.4	17.3	1.0
Copeland		14.2	1.1	29.7	43.8	9.6	1.7
Eden		16.3	0.2	59.9	18.5	3.8	1.3
South Lakeland		41.0	1.5	33.4	19.2	3.5	1.5
Cumbria		20.4	1.0	35.8	29.1	12.5	1.3
Lake District National Park	40,770	40.6	0.8	41.1	13.3	2.1	2.2
GB		22.8	9.3	26.6	22.7	17.7	0.9

Category 1 - Affluent Achievers (Typically - Lavish lifestyles, Executive wealth and Mature money)

These are some of the most financially successful people in the UK. They live in wealthy, high status rural, semi-rural and suburban areas of the country. Middle aged or older people, the 'baby-boomer' generation, predominate with many empty nesters and wealthy retired. Some neighbourhoods contain large numbers of well-off families with school age children, particularly the more suburban locations.

These people live in large houses, which are usually detached with four or more bedrooms. Some will own homes worth many millions. Other homes are significantly more expensive than the average for their locality. Around one in eight of these families will own a second property. A high proportion of these people are very well educated and employed in managerial and professional occupations. Many own their own business. Incomes are generally well above average. Many can afford to spend freely and frequently and have also built up savings and investments.

Wealth has also been, or is being, built up through their expensive houses. Most of these people are owner occupiers, with half owning their home outright and the remainder often having significant equity in their homes.

Usually confident with new technology and managing their finances, these people are established at the top of the social ladder. They are healthy, wealthy and confident consumers.

Category 2 - Rising Prosperity (Typically – City Sophisticates and Career Climbers)

These are generally younger, well educated, and mostly prosperous people living in our major towns and cities. Most are singles or couples, some yet to start a family, others with younger children. Often these are highly educated younger professionals moving up the career ladder.

Most live in converted or modern flats, with a significant proportion of these being recently built executive city flats. Some will live in terraced town houses. While some are buying their home, occasionally through some form of shared equity scheme, others will be renting.

While many have good incomes not all might yet have had time to convert these into substantial savings or investments. They are likely to be financially confident, managing their money and choosing the provider of their financial, or other, services.

They are the internet generation, 'early adopters' most likely to use smart phones and frequently use the internet and new technology.

These people have a cosmopolitan outlook and enjoy their urban lifestyle. They like to eat out in restaurants, go to the theatre and cinema and make the most of the culture and nightlife of the big city.

Category 3 – Comfortable Communities (Typically – Countryside Communities, Successful suburbs, Steady neighbourhoods, Comfortable seniors and Starting out)

This category contains much of middle-of-the-road Britain, whether in the suburbs, smaller towns or the countryside. All lifestages are represented in this category. Many areas have mostly stable families and empty nesters, especially in suburban or semi-rural locations. There

are also comfortably off pensioners, living in retirement areas around the coast or in the countryside and sometimes younger couples just starting out on their lives together. Generally people own their own home. Most houses are semi-detached or detached, overall of average value for the region. Incomes overall are average, some will earn more, the younger people a bit less than average. Those better established might have built up a degree of savings or investments.

Employment is in a mix of professional and managerial, clerical and skilled occupations. Educational qualifications tend to be in line with the national average.

Most people are comfortably off. They may not be very wealthy, but they have few major financial worries.

Category 4 – Financially Stretched (Typically – Student life, Modest means, Striving families and Poorer pensioners)

This category contains a mix of traditional areas of Britain. Housing is often terraced or semi-detached, a mix of lower value owner occupied housing and homes rented from the council or housing associations, including social housing developments specifically for the elderly. This category also includes student term-time areas. There tends to be fewer traditional married couples than usual and more single parents, single, separated and divorced people than average.

Incomes tend to be well below average. Although some have reasonably well paid jobs more people are in lower paid administrative, clerical, semi-skilled and manual jobs. Apprenticeships and O levels are more likely educational qualifications. Unemployment is above average as are the proportions of people claiming other benefits.

