

# Estimates of household income

Electoral Divisions summary

## Background

Income is a fundamental indicator of need, but household income data for small or non-standard areas are not readily available. Household income is a sensitive question that is often excluded from surveys, as many people will not answer, and information for income tax cannot be used for this purpose. It is, though, possible to produce estimates based on other sources. The figures in this report are based on Experian's Mosaic Public Sector dataset and adjusted to fit the Office for National Statistics' (ONS) estimates for household income in Devon.

Income figures for Electoral Divisions are calculated from modelled estimates for each household. It must be stressed, however, that they are unreliable at that scale and Devon County Council will not publish them at that level. They can, though, be aggregated to larger geographical units where they can be useful for comparisons, as is done here. It should also be stressed that these are *income* figures rather than *wealth*.

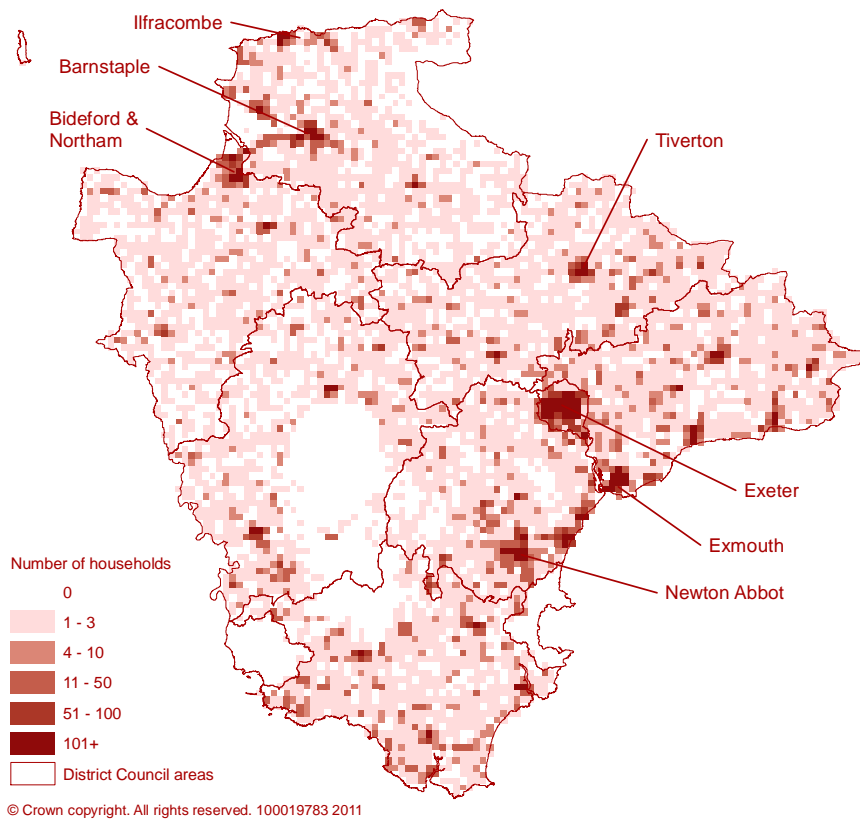
We expect new national data to be published later in the year after which we will update these Electoral Division level estimates.

## Key findings

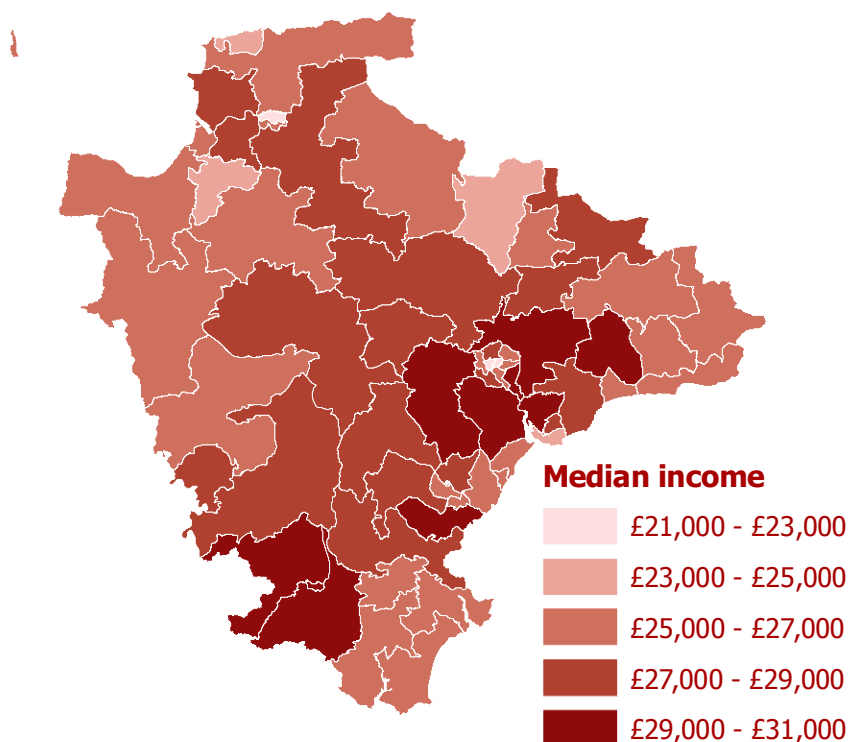
- Average incomes tend to be higher in the east and south of the county
- Incomes are highest in the commuter areas around Exeter and Plymouth
- Broadclyst & Whimble has the highest average income, closely followed by Exminster & Kenton and Ivybridge
- The lowest income levels are found in St David's & St James in Exeter followed by Newtown & Polsloe in Exeter and Barnstaple North in North Devon.

## Distribution of low income

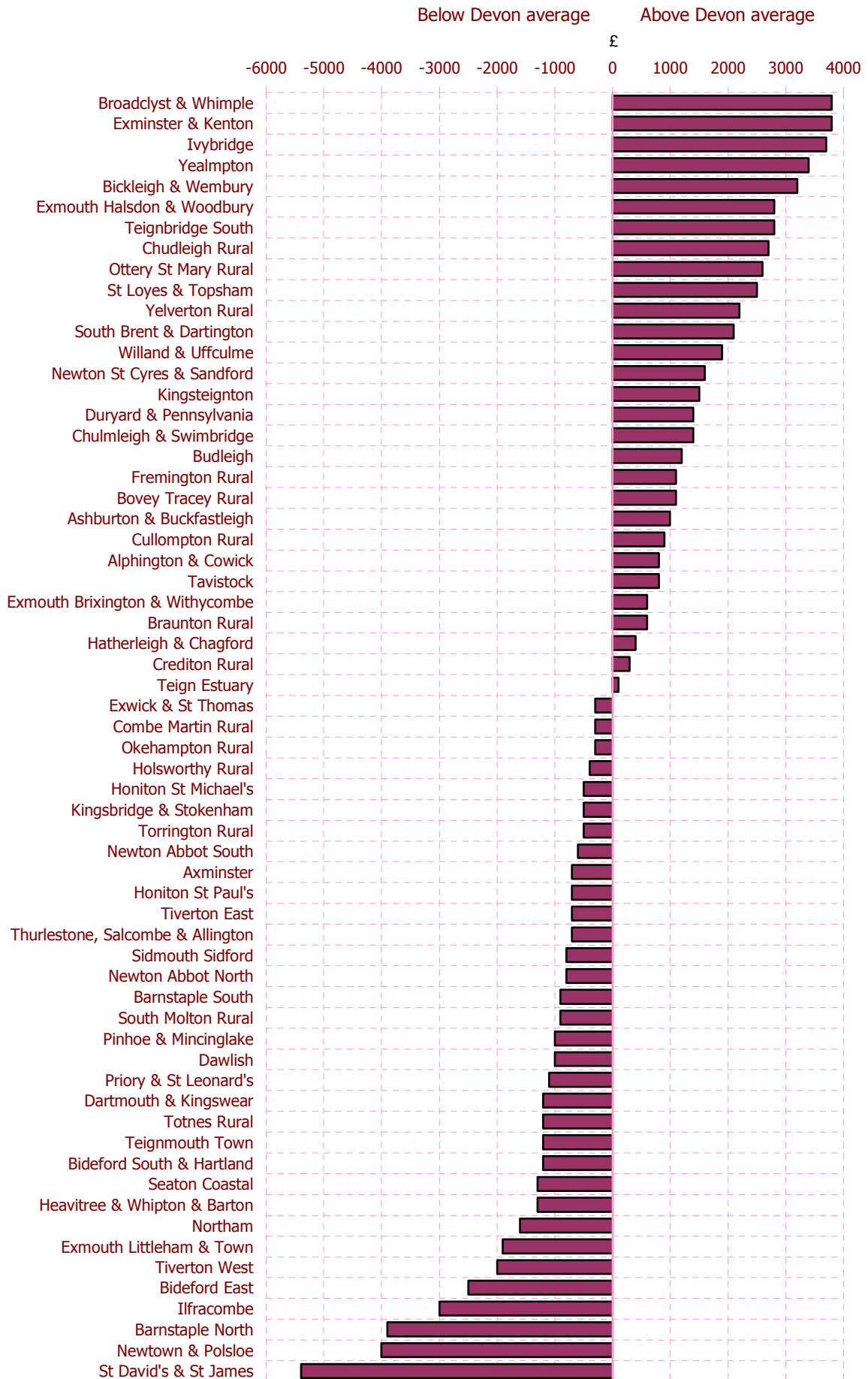
The data can predict where low income households are likely to be located. The following map gives an indication of the number of households in each 1km square that have an income of £10,000 or less.



