

## **Glasgow and the Clyde Valley - Income data and Analysis - HNDA Tool and Report**

The income data provided by CACI has been used to inform the Glasgow and the Clyde Valley Housing Market Partnership's Housing Need and Demand Assessment (2015). This is a piece of research which is used for non-commercial purposes to inform land use planning.

The CACI data used covers the periods 2008-2012 and is covered under the Scottish Government's licence with CACI that allowed the data to be distributed to Scottish Local Authorities in the Scottish Government's annual datapack. The data has been used as follows in the 2015 Housing Need and Demand Assessment:

- As an input to inform house price, income and affordability analysis in Chapter 3 Key Housing Market Drivers and Technical Report 04 Demographic Change in the Glasgow and Clyde Valley Area (2008-2012 data). This displays data for the 8 local authorities of the Housing Market Partnership and Scotland as a comparator. This contributed to the calculations used at the time and presented in the HNDA, although the calculations are not shown within the document the information has contributed to the understanding of affordability within the area as well as other qualitative conclusions that are expressed.
- As an input to the affordability calculation in the CHMA HNDA Tool (2012 data). This uses data for the 8 local authorities of the Housing Market Partnership. This contributed to the calculations used at the time and presented in the HNDA, although the calculations are not shown within the document the information has contributed to the scale of housing need and demand as well as other qualitative conclusions that are expressed.

Listed overleaf area the relevant CACI data used in the 2015 HNDA

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30 March 2015



**Glasgow and the Clyde Valley - CACI Income data - HNDA Tool**

This is the 2012 CACI income data that the Glasgow and the Clyde Valley Housing Market Partnership have used in HNDA2 (2015) and the HNDA Tool to derive its estimates of housing need and demand. Median incomes range from £22,371 in Glasgow City to £28,223 in East Dunbartonshire council areas.