People are less likely to engage with financial services. Fewer people are likely to have a credit card, investments, a pension scheme, or much savings. Some are likely to have been refused credit. Some will be having difficulties with debt.

These people are less likely than average to use new technology or to shop online or research using the internet, although will use the internet socially.

Overall, while many people in this category are just getting by with modest lifestyles a significant minority are experiencing some degree of financial pressure.

Category 5 – Urban adversity (Typically – Young hardship, Struggling Estates, Difficult circumstances)

This category contains the most deprived areas of large and small towns and cities across the UK. Household incomes are low, nearly always below the national average. The level of people having difficulties with debt or having been refused credit approaches double the national average. The numbers claiming Jobseeker's Allowance and other benefits is well above the national average. Levels of qualifications are low and those in work are likely to be employed in semi-skilled or unskilled occupations.

The housing is a mix of low rise estates, with terraced and semi-detached houses, and purpose built flats, including high rise blocks. Properties tend to be small and there may be overcrowding. Over half of the housing is rented from the local council or a housing association.

There is some private renting. The relatively small proportion of the housing is owner occupied is generally of low value. Where values are influenced by higher urban property prices these are still lower value relative to the location.

There are a large number of single adult households, including many single pensioners, lone parents, separated and divorced people. There are higher levels of health problems in some areas.

These are the people who are finding life the hardest and experiencing the most difficult social and financial conditions.

Category 6 – Not Private households

These are postcodes where the bulk of the residents are not living in private households. The category forms a single group, R – Not private households, which are sub-divided into three types:

- Active communal population
- Inactive communal population
- Business addresses without resident population

Distinctive Area and Parish level

Distinctive Area	Source: CACI (2016)	Annual Household % income £0-10K	Paycheck			Street Value	Affordability Ratio
	Parish		Mean Household Income	Median Household Income	Lower Quartile Household Income	Mean House Price	Mean House Price to Household Income
North	Above Derwent CP	5.0	£46,338	£39,603	£23,401	£401,230	8.7
	Bassenthwaite CP	5.9	£41,715	£35,461	£20,892	£366,160	8.8
	Bewaldeth and Snittlegarth CP	9.6	£32,319	£26,891	£16,040	£344,250	10.7
	Blindbothel CP	3.6	£51,089	£44,329	£26,896	£392,171	7.7
	Blindcrake CP	4.6	£44,164	£38,082	£22,908	£305,482	6.9
	Borrowdale CP	5.3	£43,066	£37,084	£22,009	£442,296	10.3
	Buttermere CP	5.1	£44,742	£38,718	£22,908	£516,708	11.5
	Caldbeck CP	6.9	£40,743	£40,743	£19,664	£347,591	8.5
	Embleton CP	5.7	£42,402	£42,402	£21,030	£351,450	8.3
	Ireby and Uldale CP	7.8	£36,602	£36,602	£18,091	£387,533	7.9
	Keswick CP	10.5	£36,229	£36,229	£16,506	£295,000	8.1
	Lorton CP	4.5	£49,050	£49,050	£24,800	£500,626	10.2
	Loweswater CP	3.7	£50,822	£50,822	£26,649	£459,046	9.0
	Setmurthy CP	4.6	£47,684	£47,684	£24,867	£383,022	8.0
	St. John's Castlerigg and Wythburn CP	8.0	£36,451	£36,451	£18,028	£365,006	10.0
	Threlkeld CP	8.8	£34,182	£34,182	£17,085	£288,059	8.4
Underskiddaw CP	4.3	£48,872	£48,872	£25,026	£505,918	10.4	
Wythop CP	3.2	£54,835	£54,835	£30,006	£555,824	10.1	
AVERAGE FOR NDA							9.1
East	Askham CP	7.4	£38,297	£32,892	£19,061	£338,980	8.9
	Bampton CP	7.5	£37,045	£31,582	£18,503	£320,923	8.7
	Barton CP	6.5	£40,288	£34,627	£20,052	£349,955	8.7
	Dacre CP	6.9	£41,822	£34,924	£19,820	£272,480	6.5
	Grayrigg CP	6.3	£40,432	£34,494	£20,309	£284,630	7.0
	Hutton CP	4.0	£48,173	£41,480	£25,085	£372,060	7.7
	Lowther CP	11.7	£33,386	£26,885	£15,300	£235,149	7.0

