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Housing for Key Workers in Merton

An Interactive Qualifying Project
Submitted to the Faculty of

Worcester Polytechnic Institute

In partial fulfilment of the requirements for the
Degree of Bachelors of Science

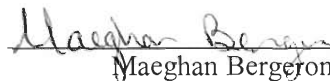
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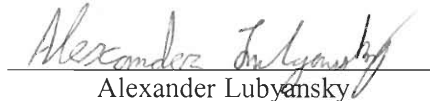
Rene Ackerman



Antonella Allaria



Maeghan Bergeron




Alexander Lubyansky

Sponsoring Agency: Merton Housing and Social Services Department

On-Site Liaison: Kathy Bucknill and Daniel Butler

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Approved:



Professor Gregory Theyel, Primary Advisor

Professor Stephen Matson, Co-Advisor

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Abstract

Public services within the Borough of Merton are experiencing recruitment and retention problems with key workers. Information was gathered on housing schemes for essential workers in Merton, London, and other countries. We surveyed and interviewed key workers, public service managers, and estate agents. There are key worker affordability problems, non-housing problems, and a lack of awareness of housing solutions. It is recommended that Merton increase advertising of housing solutions and work closer with other departments, key worker organisations, and Boroughs.

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Executive summary

Merton's public services are having problems recruiting and retaining their essential workers, called "key workers." Key workers experience a significant gap between their salaries and the price of renting a flat or owning a house, which comprises an affordable housing problem. The lack of affordable housing within the Borough of Merton results in problems for both key workers and for the citizens who are in need of the public services that key workers provide. Due to the lack of affordable housing, certain key workers find it hard to accept employment or continue to work in Merton. Thus, Merton finds it difficult to recruit and retain workers with various levels of experience within essential professions. In order for Merton to continue to thrive and develop, it needs the skills of these key workers and the public services.

The first goal of the project was to define a key worker. We focused on key workers in the public sector and developed a detailed set of criteria in order to determine which occupations are considered key to the London Borough of Merton. Our criteria covered the following pre-requisites:

1. The individual performs a job that is essential to the Borough. By essential, we refer to a job providing citizens with an absolutely necessary service.
2. The quality of the essential service provided to the community by the key worker's organisation suffers when his or her position goes unfilled by capable workers.

After the development of these criteria, we identified different groups of key workers that the Borough should provide with housing assistance. These groups are teachers, nurses (and other medical staff), social workers, refuse workers, and police officers.

The second goal of our project was to collect data from these groups on their housing situations, needs, and desires as well as any affordability problems that they are currently experiencing. We identified three main subjects of study from whom we collected appropriate data for this project--estate agents, managers of public services organisations, and key workers themselves.

By surveying estate agents, we confirmed the accuracy of information we received from the Borough of Merton concerning the housing market. Estate agents provided us with useful information concerning the current costs of housing and what types of mortgages are available. They were also able to provide information on the costs of renting and buying property as well as criteria that individuals look for when they wish to rent or buy a home. While we verified the data, we also asked a few questions in the form of a brief survey. The survey questions focused on housing prices in the district, the types of people looking to buy and rent housing, and agencies' awareness of housing assistance programs provided by the Borough.

In researching the public services, we gathered information on retention, on recruitment and hiring new staff, and on the types of problems arising from the lack of essential workers in Merton. We interviewed managers and human resource personnel from organizations representing police officers, fire fighters, nurses, ambulance drivers, teachers, and social workers. During the course of our interviews, we asked the managers questions about the size of their workforce, percentage of their workforce that is part-time or temporary, recruitment and retention difficulties, costs

of recruiting and hiring new staff, and what types of problems arise from both the lack of essential workers and the lack of experienced workers. Understanding the severity of the problem for public organisations is very important in order to identify whether the lack of key workers is affecting the local public services.

Finally, we interviewed key workers themselves in order to find out their income levels, their current housing situations, their future housing aspirations, and reasons for their current living situations. Perhaps key workers live outside Merton for reasons other than the price of housing in the Borough; this is an important and relevant consideration that had to be addressed in our investigation. By using the Internet and other local sources, we were able to collect some data on key workers, but in order to fully understand the problem we conducted field research. We questioned key workers about their jobs, their income levels, and their housing situations. The questions pertained to age, income, family situation, length of time spent in their profession, distance and amount of time travelled to work each day, current education/skill level, current living situation, and hopes for future living situations, whether in Merton or elsewhere. Key workers were the main focus of this project, and gathering their input was essential to understanding the problem.