	East	East	Glasgow		North		South	West
Decile	Dunbartonshire	Renfrewshire	City	Inverclyde	Lanarkshire	Renfrewshire	Lanarkshire	Dunbartonshire
<b>Lowest 10% below</b>	£8,953	£8,884	£7,550	£7,946	£8,162	£8,359	£8,409	£7,832
20%	£14,238	£14,153	£12,550	£10,495	£11,191	£11,966	£12,150	£10,025
30%	£19,016	£19,067	£14,451	£15,495	£16,191	£15,812	£16,046	£15,025
40%	£24,574	£24,228	£17,590	£18,730	£19,654	£20,773	£21,033	£18,090
<b>Median</b>	£28,223	£27,769	£22,371	£23,423	£25,337	£26,723	£26,970	£22,717
60%	£40,078	£40,678	£28,311	£30,686	£31,738	£33,119	£34,872	£28,555
70%	£47,057	£50,231	£36,795	£37,557	£39,441	£38,223	£38,018	£36,871
80%	£60,320	£60,919	£43,592	£43,003	£50,782	£51,797	£51,963	£43,623
<b>Highest 10% above</b>	£80,215	£80,665	£65,066	£65,414	£65,961	£70,613	£70,716	£61,112
10.00	£528	£527	£500	£255	£303	£361	£374	£219
20.00	£478	£491	£190	£500	£500	£385	£390	£500
30.00	£556	£516	£314	£324	£346	£496	£499	£307
40.00	£365	£354	£478	£469	£568	£595	£594	£463
50.00	£1,186	£1,291	£594	£726	£640	£640	£790	£584
60.00	£698	£955	£848	£687	£770	£510	£315	£832
70.00	£1,326	£1,069	£680	£545	£1,134	£1,357	£1,394	£675
80.00	£1,990	£1,975	£2,147	£2,241	£1,518	£1,882	£1,875	£1,749
10	£8,953	£8,884	£7,550	£7,946	£8,162	£8,359	£8,409	£7,832
11	£9,482	£9,411	£8,050	£8,201	£8,465	£8,720	£8,783	£8,052
12	£10,010	£9,938	£8,550	£8,456	£8,768	£9,080	£9,157	£8,271
13	£10,538	£10,465	£9,050	£8,710	£9,071	£9,441	£9,531	£8,490
14	£11,067	£10,992	£9,550	£8,965	£9,374	£9,802	£9,905	£8,709
15	£11,595	£11,519	£10,050	£9,220	£9,676	£10,162	£10,279	£8,929
16	£12,124	£12,046	£10,550	£9,475	£9,979	£10,523	£10,654	£9,148
17	£12,652	£12,573	£11,050	£9,730	£10,282	£11,084	£11,028	£9,367
18	£13,181	£13,099	£11,550	£9,985	£10,585	£11,244	£11,402	£9,586
19	£13,709	£13,626	£12,050	£10,240	£10,888	£11,605	£11,776	£9,806
20	£14,715	£14,645	£12,740	£10,995	£11,691	£12,350	£12,539	£10,525
21	£15,193	£15,136	£12,930	£11,495	£12,191	£12,735	£12,929	£11,025
22	£15,671	£15,627	£13,120	£11,995	£12,691	£13,120	£13,319	£11,525
23	£16,149	£16,119	£13,310	£12,495	£13,191	£13,504	£13,708	£12,025
24	£16,627	£16,610	£13,501	£12,995	£13,691	£13,889	£14,098	£12,525
25	£17,104	£17,101	£13,691	£13,495	£14,191	£14,273	£14,487	£13,025
26	£17,582	£17,593	£13,881	£13,995	£14,691	£14,658	£14,877	£13,525
27	£18,060	£18,084	£14,071	£14,495	£15,191	£15,043	£15,267	£14,025
28	£18,538	£18,575	£14,261	£14,995	£15,691	£15,427	£15,656	£14,525
29	£19,016	£19,067	£14,451	£15,495	£16,191	£15,812	£16,046	£15,025
30	£19,571	£19,583	£14,765	£15,819	£16,537	£16,308	£16,545	£15,331
31	£20,127	£20,099	£15,079	£16,142	£16,883	£16,804	£17,043	£15,638
32	£20,683	£20,615	£15,393	£16,466	£17,230	£17,300	£17,542	£15,944
33	£21,239	£21,131	£15,707	£16,789	£17,576	£17,797	£18,041	£16,251
34	£21,795	£21,647	£16,020	£17,113	£17,922	£18,293	£18,540	£16,558
35	£22,351	£22,163	£16,334	£17,436	£18,269	£18,789	£19,038	£16,864
36	£22,907	£22,679	£16,648	£17,760	£18,615	£19,285	£19,537	£17,171
37	£23,462	£23,195	£16,962	£18,083	£18,961	£19,781	£20,036	£17,477
38	£24,018	£23,712	£17,276	£18,407	£19,307	£20,277	£20,535	£17,784
39	£24,574	£24,228	£17,590	£18,730	£19,654	£20,773	£21,033	£18,090
40	£24,939	£24,582	£18,068	£19,200	£20,222	£21,368	£21,627	£18,553
41	£25,304	£24,936	£18,546	£19,669	£20,791	£21,963	£22,221	£19,016
42	£25,669	£25,290	£19,024	£20,138	£21,359	£22,558	£22,814	£19,478
43	£26,034	£25,644	£19,502	£20,608	£21,927	£23,153	£23,408	£19,941
44	£26,398	£25,998	£19,980	£21,077	£22,496	£23,748	£24,001	£20,404
45	£26,763	£26,353	£20,458	£21,546	£23,064	£24,343	£24,595	£20,866
46	£27,128	£26,707	£20,936	£22,015	£23,632	£24,938	£25,189	£21,329
47	£27,493	£27,061	£21,415	£22,485	£24,201	£25,533	£25,782	£21,792
48	£27,858	£27,415	£21,893	£22,954	£24,769	£26,128	£26,376	£22,254
49	£28,223	£27,769	£22,371	£23,423	£25,337	£26,723	£26,970	£22,717
50	£29,408	£29,060	£22,965	£24,150	£25,978	£27,363	£27,760	£23,301
51	£30,594	£30,351	£23,559	£24,876	£26,618	£28,002	£28,550	£23,885
52	£31,779	£31,642	£24,153	£25,602	£27,258	£28,642	£29,340	£24,468
53	£32,965	£32,933	£24,747	£26,329	£27,898	£29,282	£30,131	£25,052
54	£34,150	£34,223	£25,341	£27,055	£28,538	£29,921	£30,921	£25,636
55	£35,336	£35,514	£25,935	£27,781	£29,178	£30,561	£31,711	£26,220
56	£36,521	£36,805	£26,529	£28,507	£29,818	£31,200	£32,501	£26,804
57	£37,707	£38,096	£27,123	£29,234	£30,458	£31,840	£33,292	£27,388
58	£38,892	£39,387	£27,717	£29,960	£31,098	£32,479	£34,082	£27,971
59	£40,078	£40,678	£28,311	£30,686	£31,738	£33,119	£34,872	£28,555