## Average income by Electoral Division



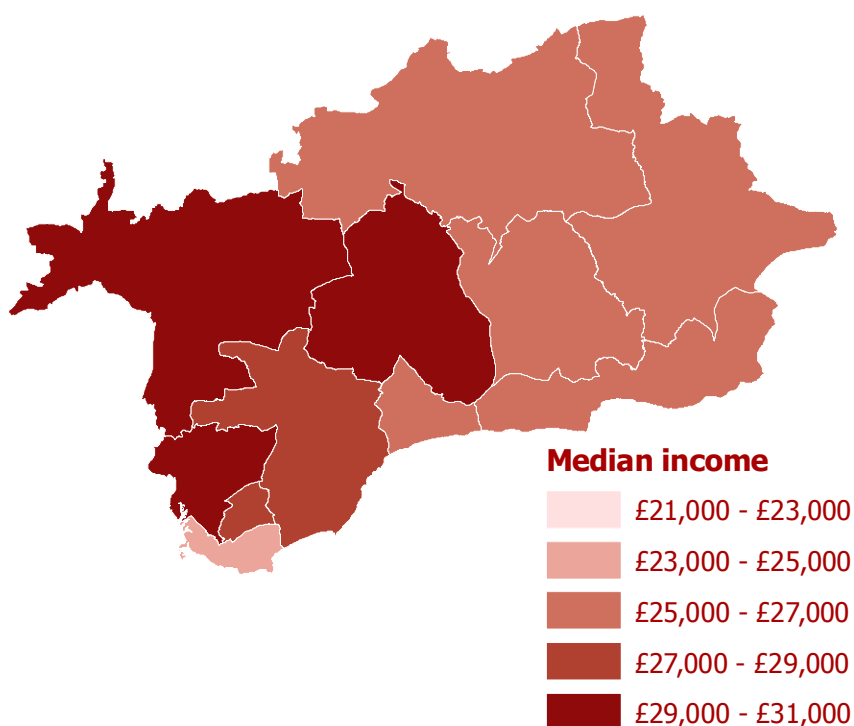
## Variation in income by Electoral Division



## East Devon

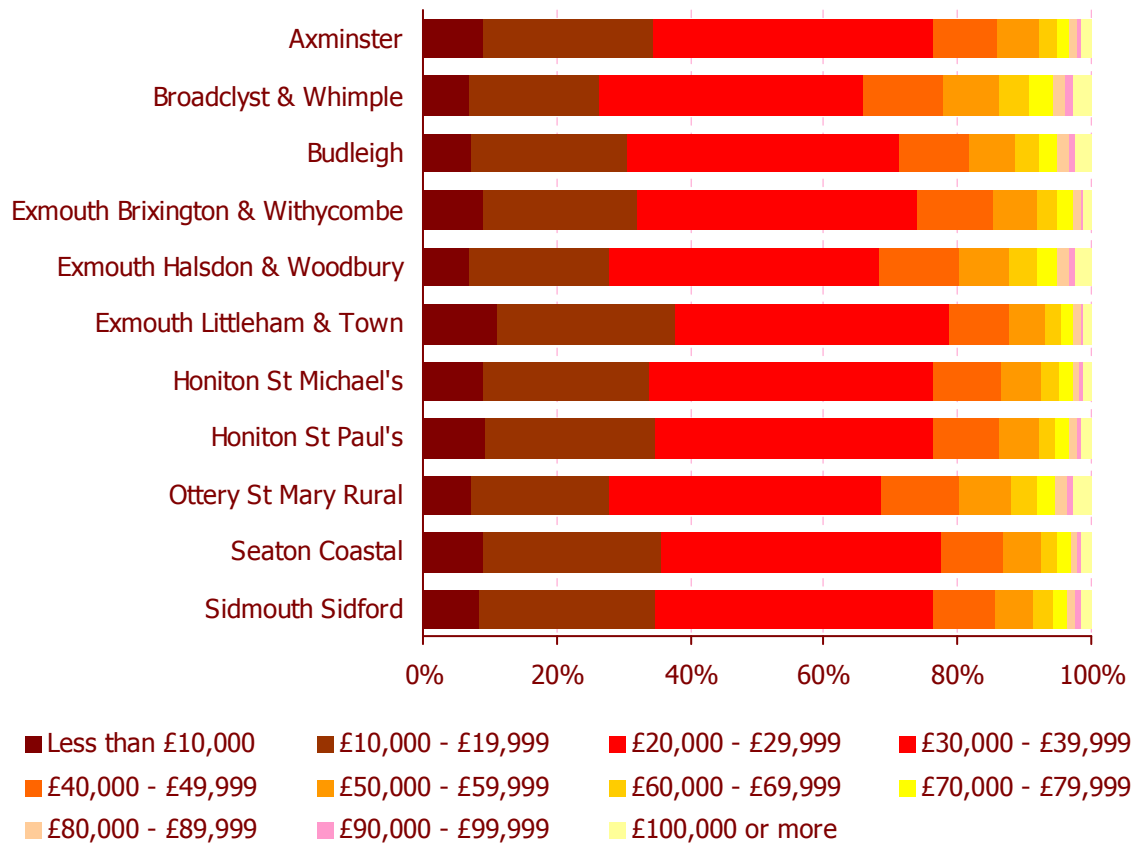
The lowest median household income of the 11 electoral divisions in East Devon can be found in Exmouth Littleham & Town. On average income in this divisions is £5,700 below that found in Broadclyst & Whimble which has the highest income of the East Devon divisions – in fact the highest of any division in Devon.

Electoral Division	Mean income (£)	Median income (£)
Axminster	30,600	26,100
Broadclyst & Whimble	36,400	30,600
Budleigh	33,800	28,000
Exmouth Brixington & Withycombe	31,300	27,400
Exmouth Halsdon & Woodbury	34,900	29,600
Exmouth Littleham & Town	28,900	24,900
Honiton St Michael's	30,500	26,300
Honiton St Paul's	30,600	26,100
Ottery St Mary Rural	35,000	29,400
Seaton Coastal	30,000	25,500
Sidmouth Sidford	30,900	26,000
East Devon	31,900	27,000
Devon	31,300	26,800



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The estimated distribution of households in each income band can be seen in the table and chart below. There is a larger proportion of low income households in the urban centres of Axminster, Exmouth, Honiton, Seaton and Sidmouth.