Some key findings emerged from our interviews with managers and key workers. Based on our interview with the personnel manager of the Wimbledon Police Station we can conclude that, although there is a problem with retention and recruitment, it is not as substantial as the rest of London. After speaking with some police officers, it is evident for the most part that they do not want to live within the community they serve.

The London Fire Brigade (which serves all of the Boroughs in Greater London, including Merton) does not have any recruitment or retention problems. Even with the need to hire almost twice as many new recruits as before, London is not having any difficulties. Like the police officers, fire fighters do not have an overwhelming desire to live in Merton.

After speaking with the Director of Workforce Development for Southwest London, it is obvious there is a very large recruitment and retention problem with nurses. None of the nurses we spoke to thought that they could afford to live in Merton without assistance from either a housing association or a spouse.

Based on an interview with the Recruitment Strategy Manager for Educational Personnel, it is apparent that there is a lack of qualified teachers in the Borough of Merton. There is a trend for teachers to work for a school for only two to three years and then to leave to teach at a school outside London where they can find more affordable housing. Teachers do not want to live in the same neighbourhood as the school in which they teach and many of them depend on the salary of their spouse in order to afford housing.

The Operations Manager for Child Services within the Borough of Merton helped us discover that there is a considerable lack of qualified social workers. More than half of the social workers within the Borough are part-time or temporary. Many of them even come from outside the United Kingdom.

Refuse workers are very poorly paid. Most of them have no choice but to live in social housing. Their biggest concern is that there is a lack of social or council housing near where they work.

One of the main conclusions we have for Merton is a definition of who key workers are with respect to the Borough. This definition is important and useful for Merton and includes those key workers that are essential to sustaining the level of public services that Merton provides.

We recommend an order in which the key worker groups should be helped: teachers and nurses (and other medical staff), social workers, refuse workers, and finally police officers. The government needs to help these key workers and the organisations that employ them in order to maintain or improve the level of quality the offered to society. There was not enough information on bus drivers and ambulance drivers to form any conclusions about any problems that they may be experiencing with recruitment and retention. The Borough should continue research on these groups in order to gather more information about them.

It is also important to note that there is a lack of awareness by key workers of potential and current solutions to their housing problems as well as any other financial assistance available to them. Some key workers are not interested in these solutions, although a large percentage of these people are able to find affordable housing. Some key workers do not live in Merton. Those key workers that are interested in information about housing do not know where to look. Managers know about Merton's current assistance packages, both housing and non-housing. Managers advertise and use some of these packages primarily to recruit employees while others use these packages as a way of retaining existing employees. Overall, those workers who have worked for longer periods of time within their respective jobs seem to be less aware of the various benefits schemes than newer employees.

Merton can use our definition of a key worker to do several things. One of the ways in which our definition is directly applicable is in helping Merton to focus its policies toward those key workers and their organisations that we have identified as having recruitment and retention problems. A second way in which our definition is useful is to help those key workers who are in need of assistance to become aware that the government is focusing on them and trying to meet their needs. A third use of our definition is creating better lines of communication between those identified as key workers and the government.

Merton needs to create more awareness of and interest in the current housing solutions provided by the Borough as well as more regional solutions being developed or used in other London Boroughs, throughout the UK and even in other nations. The webpage that we have developed is a resource with the potential to do just this. Other policies for creating interest and awareness are already available to Merton. They are the Finding the Key to Affordable Housing conference and newspaper articles on key worker issues. This conference and these articles should help gain public attention and should be repeated frequently. The key worker definition we have developed should work to increase the effectiveness of Merton's current policies by targeting specific professions instead of generic "key workers." An advertisement for a survey or conference on affordable housing will be more effective if it is circulated within key worker organisations.

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Authorship Page

Rene Ackerman – RA
 Antonella Allaria – AA
 Maeghan Bergeron – MB
 Alexander Lubyansky – AL

	Major Contributors	Editors
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MB

AA

RA

RA, AL

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MB

1.0 Introduction

Merton aims to find affordable housing for its key workers. 'Key worker' is a term used to refer to a worker who performs an essential job for the Borough; however, no rigorous, generally accepted definition exists that is capable of precisely identifying all of those people who should be considered key workers. Key workers experience a significant gap between their salaries and the price of renting a flat or owning a house, which comprises an affordable housing problem.