60	£40,776	£41,633	£29,159	£31,373	£32,508	£33,629	£35,187	£29,387
61	£41,474	£42,588	£30,008	£32,061	£33,279	£34,140	£35,501	£30,218
62	£42,172	£43,544	£30,856	£32,748	£34,049	£34,650	£35,816	£31,050
63	£42,870	£44,499	£31,704	£33,435	£34,819	£35,161	£36,131	£31,882
64	£43,568	£45,454	£32,553	£34,122	£35,590	£35,671	£36,445	£32,713
65	£44,266	£46,410	£33,401	£34,809	£36,360	£36,182	£36,760	£33,545
66	£44,964	£47,365	£34,250	£35,496	£37,130	£36,692	£37,074	£34,376
67	£45,662	£48,320	£35,098	£36,183	£37,901	£37,202	£37,389	£35,208
68	£46,359	£49,276	£35,947	£36,870	£38,671	£37,713	£37,704	£36,040
69	£47,057	£50,231	£36,795	£37,557	£39,441	£38,223	£38,018	£36,871
70	£48,384	£51,300	£37,475	£38,102	£40,575	£39,581	£39,413	£37,546
71	£49,710	£52,369	£38,155	£38,646	£41,709	£40,938	£40,807	£38,221
72	£51,036	£53,437	£38,834	£39,191	£42,843	£42,295	£42,201	£38,897
73	£52,362	£54,506	£39,514	£39,736	£43,977	£43,653	£43,596	£39,572
74	£53,689	£55,575	£40,194	£40,280	£45,112	£45,010	£44,990	£40,247
75	£55,015	£56,644	£40,873	£40,825	£46,246	£46,368	£46,385	£40,922
76	£56,341	£57,712	£41,553	£41,370	£47,380	£47,725	£47,779	£41,597
77	£57,667	£58,781	£42,233	£41,914	£48,514	£49,082	£49,174	£42,273
78	£58,994	£59,850	£42,913	£42,459	£49,648	£50,440	£50,568	£42,948
79	£60,320	£60,919	£43,592	£43,003	£50,782	£51,797	£51,963	£43,623
80	£62,309	£62,893	£45,740	£45,244	£52,300	£53,679	£53,838	£45,372
81	£64,299	£64,868	£47,887	£47,485	£53,818	£55,560	£55,713	£47,121
82	£66,288	£66,843	£50,035	£49,727	£55,336	£57,442	£57,589	£48,870
83	£68,278	£68,817	£52,182	£51,968	£56,854	£59,323	£59,464	£50,619
84	£70,267	£70,792	£54,329	£54,209	£58,372	£61,205	£61,339	£52,367
85	£72,257	£72,766	£56,477	£56,450	£59,890	£63,087	£63,215	£54,116
86	£74,246	£74,741	£58,624	£58,691	£61,408	£64,968	£65,090	£55,865
87	£76,236	£76,716	£60,772	£60,932	£62,925	£66,850	£66,965	£57,614
88	£78,225	£78,690	£62,919	£63,173	£64,443	£68,731	£68,841	£59,363
89	£80,215	£80,665	£65,066	£65,414	£65,961	£70,613	£70,716	£61,112
90	£80,215	£80,665	£65,066	£65,414	£65,961	£70,613	£70,716	£61,112