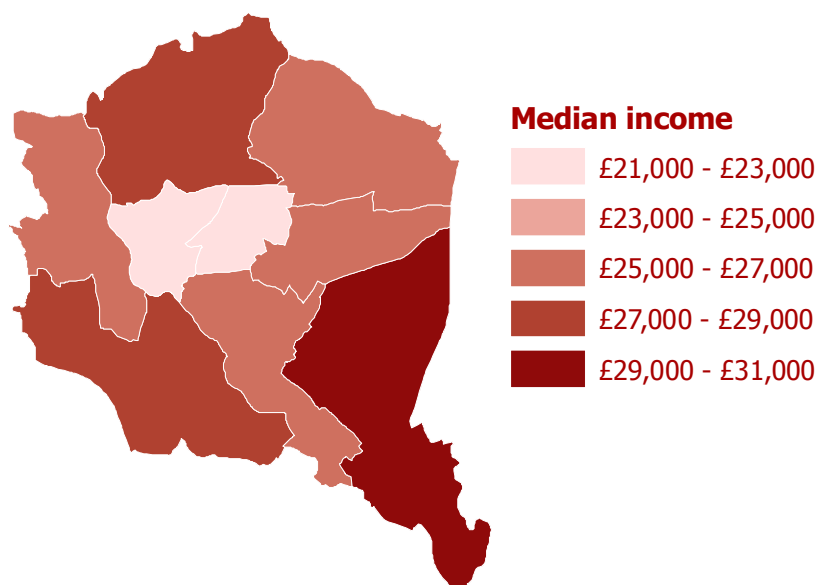


	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £59,999	£60,000 - £69,999	£70,000 - £79,999	£80,000 - £89,999	£90,000 - £99,999	£100,000 or more
Axminster	509	1,419	1,432	912	548	344	144	113	58	38	84
Broadclyst & Whimble	332	967	1,115	829	591	413	224	166	95	53	139
Budleigh	386	1,232	1,291	872	560	361	190	146	92	51	127
Exmouth Brixington & Withycombe	525	1,380	1,431	1,042	674	390	193	130	68	31	65
Exmouth Halsdon & Woodbury	341	1,029	1,147	858	582	381	206	149	88	44	113
Exmouth Littleham & Town	806	1,954	1,803	1,174	671	378	186	133	72	36	83
Honiton St Michael's	471	1,327	1,342	899	543	319	146	104	55	30	63
Honiton St Paul's	490	1,352	1,337	883	516	317	141	103	58	36	82
Ottery St Mary Rural	378	1,080	1,228	8,95	614	398	204	153	89	51	136
Seaton Coastal	571	1,701	1,659	1,007	591	361	161	126	64	39	87
Sidmouth Sidford	568	1,827	1,743	1,115	635	387	201	144	96	48	110

## Exeter

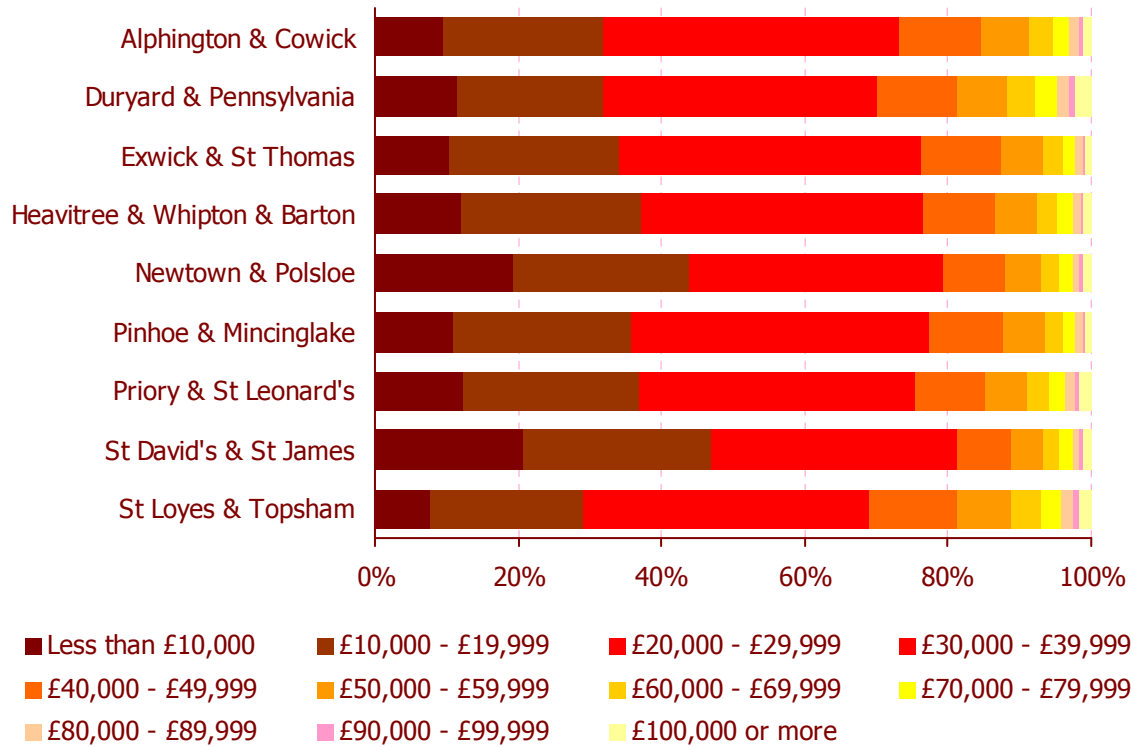
The highest average household income is in St. Loyes and Topsham. At £29,300 this is £7,900 (37%) above the average in St. David's and St. James which, at £21,400, is the lowest average income of any electoral division.

Electoral Division	Mean income (£)	Median income (£)
Alphington & Cowick	31,600	27,600
Duryard & Pennsylvania	33,300	28,200
Exwick & St Thomas	29,800	26,500
Heavitree & Whipton & Barton	29,600	25,500
Newtown & Polsloe	27,300	22,800
Pinhoe & Mincinglake	29,300	25,800
Priory & St Leonard's	30,500	25,700
St David's & St James	26,200	21,400
St Loyes & Topsham	33,900	29,300
Exeter	30,000	25,800
Devon	31,300	26,800



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Based on predicted household incomes the following distribution can be estimated. It can be seen that there is a much larger proportion of low income households in Newtown & Polsloe and St.David's & St. James.



	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £59,999	£60,000 - £69,999	£70,000 - £79,999	£80,000 - £89,999	£90,000 - £99,999	£100,000 or more
Alphington & Cowick	604	1,438	1,513	1,119	734	426	216	150	78	39	77
Duryard & Pennsylvania	415	740	791	583	403	256	146	109	63	32	76
Exwick & St Thomas	712	1,615	1,686	1,202	758	404	187	125	61	28	56
Newtown & Polsloe	1,068	1,384	1,198	767	480	282	142	108	52	28	63
Pinhoe & Mincinglake	542	1,259	1,235	848	525	287	132	89	44	21	42
Priory & St Leonard's	809	1,626	1,524	1,020	643	374	202	153	90	43	107
St David's & St James	1,339	1,683	1,397	816	495	289	143	113	59	31	79
St Loyes & Topsham	427	1,154	1,237	953	660	420	224	156	86	42	98
Heavitree & Whipton & Barton	710	1,489	1,386	958	598	348	173	124	62	29	60