	Martindale CP	7.2	£37,036	£31,015	£18,487	£451,273	12.2
	Matterdale CP	4.7	£47,144	£40,218	£23,857	£481,951	10.2
	Mungrisdale CP	7.5	£37,923	£31,799	£18,534	£343,054	9.0
	Orton CP	7.7	£37,868	£32,169	£18,680	£270,748	7.1
	Patterdale CP	8.9	£36,299	£29,979	£17,355	£337,363	9.3
	Shap Rural CP	6.6	£39,074	£34,020	£19,930	£274,684	7.0
	Tebay CP	11.9	£30,713	£25,688	£14,977	£133,265	4.3
	Thrimby CP	4.4	£42,050	£37,930	£23,470	£310,750	7.4
	Whinfell CP	6.0	£44,738	£38,644	£22,078	£383,492	8.6
AVERAGE FOR EDA							8.1
West	Bootle CP	13.5	£31,469	£24,916	£14,154	£168,248	5.3
	Drigg and Carleton CP	5.6	£43,785	£37,347	£21,701	£215,244	4.9
	Ennerdale and Kinniside CP	4.2	£50,801	£44,094	£26,470	£275,132	5.4
	Eskdale CP	4.5	£50,065	£43,223	£25,465	£325,474	6.5
	Gosforth CP	7.4	£42,418	£35,190	£19,805	£216,471	5.1
	Irton with Santon CP	6.2	£40,194	£34,306	£20,207	£248,343	6.2
	Lamplugh CP	4.8	£46,681	£40,067	£23,665	£259,266	5.6
	Millom Without CP	7.1	£41,175	£34,760	£19,832	£251,181	6.1
	Muncaster CP	9.2	£36,793	£30,877	£17,551	£241,671	6.6
	Ponsonby CP	4.6	£44,366	£38,878	£23,537	£240,000	5.4
	Ulpha CP	7.7	£38,115	£32,013	£18,483	£382,071	10.0
	Waberthwaite CP	8.6	£32,435	£27,600	£16,713	£229,379	7.1
	Wasdale CP	4.8	£42,186	£36,666	£22,237	£313,679	7.4
	Whicham CP	7.7	£36,708	£31,138	£18,300	£241,602	6.6
AVERAGE FOR WDA							6.3
Central and South East	Broughton East CP	4.0	£48,889	£42,671	£25,997	£429,250	8.8
	Cartmel Fell CP	3.5	£51,641	£44,951	£27,450	£608,397	11.8
	Crook CP	4.3	£48,547	£41,668	£24,944	£494,709	10.2
	Crosthwaite and Lyth CP	4.8	£45,896	£39,169	£23,330	£456,193	9.9
	Fawcett Forest CP	4.7	£43,992	£39,156	£23,801	£370,000	8.4
	Helsington CP	4.8	£45,345	£39,185	£23,416	£393,053	8.7
	Hugill CP	5.0	£44,518	£38,315	£22,750	£345,825	7.8
	Kentmere CP	4.7	£46,386	£40,821	£24,419	£587,143	12.7
	Lakes CP	8.9	£38,767	£32,466	£18,174	£419,612	10.8