## Glasgow and the Clyde Valley - CACI Income data - HNDA Report

2012 CACI income data has also been used to inform Chapter 3 Key Housing Market Drivers and Technical Report 04 Demographic Change in the Glasgow and Clyde Valley Area.

### HOUSEHOLD INCOME TIMESERIES: Percentiles, Scotland and Local Authority (Source CACI Paycheck), 2008-2012

		Percentile (£)																		
Scotland		5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95
	<b>2012</b>	5,942	8,222	10,419	12,321	14,222	16,319	18,551	20,980	23,777	26,755	29,872	33,365	37,175	41,349	45,997	52,010	59,354	70,487	91,058
	<b>2011</b>	5,597	7,509	9,420	11,394	13,395	15,486	17,940	20,489	23,533	26,780	30,244	34,109	38,062	42,325	47,332	53,254	60,533	71,405	90,342
	<b>2010</b>	5,536	8,122	10,601	12,797	14,994	17,193	19,392	21,741	24,146	26,784	29,549	32,734	36,201	40,146	44,888	50,759	58,360	69,062	87,516
	<b>2009</b>	6,379	8,758	10,977	13,021	15,067	17,144	19,221	21,442	23,750	26,232	28,922	31,930	35,181	39,090	43,667	49,226	56,523	66,881	84,632
	<b>2008</b>	7,343	10,738	13,051	15,310	17,283	19,256	21,262	23,288	25,357	27,652	29,948	32,680	35,520	38,895	42,841	47,604	53,720	62,492	77,783

		2012 Percentile (£)																		
Local Authority		5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95
East Dunbartonshire		6,848	9,879	12,196	14,482	16,938	19,444	22,318	25,316	28,503	31,842	35,354	39,248	43,285	47,997	53,481	59,984	69,081	82,263	106,042
East Renfrewshire		6,821	9,873	12,246	14,589	17,129	19,711	22,726	25,847	29,110	32,591	36,277	40,227	44,330	49,337	54,901	61,945	71,279	84,849	109,560
Glasgow City		5,451	7,371	9,290	11,088	12,814	14,540	16,566	18,701	21,088	23,866	26,886	30,085	33,719	37,799	42,345	47,821	54,732	64,926	83,932
Inverclyde		5,570	7,552	9,535	11,326	13,058	14,790	16,855	18,967	21,402	24,145	27,153	30,325	33,936	38,027	42,563	48,086	55,088	65,609	85,160
North Lanarkshire		5,808	7,984	10,135	11,970	13,806	15,766	17,956	20,185	22,955	25,820	28,949	32,343	36,020	40,169	44,702	50,648	57,939	68,799	89,062
Renfrewshire		5,989	8,279	10,477	12,400	14,323	16,474	18,748	21,268	24,088	27,145	30,352	33,905	37,822	42,066	46,960	53,079	60,748	72,380	93,676
South Lanarkshire		6,085	8,481	10,721	12,689	14,658	16,891	19,180	21,822	24,661	27,768	31,017	34,529	38,498	42,725	47,693	53,742	61,539	73,137	94,407
West Dunbartonshire		5,558	7,517	9,475	11,268	13,002	14,735	16,800	18,925	21,353	24,091	27,100	30,280	33,872	37,916	42,396	47,800	54,632	64,612	83,197
<b>Scotland</b>		<b>5,942</b>	<b>8,222</b>	<b>10,419</b>	<b>12,321</b>	<b>14,222</b>	<b>16,319</b>	<b>18,551</b>	<b>20,980</b>	<b>23,777</b>	<b>26,755</b>	<b>29,872</b>	<b>33,365</b>	<b>37,175</b>	<b>41,349</b>	<b>45,997</b>	<b>52,010</b>	<b>59,354</b>	<b>70,487</b>	<b>91,058</b>