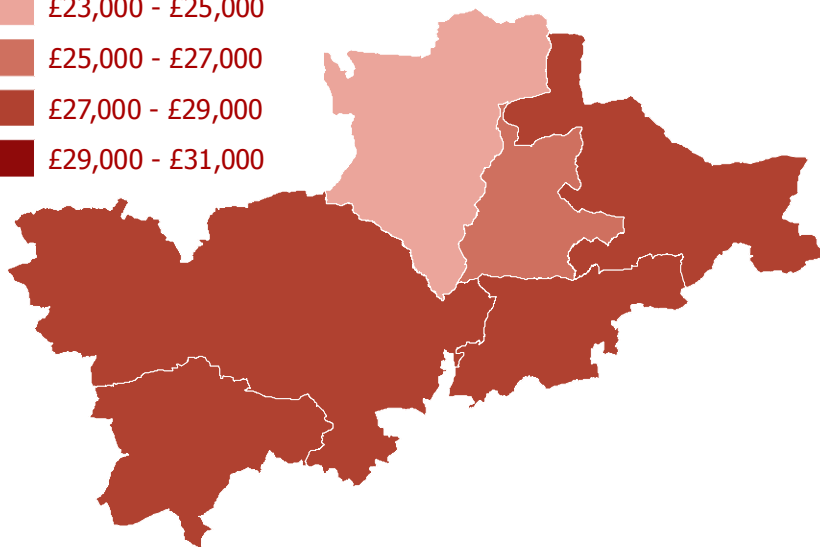
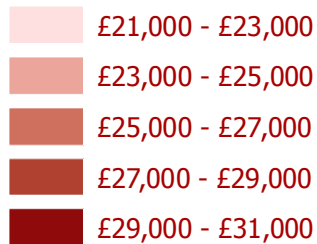
## Mid Devon

Average household income levels in the Tiverton electoral divisions are lower than in the more rural areas. The average income in Willand and Uffculme is £3,900 higher than that in Tiverton West – a difference of 16%.

Both Tiverton electoral divisions have an average income below the Devon average – all other areas are above the Devon figure.

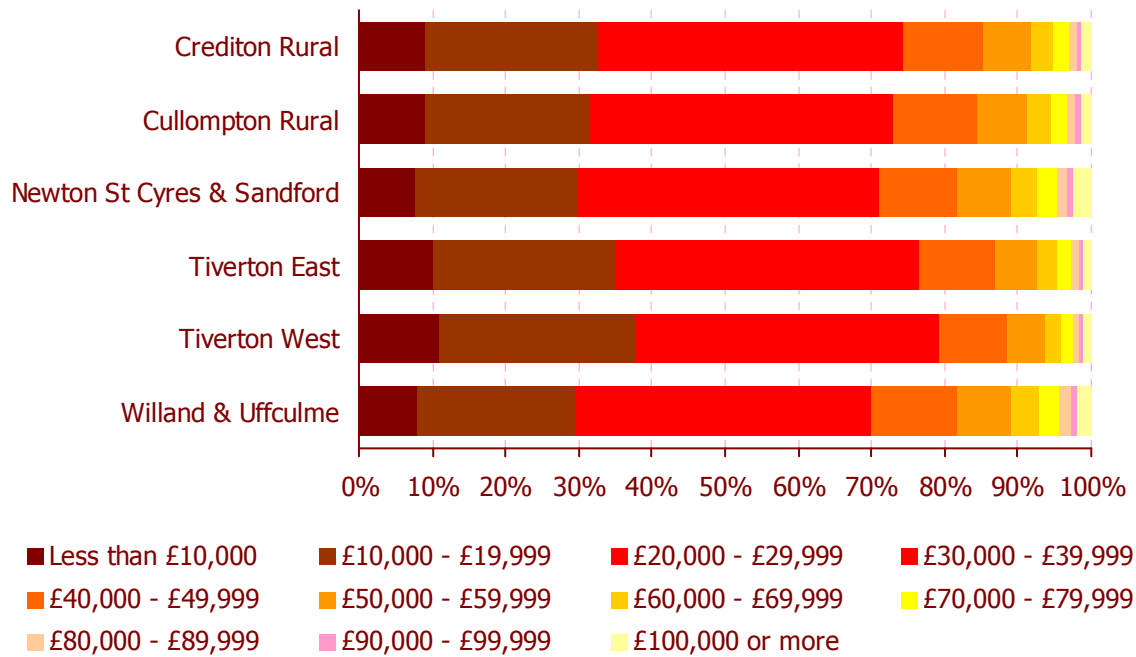
Electoral Division	Mean income (£)	Median income (£)
Crediton Rural	31,300	27,100
Cullompton Rural	31,800	27,700
Newton St Cyres & Sandford	33,800	28,400
Tiverton East	30,100	26,100
Tiverton West	28,600	24,800
Willand & Uffculme	33,800	28,700
Mid Devon	31,500	27,000
Devon	31,300	26,800

### Median income



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The distribution of household income shows that the two Tiverton electoral divisions have a higher proportion of low income households than the more rural areas.

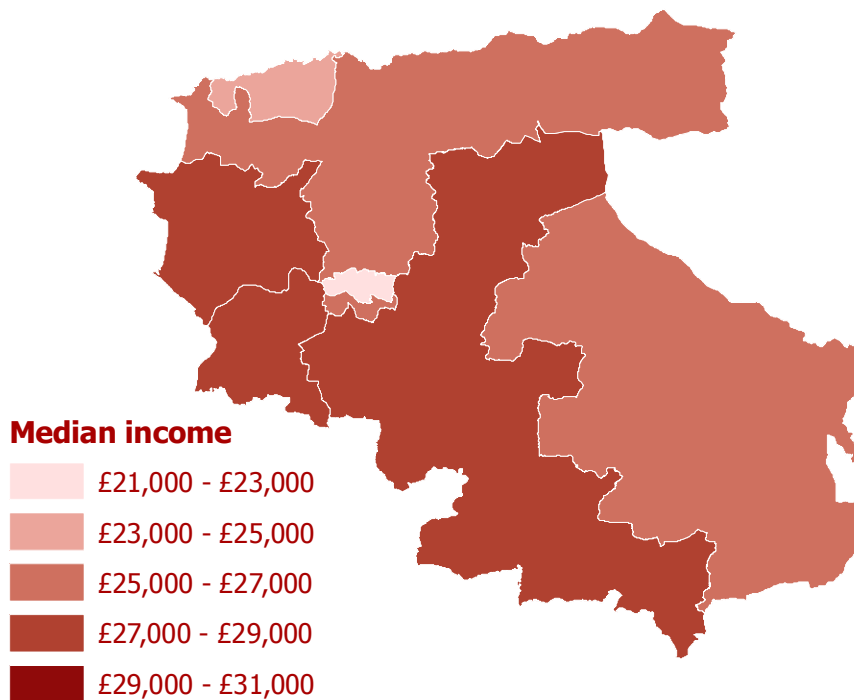


	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £59,999	£60,000 - £69,999	£70,000 - £79,999	£80,000 - £89,999	£90,000 - £99,999	£100,000 or more
Crediton Rural	494	1,283	1,337	934	594	356	167	116	59	33	75
Cullompton Rural	519	1,305	1,398	1,005	661	392	187	131	68	37	84
Willand & Uffculme	435	1,167	1,265	926	627	407	207	147	80	45	110
Newton St Cyres & Sandford	374	1,072	1,171	826	527	358	170	127	71	46	113
Tiverton East	594	1,455	1,435	977	606	347	161	111	57	29	68
Tiverton West	649	1,601	1,511	963	552	310	128	95	48	30	65