In order to fully understand the housing problem for key workers, one needs to be able to differentiate between the different areas of Merton: Colliers Wood, Mitcham, Morden, Raynes Park, and Wimbledon. At one end of the spectrum, there is Mitcham which is a less wealthy community than its neighbours. Then there is Wimbledon, which is at the complete other end of the spectrum. Wimbledon is far more expensive to live in and is generally a better community. Each area of Merton differs from another. It is important to keep this fact in mind when considering different types of housing problems and situations.

The lack of affordable housing with the Borough of Merton results in problems for both key workers and for the residents that are in need of the public services that key workers provide. Due to the lack of affordable housing, certain key workers find it hard to accept employment or continue to work in Merton. Thus, Merton finds it difficult to recruit and retain workers with various levels of experience within essential professions. In order for Merton to continue to thrive and develop, it needs the skills of these key workers for their public services.

The Borough of Merton is developing strategies to address the key worker housing problem. Effective strategies must be based on a better understanding of who Merton's key workers are and what needs they have. Therefore, information regarding key workers' annual salaries, their current housing situations, and who qualifies as a key worker in the Borough of Merton, becomes very important. Our main objective is to aid Merton in conducting its housing policies by gathering valuable information, analysing it, and providing a set of criteria for who should be considered a key worker.

To gather the necessary information regarding key workers, we collected data from the Internet and local sources. We conducted interviews with public service managers in order to collect information on recruitment and retention difficulties, employee salaries, and knowledge of housing plans for their key workers. We conducted short interviews with estate agents to verify the accuracy of the Borough's current housing cost statistics. We also interviewed numerous key workers concentrating on their current housing situation and housing aspirations. As a benchmarking exercise, we collected information on housing plans from other London Boroughs as well as areas of the world including the United States, Europe, and Australia. Once we collected our set of data, we analysed the current practices for providing affordable housing in other settings.

We delivered a comprehensive report wherein we analysed the research, current statistics, and information gathered. This information will help the Merton Council as it develops new approaches to address the housing issues facing some of its key workers. We also presented our findings, including recommendations and relevant data, to the key

workers and London Borough of Merton personnel who attended “Finding a Key to Affordable Housing,” an open day for key workers held by the Borough.

2.0 Review of literature

2.1 Introduction

This Literature Review contains information on key workers, their housing desires, and their current housing problems. Current housing plans that are already in use are also discussed. An overview of the housing market is presented and a description is made differentiating between the housing programs offered in the United States, Australia, and Europe. This literature review concludes with a discussion of potential effects of improving the housing situation for key workers as well as discussion on a web page for the Borough of Merton.

2.2 Defining key workers

There is no one definition of key workers that exactly explains which individuals should be considered “key.” Once a rule is set defining who can be considered a key worker, it is usually broken with some exception. The definition of a key worker depends on the needs of each particular community and their particular recruitment and retention problems. Key workers can be defined as locally employed workers who provide essential services to a community, and who hold jobs with low retention and recruitment levels. The Starter Home Initiative (SHI) program has defined key workers as those whose services are essential to the local community, those who must be located close to that community, and those who would not otherwise be able to buy their own home. For the first round of bidding (where by bidding means that the Borough prepared and presented it’s case in order to get money from the central government), the SHI has

included police officers, teachers, nurses, and other essential health staff as key workers. For the second round of bidding, they have included fire fighters, social workers, care workers and transport staff (The Housing Corporation).

In order to identify key workers in Merton who need help from the government to find affordable housing we developed a screening process. Our screening process is as follows: 1) the lack of this workers presence hurts Merton tremendously, 2) this person works in either the education system, health and safety division, transport authority, or in the refuse department, and 3) Individual must demonstrate that he or she is unable to afford a house in the Borough.

After going through this process, we found seven different types of key workers whom would be relevant for the Borough of Merton: teachers, police officers, fire fighters, nurses, social workers, ambulance drivers, and transport staff. The key workers that we have identified are employees of the services of the community that have been having trouble retaining and recruiting individuals to fill work positions. These workers have special skills and talents that place them in high demand in the workplace, but only earn low to moderate incomes. The absence of these workers has a large effect on essential services within the community. In theory a doctor would be considered a key worker, however because he/she would earn enough to find appropriate housing they would not need aid from the government, therefore the Borough does not need to include them in their strategy.