		2011 Percentile (£)																		
Local Authority		5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95
East Dunbartonshire		6,541	9,192	11,664	14,057	16,632	19,326	22,374	25,585	29,011	32,649	36,380	40,130	44,269	49,178	54,478	60,974	69,661	81,327	100,516
East Renfrewshire		6,463	9,105	11,625	14,082	16,745	19,528	22,729	26,089	29,620	33,407	37,221	41,137	45,393	50,494	55,971	62,728	71,788	83,879	100,951
Glasgow City		5,031	6,574	8,118	9,661	11,422	13,244	15,086	17,481	19,876	22,920	26,163	29,751	33,837	38,102	42,810	48,593	55,541	65,385	82,934
Inverclyde		5,299	6,976	8,655	10,366	12,214	14,062	16,159	18,515	21,113	24,127	27,473	31,095	35,096	39,290	44,024	49,903	57,027	67,310	85,202
North Lanarkshire		5,475	7,268	9,061	10,911	12,823	14,735	17,065	19,462	22,364	25,469	28,942	32,762	36,799	41,049	45,934	52,003	59,236	69,935	88,812
Renfrewshire		5,672	7,626	9,582	11,597	13,628	15,805	18,286	20,954	24,040	27,390	30,960	34,840	38,841	43,219	48,417	54,362	62,033	73,091	92,861
South Lanarkshire		5,726	7,723	9,720	11,761	13,809	16,043	18,537	21,272	24,348	27,727	31,327	35,204	39,177	43,563	48,800	54,703	62,454	73,560	93,582
West Dunbartonshire		5,239	6,859	8,480	10,114	11,930	13,745	15,720	18,054	20,497	23,504	26,754	30,278	34,286	38,459	43,100	48,805	55,611	65,183	82,191
<b>Scotland</b>		<b>5,597</b>	<b>7,509</b>	<b>9,420</b>	<b>11,394</b>	<b>13,395</b>	<b>15,486</b>	<b>17,940</b>	<b>20,489</b>	<b>23,533</b>	<b>26,780</b>	<b>30,244</b>	<b>34,109</b>	<b>38,062</b>	<b>42,325</b>	<b>47,332</b>	<b>53,254</b>	<b>60,533</b>	<b>71,405</b>	<b>90,342</b>