## North Devon

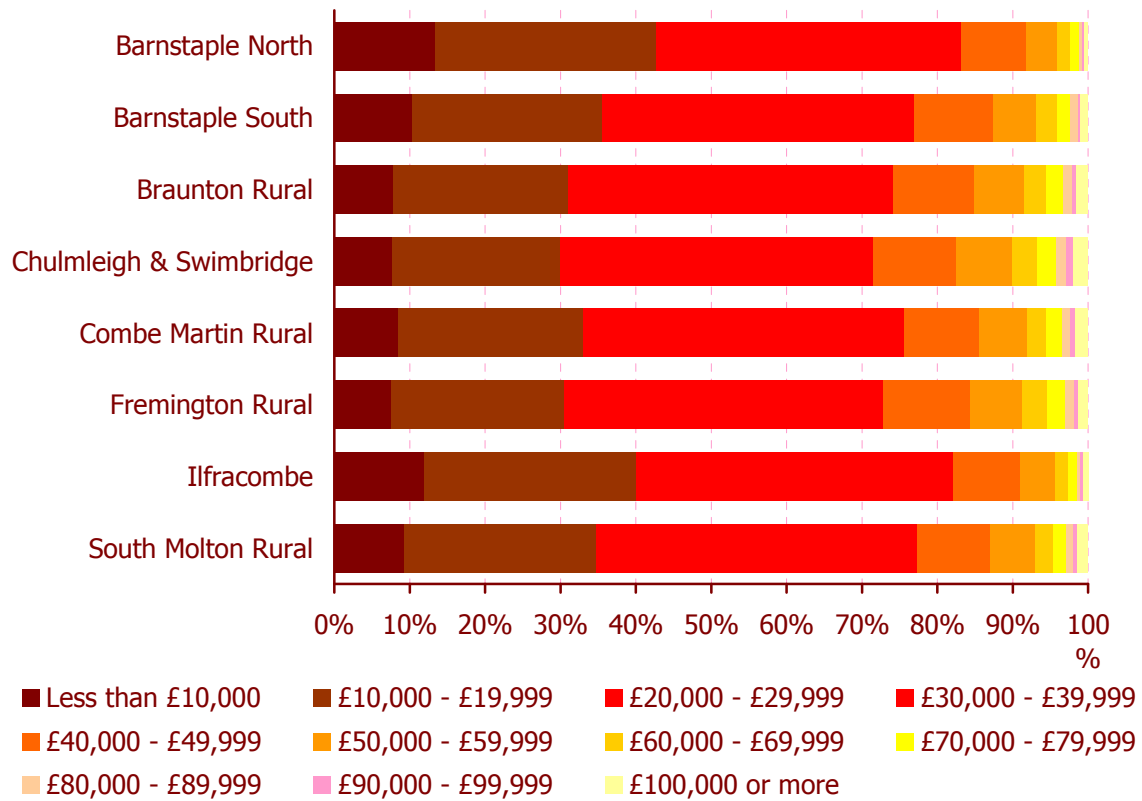
The lowest average income is in Barnstaple North with the highest in Chulmleigh & Swimbridge. The difference between these two is £7,200 (28%) in mean income and £5,300 (23%) in median income.

Electoral Division	Mean income (£)	Median income (£)
Barnstaple North	26,000	22,900
Barnstaple South	29,600	25,900
Braunton Rural	31,800	27,400
Chulmleigh & Swimbridge	33,200	28,200
Combe Martin Rural	31,200	26,500
Fremington Rural	32,100	27,900
Ilfracombe	27,000	23,800
South Molton Rural	30,100	25,900
North Devon	30,000	26,000
Devon	31,300	26,800



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The estimated distribution of households in each income band can be seen in the table and chart below. There is a much larger proportion of low income households in Barnstaple North and Ilfracombe compared to some of the more rural areas.



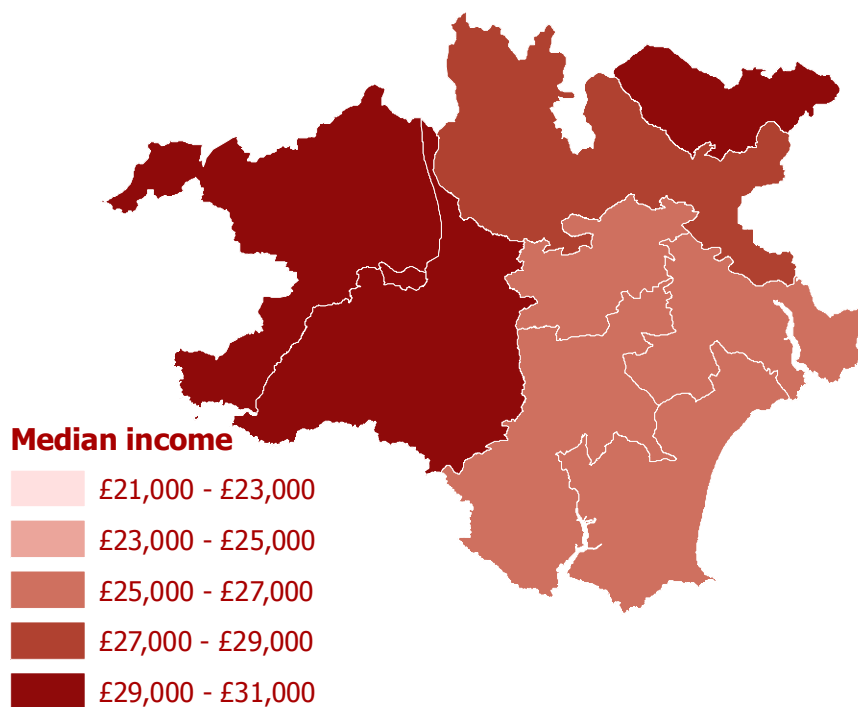
	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £59,999	£60,000 - £69,999	£70,000 - £79,999	£80,000 - £89,999	£90,000 - £99,999	£100,000 or more
Barnstaple North	840	1,831	1,571	967	537	262	103	72	30	16	31
Barnstaple South	564	1,365	1,346	912	563	312	148	100	51	22	52
Braunton Rural	442	1,306	1,449	983	608	367	170	122	65	36	86
Chulmleigh & Swimbridge	399	1,150	1,259	889	567	378	178	130	71	44	102
Combe Martin Rural	415	1,208	1,287	812	492	311	128	104	49	37	82
Fremington Rural	348	1,053	1,141	810	524	317	157	106	55	27	59
Ilfracombe	620	1,458	1,362	828	464	237	88	63	26	16	35
South Molton Rural	466	1,267	1,282	841	489	292	122	88	45	30	67

## South Hams

The highest mean income is found in Yealmpton (£36,500), with the highest median income in Ivybridge (£30,500). Yealmpton has the highest mean income of any electoral division in Devon, with Ivybridge having the second highest median income.

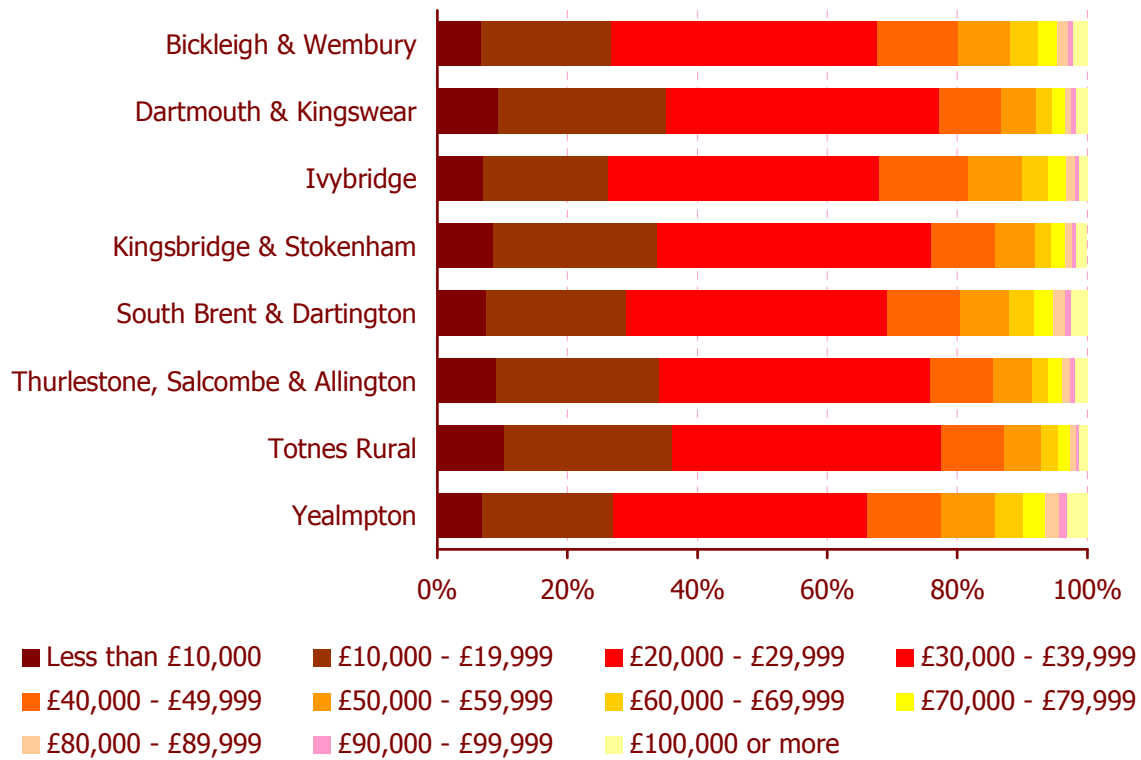
The lowest average income is found in Totnes Rural. At £25,600 its median income is £4,900 less than that in Ivybridge – a difference of 19%.