	Levens CP	5.8	£41,888	£35,927	£21,207	£305,488	8.7
	Longsleddale CP	3.3	£50,191	£43,583	£26,794	£541,125	10.8
	Meathop and Ulpha CP	4.1	£49,125	£42,819	£25,832	£255,427	5.2
	Nether Staveley CP	8.9	£36,337	£30,194	£17,422	£272,366	7.5
	Over Staveley CP	11.4	£33,159	£27,192	£15,562	£278,891	8.4
	Staveley-in-Cartmel CP	4.7	£46,919	£40,230	£23,961	£443,251	9.4
	Skelwith CP	4.6	£45,425	£39,654	£23,958	£517,458	11.4
	Strickland Ketel CP	9.2	£35,842	£29,247	£16,935	£270,077	7.6
	Strickland Roger CP	12.1	£33,272	£25,425	£14,850	£220,347	6.6
	Underbarrow and Bradleyfield CP	4.5	£46,621	£40,055	£24,034	£412,927	8.9
	Upper Allithwaite CP	4.9	£45,392	£39,298	£23,407	£264,678	5.8
	Whitwell and Selside CP	3.7	£49,277	£43,263	£26,459	£350,367	7.1
	Windermere CP	9.7	£38,016	£31,351	£17,388	£332,772	8.8
	Witherslack CP	4.6	£48,567	£41,878	£24,809	£367,353	7.6
AVERAGE FOR C AND SE DA							8.8
South	Blawith and Subberthwaite CP	4.5	£46,361	£40,128	£24,171	£402,355	8.7
	Broughton West CP	5.4	£42,743	£36,741	£21,854	£274,962	6.4
	Claife CP	4.1	£48,810	£42,616	£25,758	£556,147	11.4
	Colton CP	4.6	£46,918	£40,327	£24,137	£417,155	8.9
	Coniston CP	10.6	£34,879	£28,812	£16,252	£334,453	9.6
	Dunnerdale-with-Seathwaite CP	5.1	£42,582	£37,218	£22,343	£410,143	9.6
	Egton with Newland CP	5.6	£44,167	£37,937	£22,110	£244,356	5.5
	Haverthwaite CP	8.3	£38,101	£32,264	£18,341	£269,615	7.1
	Hawkshead CP	5.8	£45,597	£38,820	£22,189	£456,066	10.0
	Kirkby Ireleth CP	7.2	£39,419	£33,167	£19,050	£223,573	5.7
	Lowick CP	5.3	£45,606	£38,840	£22,709	£286,686	6.3
	Satterthwaite CP	5.6	£43,637	£37,713	£22,052	£373,049	8.5
Torver CP	4.2	£50,040	£43,179	£25,883	£426,545	8.5	
AVERAGE FOR SDA							8.1

Source: CACI (2016)		ACORN Socio Economic Profile – % Persons					
District	Population (Census 2011)	Category 1 – Affluent Achievers	Category 2 – Rising Prosperity	Category 3 – Comfortable Communities	Category 4 – Financially Stretched	Category 5 – Urban Adversity	Category 6 – Not private household
Above Derwent CP	1198	85.7	0.0	4.5	7.6	0.0	2.3
Bassenthwaite CP	481	37.3	0.0	40.6	4.6	0.0	17.6
Bewaldeth and Snittlegarth CP	-	0.0	0.0	100.00	0.0	0.0	0.0
Blindbothel CP	174	100.00	0.0	0.0	0.0	0.0	0.0
Blindcraike CP	348	32.6	0.0	67.4	0.0	0.0	0.0
Borrowdale CP	417	70.0	0.0	7.3	3.3	0.0	19.4
Buttermere CP	121	44.7	0.0	40.7	0.0	0.0	14.6
Caldbeck CP	737	28.7	0.0	64.3	1.0	0.0	6.0
Embleton CP	294	30.6	0.0	69.4	0.0	0.0	0.0
Ireby and Uldale CP	458	9.3	0.0	90.0	0.0	0.0	0.7
Keswick CP	4821	33.2	2.0	27.4	29.7	5.1	2.5
Lorton CP	256	84.1	0.0	15.9	0.0	0.0	0.0
Loweswater CP	231	79.4	0.0	20.6	0.0	0.0	0.0
Setmurthy CP	148	59.1	0.0	38.2	0.0	0.0	2.7
St. John's Castlerigg and Wythburn CP	422	7.9	0.0	90.0	2.0	0.0	0.0
Threlkeld CP	423	0.0	0.0	94.9	5.1	0.0	0.0
Underskiddaw CP	264	97.5	0.0	1.7	0.0	0.0	0.8
Wythop CP	-	100.0	0.0	0.0	0.0	0.0	0.0