**HOUSEHOLD INCOME TIMESERIES: Percentiles, Scotland and Local Authority (Source CACI Paycheck), 2008-2012**

2010																			
Percentile (£)																			
Local Authority	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95
East Dunbartonshire	6,873	10,602	13,680	16,607	19,419	22,218	25,015	27,946	30,955	34,146	37,607	41,327	45,428	50,095	55,583	62,223	70,529	82,168	100,192
East Renfrewshire	6,907	10,657	13,797	16,791	19,695	22,611	25,554	28,625	31,842	35,197	38,900	42,927	47,378	52,423	58,284	65,284	74,264	86,584	101,022
Glasgow City	5,178	7,422	9,666	11,651	13,589	15,543	17,535	19,527	21,720	23,974	26,467	29,159	32,274	35,726	39,849	44,980	51,835	61,509	78,538
Inverclyde	5,181	7,389	9,596	11,585	13,525	15,491	17,536	19,580	21,874	24,231	26,910	29,746	33,162	37,018	41,613	47,347	54,751	65,569	84,323
North Lanarkshire	5,317	7,686	10,048	12,095	14,142	16,222	18,325	20,481	22,850	25,258	28,057	31,035	34,420	38,429	43,148	48,949	56,610	67,592	86,520
Renfrewshire	5,595	8,223	10,728	12,974	15,221	17,484	19,747	22,203	24,685	27,481	30,380	33,717	37,441	41,687	46,720	52,905	60,843	72,185	91,262
South Lanarkshire	5,633	8,315	10,845	13,118	15,389	17,653	19,918	22,375	24,839	27,631	30,524	33,828	37,537	41,763	46,780	52,955	60,914	72,324	91,633
West Dunbartonshire	5,117	7,269	9,422	11,381	13,270	15,168	17,157	19,145	21,308	23,601	26,082	28,853	32,006	35,533	39,801	45,102	52,191	62,234	79,763
<b>Scotland</b>	<b>5,536</b>	<b>8,122</b>	<b>10,601</b>	<b>12,797</b>	<b>14,994</b>	<b>17,193</b>	<b>19,392</b>	<b>21,741</b>	<b>24,146</b>	<b>26,784</b>	<b>29,549</b>	<b>32,734</b>	<b>36,201</b>	<b>40,146</b>	<b>44,888</b>	<b>50,759</b>	<b>58,360</b>	<b>69,062</b>	<b>87,516</b>

2009																			
Percentile (£)																			
Local Authority	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95
East Dunbartonshire	7,637	11,007	13,889	16,626	19,275	21,929	24,584	27,376	30,211	33,311	36,591	40,099	44,112	48,632	53,867	60,132	68,276	79,415	97,922
East Renfrewshire	7,699	11,121	14,088	16,910	19,667	22,449	25,248	28,206	31,273	34,511	38,076	41,929	46,197	51,057	56,746	63,575	72,270	84,192	100,610
Glasgow City	6,051	8,101	10,133	11,929	13,725	15,545	17,425	19,304	21,364	23,531	25,849	28,481	31,390	34,676	38,741	43,668	49,993	59,354	75,740
Inverclyde	6,009	8,019	10,024	11,825	13,626	15,460	17,398	19,336	21,496	23,772	26,279	29,058	32,280	35,913	40,274	45,804	53,079	63,462	81,617
North Lanarkshire	6,158	8,316	10,416	12,311	14,205	16,151	18,135	20,136	22,413	24,689	27,360	30,115	33,470	37,258	41,749	47,346	54,587	65,097	83,507
Renfrewshire	6,419	8,839	11,089	13,184	15,286	17,430	19,575	21,912	24,297	26,952	29,721	32,957	36,496	40,539	45,375	51,390	59,088	69,956	88,642
South Lanarkshire	6,466	8,933	11,200	13,314	15,432	17,571	19,711	22,044	24,408	27,053	29,792	33,006	36,515	40,522	45,320	51,306	58,996	69,878	88,675
West Dunbartonshire	5,982	7,962	9,943	11,716	13,484	15,269	17,159	19,048	21,098	23,309	25,636	28,340	31,304	34,684	38,859	43,937	50,551	60,134	77,151
<b>Scotland</b>	<b>6,379</b>	<b>8,758</b>	<b>10,977</b>	<b>13,021</b>	<b>15,067</b>	<b>17,144</b>	<b>19,221</b>	<b>21,442</b>	<b>23,750</b>	<b>26,232</b>	<b>28,922</b>	<b>31,930</b>	<b>35,181</b>	<b>39,090</b>	<b>43,667</b>	<b>49,226</b>	<b>56,523</b>	<b>66,881</b>	<b>84,632</b>