Electoral Division	Mean income (£)	Median income (£)
Bickleigh & Wembury	35,100	30,000
Dartmouth & Kingswear	30,300	25,600
Ivybridge	34,200	30,500
Kingsbridge & Stokenham	30,900	26,300
South Brent & Dartington	34,600	28,900
Thurlestone, Salcombe & Allington	31,100	26,100
Totnes Rural	29,600	25,600
Yealmpton	36,500	30,200
South Hams	32,700	27,700
Devon	31,300	26,800



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The estimated distribution of households in each income band can be seen in the table and chart below. There is a larger proportion of low income households in the Dartmouth & Kingswear, Thurlstone, Salcombe & Allington and Totnes Rural divisions.



	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £59,999	£60,000 - £69,999	£70,000 - £79,999	£80,000 - £89,999	£90,000 - £99,999	£100,000 or more
Bickleigh & Wembury	335	974	1,139	869	610	394	209	147	81	41	103
Dartmouth & Kingswear	503	1,377	1,400	844	505	296	126	107	54	36	92
Ivybridge	348	933	1,106	930	669	397	202	133	66	29	63
Kingsbridge & Stokenham	475	1,402	1,453	907	548	335	146	116	61	39	91
South Brent & Dartington	363	1,044	1,142	812	546	368	189	143	82	47	122
Thurlstone, Salcombe & Allington	558	1,552	1,606	976	605	365	155	135	68	48	120
Totnes Rural	537	1,336	1,296	855	511	293	132	96	48	27	63
Yealmpton	379	1,089	1,225	887	624	442	238	185	111	64	172

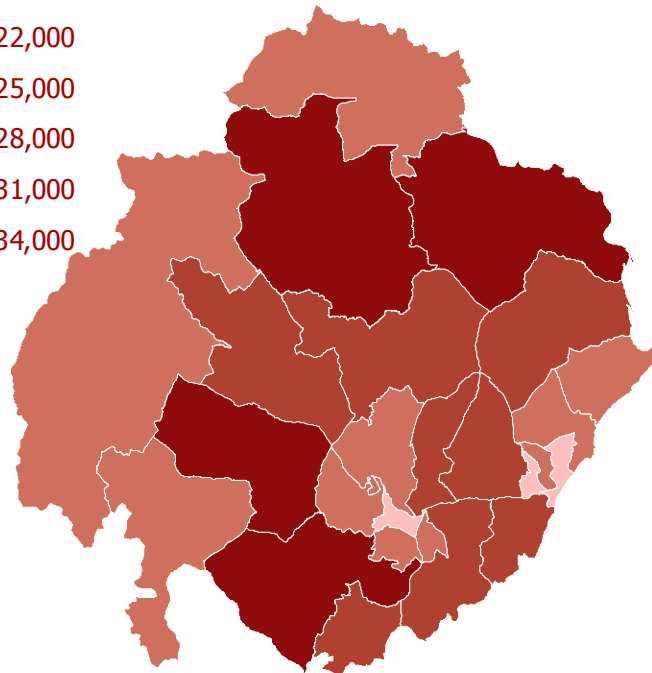
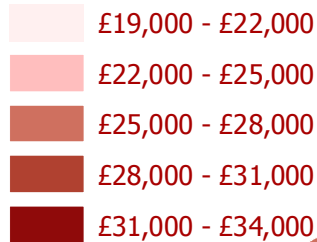
## Teignbridge

The highest median average income is in Exminster & Kenton – at £30,600 this is the highest median income figure for any electoral division in Devon. It also has a relatively high mean income at £35,600.

The lowest median average income is in Teignmouth Town at £25,600. Dawlish has a median income similar to Teignmouth Town at £25,800 and they both have the lowest mean income figure of £30,000

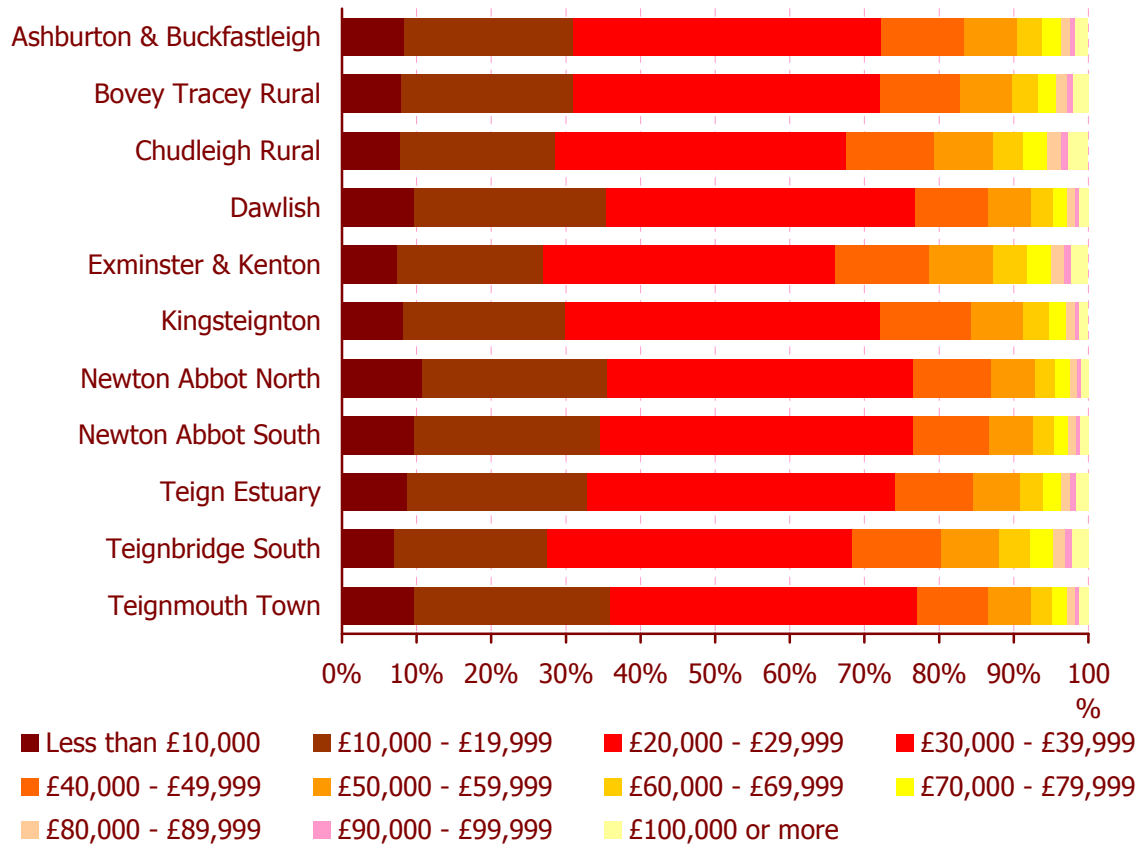
Electoral Division	Mean income (£)	Median income (£)
Ashburton & Buckfastleigh	32,500	27,800
Bovey Tracey Rural	33,000	27,900
Chudleigh Rural	35,200	29,500
Dawlish	30,000	25,800
Exminster & Kenton	35,600	30,600
Kingsteignton	32,200	28,300
Newton Abbot North	29,800	26,000
Newton Abbot South	30,200	26,200
Teign Estuary	31,700	26,900
Teignbridge South	34,800	29,600
Teignmouth Town	30,000	25,600
Teignbridge	32,100	27,500
Devon	31,300	26,800

### Median income



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The estimated distribution of households in each income band can be seen in the table and chart below. There is a larger proportion of low income households in the urban centres of Dawlish, Newton Abbot and Teignmouth.