Source: CACI (2016)		ACORN Socio Economic Profile – % Persons					
District	Population (Census 2011)	Category 1 – Affluent Achievers	Category 2 – Rising Prosperity	Category 3 – Comfortable Communities	Category 4 – Financially stretched	Category 5 – Urban adversity	Category 6 – Not private households
Askham CP	356	0.0	0.0	87.5	12.5	0.0	0.0
Bampton CP	373	13.1	0.0	82.4	4.5	0.0	0.0
Barton CP	238	10.2	0.0	81.2	4.3	0.0	4.3
Dacre CP	1438	40.3	0.0	55.8	3.9	0.0	0.0
Grayrigg CP	242	18.7	0.0	81.3	0.0	0.0	0.0
Hutton CP	438	48.9	0.0	48.9	0.0	0.0	2.1
Lowther CP	465	10.4	0.0	58.1	28.8	0.0	2.7
Martindale CP	-	48.6	0.0	51.4	0.0	0.0	0.0
Matterdale CP	483	78.5	0.0	14.9	0.0	0.0	6.6
Mungrisdale CP	297	4.1	0.0	95.9	0.0	0.0	0.0
Orton CP	588	19.6	0.0	79.7	0.7	0.0	0.0
Patterdale CP	501	10.9	0.2	71.9	13.9	0.0	3.1
Shap Rural CP	130	1.5	0.0	98.5	0.0	0.0	0.0
Tebay CP	776	0.8	0.0	59.3	39.8	0.0	0.0
Thrimby CP	-	33.3	0.0	66.7	0.0	0.0	0.0
Whinfell CP	186	40.5	0.0	59.5	0.0	0.0	0.0

Source: CACI (2016)		ACORN Socio Economic Profile – % Persons					
District	Population (Census 2011)	Category 1 – Affluent Achievers	Category 2 – Rising Prosperity	Category 3 – Comfortable Communities	Category 4 – Financially Stretched	Category 5 – Urban adversity	Category 6 – Not private households
Bootle CP	742	4.0	0.0	72.6	23.5	0.0	0.0
Drigg and Carleton CP	449	34.7	0.0	63.9	0.0	0.0	1.5
Ennerdale and Kinniside CP	220	50.7	0.0	46.4	2.9	0.0	0.0
Eskdale CP	304	47.5	0.0	45.8	4.7	0.0	1.9
Gosforth CP	1396	48.2	0.0	49.0	2.2	0.0	0.6
Irton with Santon CP	316	5.9	0.0	94.1	0.0	0.0	0.0
Lamplugh CP	805	79.0	0.0	21.0	0.0	0.0	0.0
Millom Without CP	859	20.8	0.0	78.2	0.0	0.0	1.0
Muncaster CP	328	20.8	0.0	75.3	3.9	0.0	0.0
Ponsonby CP	205	23.8	0.0	76.2	0.0	0.0	0.0
Ulpha CP	128	26.7	0.0	73.3	0.0	0.0	0.0
Waberthwaite CP	230	0.0	0.0	100.0	0.0	0.0	0.0
Wasdale CP	-	14.1	0.0	79.7	0.0	0.0	6.3
Whicham CP	382	4.0	0.0	96.0	0.0	0.0	0.0