2008																			
Percentile (£)																			
Local Authority	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95
East Dunbartonshire	9,390	12,936	15,943	18,494	20,973	23,353	25,756	28,213	30,734	33,430	36,283	39,356	42,845	46,718	51,208	56,669	63,612	73,379	90,076
East Renfrewshire	9,535	13,118	16,175	18,829	21,390	23,879	26,408	28,972	31,676	34,473	37,563	40,833	44,484	48,677	53,520	59,317	66,829	77,324	95,306
Glasgow City	6,805	10,116	12,157	14,198	16,079	17,856	19,633	21,493	23,374	25,300	27,512	29,723	32,408	35,207	38,741	42,968	48,384	56,104	69,738
Inverclyde	6,761	10,035	12,054	14,071	15,978	17,790	19,602	21,533	23,496	25,546	27,880	30,267	33,171	36,363	40,059	44,773	50,952	59,703	75,265
North Lanarkshire	6,994	10,330	12,473	14,617	16,541	18,418	20,313	22,299	24,286	26,483	28,798	31,362	34,195	37,543	41,388	46,134	52,380	61,219	76,914
Renfrewshire	7,394	10,793	13,141	15,420	17,440	19,460	21,526	23,611	25,787	28,146	30,601	33,404	36,472	39,890	44,090	49,131	55,623	64,847	81,088
South Lanarkshire	7,487	10,905	13,296	15,585	17,620	19,655	21,729	23,811	26,006	28,350	30,822	33,601	36,680	40,079	44,265	49,302	55,824	65,043	81,412
West Dunbartonshire	6,696	9,933	11,940	13,921	15,806	17,581	19,355	21,221	23,139	25,069	27,352	29,633	32,391	35,308	38,954	43,360	48,999	57,172	71,458
<b>Scotland</b>	<b>7,343</b>	<b>10,738</b>	<b>13,051</b>	<b>15,310</b>	<b>17,283</b>	<b>19,256</b>	<b>21,262</b>	<b>23,288</b>	<b>25,357</b>	<b>27,652</b>	<b>29,948</b>	<b>32,680</b>	<b>35,520</b>	<b>38,895</b>	<b>42,841</b>	<b>47,604</b>	<b>53,720</b>	<b>62,492</b>	<b>77,783</b>

**HOUSING AFFORDABILITY TIMESERIES: House price divided by income, Scotland and Local Authority, by quartile, 2008-2012<sup>1,2</sup>**  
**ALL properties including those less than £20K and greater than £1m**

Council Area Name	2008			2009			2010			2011			2012		
	Lower Quartile	Median	Upper Quartile	Lower Quartile	Median	Upper Quartile	Lower Quartile	Median	Upper Quartile	Lower Quartile	Median	Upper Quartile	Lower Quartile	Median	Upper Quartile
East Dunbartonshire	5.85	5.31	4.88	6.38	5.01	4.51	6.05	4.86	4.48	7.52	5.36	4.96	7.08	5.47	4.80
East Renfrewshire	6.08	5.37	5.33	6.30	5.07	4.55	6.19	5.21	4.72	7.32	5.27	5.00	7.30	5.76	5.10
Glasgow City	5.85	4.94	4.39	6.19	5.10	4.21	6.25	5.05	4.37	7.22	5.24	4.04	5.81	4.61	3.78
Inverclyde	4.70	4.12	4.32	5.36	4.31	4.35	5.18	4.45	4.33	5.57	4.31	3.84	4.96	3.91	4.09
North Lanarkshire	4.78	3.96	3.75	5.21	3.93	3.55	5.16	3.96	3.48	5.61	3.93	3.45	4.67	3.56	3.33
Renfrewshire	4.59	4.09	3.79	5.09	4.08	3.48	4.83	4.13	3.64	5.46	3.83	3.18	4.54	3.50	3.07
South Lanarkshire	4.94	4.40	4.18	5.05	4.07	3.75	5.15	4.16	3.69	5.61	4.26	3.59	4.78	3.86	3.50
West Dunbartonshire	5.03	4.19	3.95	5.19	3.89	3.42	5.27	4.03	3.39	5.87	4.04	3.48	5.00	3.94	3.66
<b>Scotland</b>	<b>5.64</b>	<b>5.06</b>	<b>4.69</b>	<b>6.04</b>	<b>5.07</b>	<b>4.35</b>	<b>6.07</b>	<b>5.12</b>	<b>4.52</b>	<b>6.72</b>	<b>5.12</b>	<b>4.33</b>	<b>5.98</b>	<b>4.86</b>	<b>4.30</b>