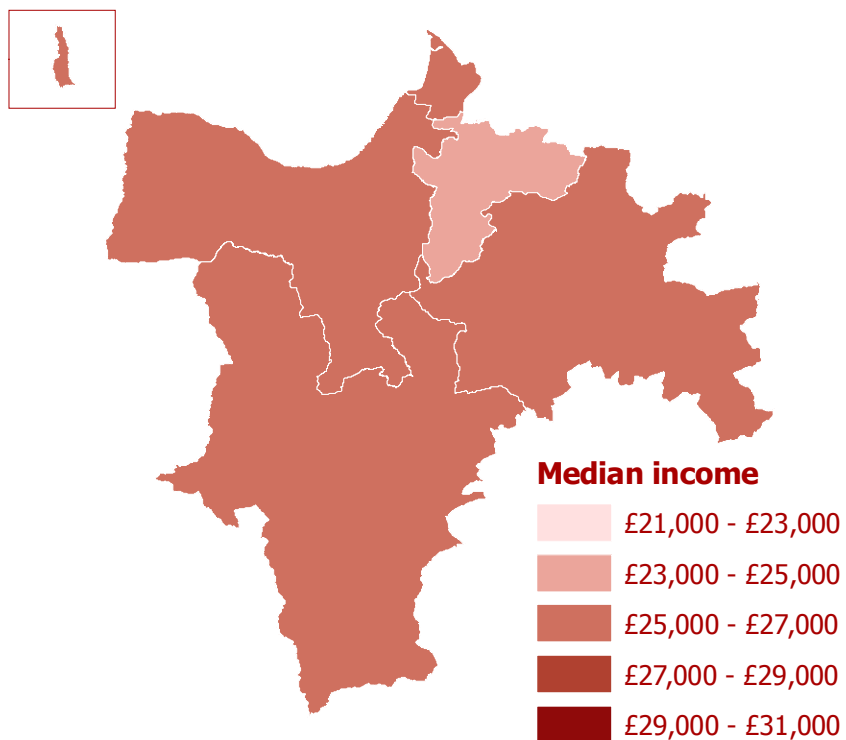


	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £59,999	£60,000 - £69,999	£70,000 - £79,999	£80,000 - £89,999	£90,000 - £99,999	£100,000 or more
Ashburton & Buckfastleigh	479	1,299	1,399	973	641	399	196	140	75	41	98
Bovey Tracey Rural	407	1,172	1,239	864	552	354	175	128	74	42	103
Chudleigh Rural	398	1,064	1,158	844	602	403	210	163	92	53	137
Dawlish	623	1,648	1,607	1,051	632	372	180	128	65	34	79
Exminster & Kenton	300	786	894	690	509	341	182	132	72	38	91
Kingsteignton	403	1,067	1,184	890	598	345	171	114	58	28	58
Newton Abbot North	572	1,303	1,282	883	556	308	146	103	51	25	54
Newton Abbot South	528	1,358	1,358	930	560	317	153	106	57	26	62
Teign Estuary	446	1,232	1,277	845	531	327	159	119	66	36	86
Teignbridge South	334	984	1,121	825	572	376	199	142	80	41	105
Teignmouth Town	473	1,274	1,216	785	462	280	137	98	51	26	60

## Torrige

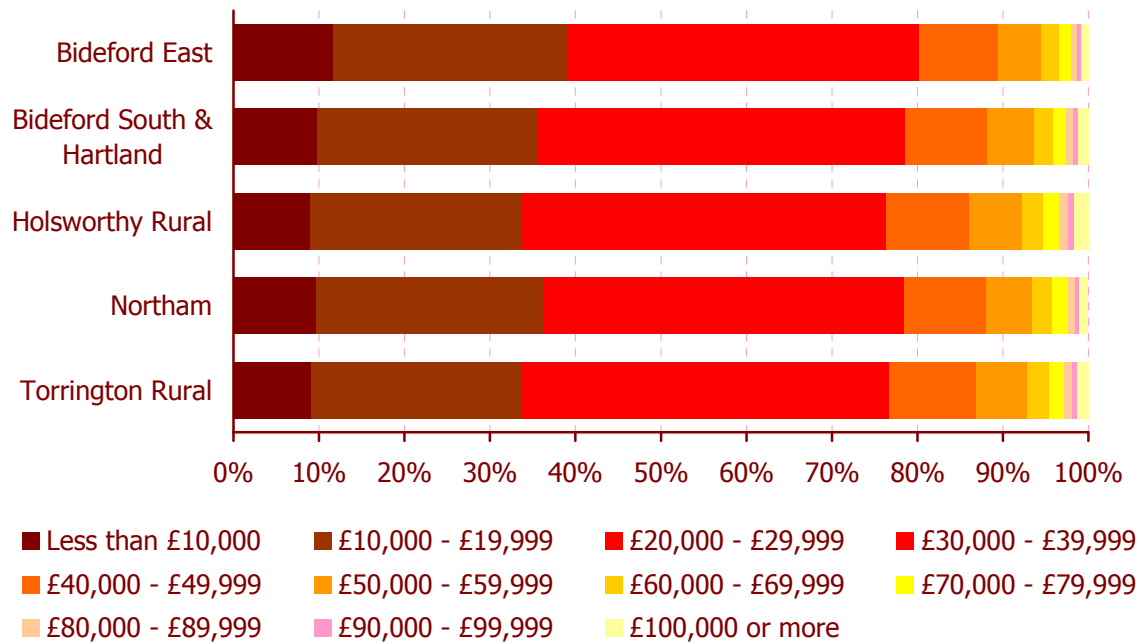
The highest average incomes can be found in the more rural areas with lower averages found in the urban centres of Bideford and Northam.

Electoral Division	Mean income (£)	Median income (£)
Bideford East	27,900	24,300
Bideford South & Hartland	29,400	25,600
Holworthy Rural	30,800	26,400
Northam	29,100	25,200
Torrington Rural	30,300	26,300
Torrige	29,500	25,500
Devon	31,300	26,800



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The estimated distribution of households in each income band can be seen in the table and chart below. There is a larger proportion of low income households in the urban centres of Bideford and Northam.

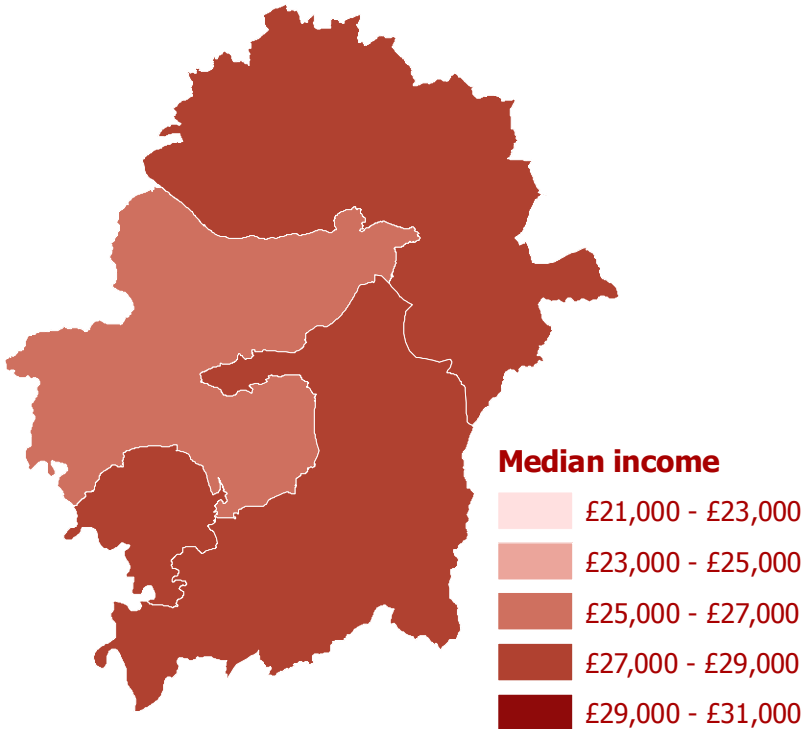


	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £59,999	£60,000 - £69,999	£70,000 - £79,999	£80,000 - £89,999	£90,000 - £99,999	£100,000 or more
Bideford East	678	1,585	1,463	923	538	288	121	87	41	23	50
Bideford South & Hartland	531	1,406	1,412	925	527	299	119	86	44	29	65
Holsworthy Rural	500	1,394	1,442	958	548	346	139	106	56	41	93
Northam	630	1,728	1,693	1,039	619	350	152	116	56	33	67
Torrington Rural	540	1,476	1,542	1,021	607	357	147	107	53	35	80