Source: CACI (2016)		ACORN Socio Economic Profile – % Persons					
District	Population (Census 2011)	Category 1 – Affluent Achievers	Category 2 – Rising Prosperity	Category 3 – Comfortable Communities	Category 4 – Financially Stretched	Category 5 – Urban adversity	Category 6 – Not private households
Broughton East CP	196	88.2	0.0	11.8	0.0	0.0	0.0
Cartmel Fell CP	329	73.8	0.0	21.4	0.0	0.0	4.8
Crook CP	364	63.9	0.0	31.5	0.0	0.0	4.6
Crosthwaite and Lyth CP	618	70.4	0.0	27.5	0.0	0.0	2.1
Fawcett Forest CP	-	43.2	0.0	56.8	0.0	0.0	0.0
Helsington CP	308	52.4	0.0	47.6	0.0	0.0	0.0
Hugill CP	446	55.6	0.0	44.4	0.0	0.0	0.0
Kentmere CP	159	76.6	0.0	23.4	0.0	0.0	0.0
Lakes CP	4420	56.1	0.1	19.3	15.9	2.9	5.6
Levens CP	1049	63.4	0.0	28.6	7.1	0.0	0.9
Longsleddale CP	-	81.8	0.0	18.2	0.0	0.0	0.0
Meathop and Ulpha CP	154	68.0	0.0	32.0	0.0	0.0	0.0
Nether Staveley CP	710	47.8	0.0	25.9	18.0	8.3	0.0
Over Staveley CP	437	19.9	0.0	41.6	31.6	0.0	6.9
Staveley-in-Cartmel CP	405	94.3	0.0	5.0	0.0	0.0	0.7
Skelwith CP	155	93.6	0.0	3.7	1.6	0.0	1.1
Strickland Ketel CP	1105	32.0	0.0	32.0	35.9	0.0	0.0
Strickland Roger CP	480	30.3	0.0	0.2	62.6	6.9	0.0
Underbarrow and Bradleyfield CP	330	51.0	0.0	47.0	0.0	0.0	2.0
Upper Allithwaite CP	843	51.0	1.4	47.6	0.0	0.0	0.0
Whitwell and Selside CP	296	64.4	0.0	35.6	0.0	0.0	0.0
Windermere CP	8359	44.7	1.7	21.7	22.6	6.8	2.5
Witherslack CP	499	42.9	0.0	49.6	7.5	0.0	0.0

Source: CACI (2016)		ACORN Socio Economic Profile – % Persons					
District	Population (Census 2011)	Category 1 – Affluent Achievers	Category 2 – Rising Prosperity	Category 3 – Comfortable Communities	Category 4 – Financially Stretched	Category 5 – Urban adversity	Category 6 – Not private households
Blawith and Subberthwaite CP	265	59.8	0.0	38.7	0.0	0.0	1.5
Broughton West CP	912	48.4	0.0	48.0	3.6	0.0	0.0
Claife CP	298	97.9	0.0	0.0	0.0	0.0	2.1
Colton CP	672	73.3	0.0	26.2	0.0	0.0	0.5
Coniston CP	928	18.9	0.0	56.6	23.0	0.0	1.5
Dunnerdale-with-Seathwaite CP	119	29.3	0.0	70.7	0.0	0.0	0.0
Egton with Newland CP	817	39.9	0.2	57.8	2.1	0.0	0.0
Haverthwaite CP	797	28.0	0.0	55.5	13.0	0.0	3.5
Hawkshead CP	519	65.6	0.0	19.1	11.8	0.0	3.5
Kirkby Ireleth CP	1174	37.7	0.0	54.0	8.3	0.0	0.0
Lowick CP	227	31.3	0.0	68.8	0.0	0.0	0.0
Satterthwaite CP	215	55.7	0.0	42.9	1.5	0.0	0.0
Torver CP	-	41.9	0.0	47.9	10.3	0.0	0.0