Source: Scottish Government Communities Analytical Services Division

Notes:

1. These affordability ratios are designed to give an indication of what multiples of income a household would need to purchase a home on the open market. This does not take into account the availability of mortgages or the level of deposit required.
2. Includes properties worth less than £20K and more than £1m.

**HOUSING AFFORDABILITY TIMESERIES: House price divided by income, Scotland and Local Authority, by quartile, 2011-2012<sup>1,2</sup>**  
**EXCLUDING properties including those less than £20K and greater than £1m**

Council Area Name	2011			2012		
	Lower Quartile	Median	Upper Quartile	Lower Quartile	Median	Upper Quartile
East Dunbartonshire	7.38	5.50	5.05	7.15	5.50	4.81
East Renfrewshire	7.21	5.46	5.10	7.30	5.76	5.10
Glasgow City	6.48	5.03	4.09	5.85	4.61	3.78
Inverclyde	5.55	4.56	4.18	5.17	4.04	4.16
North Lanarkshire	5.22	3.91	3.56	4.71	3.59	3.36
Renfrewshire	5.21	3.87	3.30	4.54	3.50	3.09
South Lanarkshire	5.32	4.28	3.68	4.78	3.89	3.51
West Dunbartonshire	5.46	3.94	3.54	5.00	3.94	3.67
<b>Scotland</b>	<b>6.40</b>	<b>5.16</b>	<b>4.46</b>	<b>6.01</b>	<b>4.95</b>	<b>4.34</b>

Source: Scottish Government Communities Analytical Services Division

Notes:

1. These affordability ratios are designed to give an indication of what multiples of income a household would need to purchase a home on the open market. This does not take into account the availability of mortgages or the level of deposit required.
2. Excludes properties worth less than £20K and more than £1m. It is not possible to exclude these properties for earlier years.

## ClydePlan Income Deciles

Decile	East Dunbartonshire Council HMA	East Renfrewshire Council HMA	Glasgow City Council HMA	Inverclyde Council HMA	North Lanarkshire Council HMA	Renfrewshire Council HMA	South Lanarkshire Council HMA	West Dunbartonshire Council HMA
Lowest 10% below	£ 8,953	£ 8,884	£ 7,550	£ 7,946	£ 8,162	£ 8,359	£ 8,409	£ 7,832
20%	£ 14,238	£ 14,153	£ 12,550	£ 10,495	£ 11,191	£ 11,966	£ 12,150	£ 10,025
30%	£ 19,016	£ 19,067	£ 14,451	£ 15,495	£ 16,191	£ 15,812	£ 16,046	£ 15,025
40%	£ 24,574	£ 24,228	£ 17,590	£ 18,730	£ 19,654	£ 20,773	£ 21,033	£ 18,090
Median	£ 28,223	£ 27,769	£ 22,371	£ 23,423	£ 25,337	£ 26,723	£ 26,970	£ 22,717
60%	£ 40,078	£ 40,678	£ 28,311	£ 30,686	£ 31,738	£ 33,119	£ 34,872	£ 28,555
70%	£ 47,057	£ 50,231	£ 36,795	£ 37,557	£ 39,441	£ 38,223	£ 38,018	£ 36,871
80%	£ 60,320	£ 60,919	£ 43,592	£ 43,003	£ 50,782	£ 51,797	£ 51,963	£ 43,623
Highest 10% above	£ 80,215	£ 80,665	£ 65,066	£ 65,414	£ 65,961	£ 70,613	£ 70,716	£ 61,112