## West Devon

Yelverton Rural has the highest average household income of the four West Devon electoral divisions. At £29,000 it is £3,500 higher than the figure for Okehampton Rural – a difference of 13%.

Electoral Division	Mean income (£)	Median income (£)
Hatherleigh & Chagford	31,900	27,200
Okehampton Rural	30,800	26,500
Tavistock	32,300	27,600
Yelverton Rural	34,600	29,000
West Devon	32,300	27,500
Devon	31,300	26,800



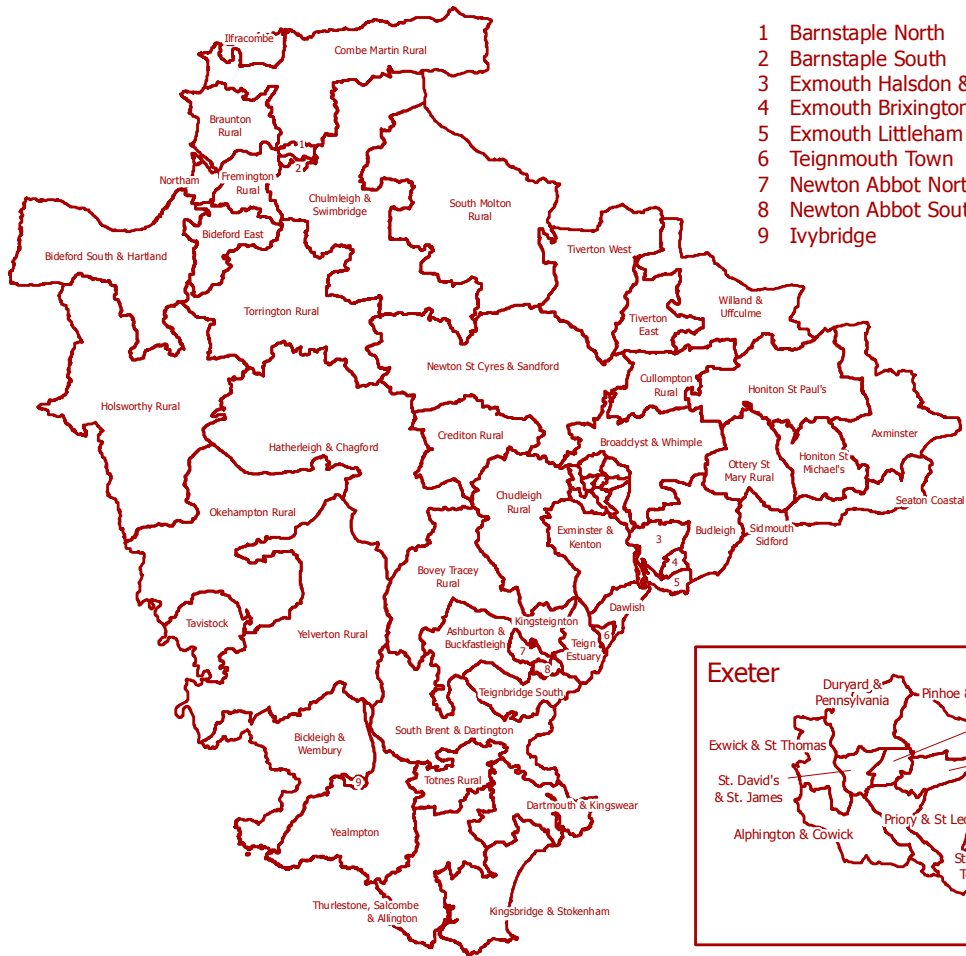
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In the chart below it can be seen that Okehampton Rural has a slightly higher proportion of households with an income of up to £20,000 than the remaining three divisions.



	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £59,999	£60,000 - £69,999	£70,000 - £79,999	£80,000 - £89,999	£90,000 - £99,999	£100,000 or more
Hatherleigh & Chagford	466	1,328	1,423	967	581	375	161	119	64	43	100
Okehampton Rural	573	1,533	1,567	1,057	639	384	169	122	64	40	90
Tavistock	532	1,412	1,478	1,035	669	416	211	151	82	43	103
Yelverton Rural	415	1,191	1,323	939	638	428	214	161	93	52	136

# Devon Electoral Divisions



- 1 Barnstaple North
- 2 Barnstaple South
- 3 Exmouth Halsdon & Woodbury
- 4 Exmouth Brixington & Withycombe
- 5 Exmouth Littleham & Town
- 6 Teignmouth Town
- 7 Newton Abbot North
- 8 Newton Abbot South
- 9 Ivybridge



## Methodology

Mosaic Public Sector is designed to identify groupings of consumer behaviour. Around 54% of the data used is sourced from the 2001 census with the remaining 46% coming from the edited electoral roll, Experian Lifestyle Survey information, consumer credit activity, the Post Office Address File, the Shareholders Register, house prices, council tax information and ONS local area statistics.

Mosaic classifies households into 15 groups with each of these groups having a likely distribution of household income. Clearly not every one of the county's 342,000 households will match exactly to a single classification and the results can only ever be estimates but when they are grouped together they give a good indication of income levels across the county and between its constituent parts.

This report is based on the income figures that are part of Mosaic Public Sector, which is based on a range of sources updated to 2009, and then reconciled to the official Office for National Statistics estimates, which are for 2008. These are all the latest available data.

Two average figures are provided for each of the larger areas (Devon Town and larger) – the mean and the median. Only median figures are provided for wards and parishes. The mean is what is most commonly meant when the term "average" is used – all the figures in a sample are summed and this total is divided by the number of items in the sample.

However, when discussing income levels it is often more appropriate to use the median average. This is the value that occurs in the middle of a sample. In a sample of nine values the median would be the fifth value – four values below the middle and four values above.

Using the median removes the skewing that can occur if one of two households in an area have an income substantially higher than the rest. The following example shows this effect.

Consider an area consisting of five households with the following incomes:

- Household 1 £22,000
- Household 2 £22,500
- Household 3 £24,000
- Household 4 £27,000
- Household 5 £100,000

The mean average income would be £39,100 but this is substantially higher than four of the five values. The median figure of £24,000 is closer to the majority of values and as such is, arguably, the more appropriate figure to use. In practice the difference between the mean and median is not as large as in this example, but it is noticeable.

The figures in this report are calculated on a bottom-up approach (household data being aggregated to larger areas) and are not comparable to the national top-down figures. The England and Wales figure shown is based on an average of income data for Middle Super Output Areas<sup>1</sup>. As such, care should be taken when comparing figures in this report to those from elsewhere and we would urge you to contact us if this is what you plan to do.

Throughout this document the legends used in the maps remain. This allows for comparison both between areas shown on one map and between maps of different areas.

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<sup>1</sup> Further information about Super Output Areas can be found on the Office for National Statistics website:

<http://www.neighbourhood.statistics.gov.uk/dissemination/Info.do?page=aboutneighbourhood/geography/superoutputareas/soa-intro.htm>

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