2.3 Key worker salaries

The following reconstructed table contains information on key worker salaries in London (Affordable Housing Scrutiny Committee, 2001).

Earnings per annum for different occupations				
Salary band	Percentage of each occupation within salary bands			
	Bus drivers	Nurses	Teachers	Police
£10,000 - £14,999	80	17		
£15,000 - £19,999	20	74	21	2
£20,000 - £24,999		9	43	33
£25,000 - £29,999			30	35
More than £29,999			6	30

Source: Workplace Survey, 2000

Table 1.1 Annual salaries of key workers

The starting salaries for teachers and nurses are comparable with the £17,795 salary of the average male, manual worker (Jenkins, 2001). Police officer salaries are much higher because of the nature of their work (Affordable Housing Scrutiny Committee, 2001). It can be concluded from Table 1.1 that these four professions differ from each other in both salary ranges and average salaries.

Overall, there is a shortage of 36,000 key workers in the London area, presumably due to the lack of affordable housing (Hetherington, 4 December, 2000) and that number is expected to jump to 60,000 within the next ten years (Bucknill, 2001). Many key workers choose to live in other towns or cities for many reasons, but mainly because of the cost of living is too high in the London Boroughs for those workers, who only make low to moderate salaries (Blackman, 9 January, 2001).

Research done by “Our Homes, Our Future,” a housing research group for London, showed that during the past 30 years house prices increased by 135% and wages increased only by 60% (Hetherington, 4 December, 2000). When taking the salaries of

key workers into consideration as well as the cost of housing in Merton, it is no wonder that many workers that provide essential services to the Borough do not live there.

The salaries of these employees are important to the Housing Association of Merton in the sense that they need to have a better idea as to why key workers can not afford housing within the community where they work. The cost of living in Merton is also important, not only the price of owning a home but also of renting a home or a flat. Living costs depend a lot on whether or not that person is living comfortably or whether that person is just managing to get by on their annual or combined annual income.

2.4 Key worker housing desires

Different key workers employed by the Borough of Merton require different living situations. However, the most common attributes an individual looks for when looking for housing are affordability, adequate space, a safe and comfortable environment, and excellent public services. Some may wish to live in Merton since it is closer to their work, while others would rather commute, not only because of the affordability of housing elsewhere but for personal reasons as well. Key workers that do not have a family or anyone to support may live just about anywhere affordable, while key workers with families look for homes with adequate space and a comfortable and safe environment. Key workers with children may also require that the area in which they reside provide excellent public services. Each individual case studied will be unique. It is also important to state that some key workers who live and work in Merton may not qualify for social housing, because their income levels are too high, while other key

workers who do qualify have no desire to live in social housing accommodations (Bucknill, 2001).

One example of a housing situation would be a single teacher who is just starting his or her career and is only looking for a one bedroom flat that is within his or her price range, or who will be willing to share his or her flat with one or more flatmates. In this case, this teacher may be looking to live in Merton because he or she does not wish to commute very far to work everyday and is able to find affordable housing that meets all of his or her criteria.

Another example would be a married nurse with children. In this case, this individual might be looking for a house instead of a flat and may also be looking to buy instead of renting. Buying as well as renting a home in Merton is relatively expensive, and even though there are two adults in the household, they may still not earn enough combined to be able to afford to live in Merton and still support their family. Therefore, they may choose to live elsewhere and commute because certain requirements have not been met with the housing in Merton.

When dealing with key workers and their desire to live in Merton, one must take into consideration the fact that perhaps these workers may not want to live in the same area they work in. Bus drivers and nurses generally want to live closer to their work, while police officers and teachers generally want to live farther away from their work (Table 1.2) (Affordable Housing Scrutiny Committee, 2001). Key workers also have different aspirations for housing depending on how far along they are in their careers. Teachers and nurses especially tend to be willing to share housing while they are young, but look for new housing as soon as they need more space (Affordable Housing Scrutiny

Committee, 2001). There can be several different reasons for not desiring to live in Merton and each case will always depend on the individual studied and their situation.

Desire to live close to city	% Bus drivers	% Nurses	% Teachers	% Police
Yes	64	61	49	27
No	36	40	51	73

(Affordable Housing Scrutiny Committee, 2001)

Table 1.2 Desire to live closer to work

2.5 Housing problems of key workers

The problem with housing key workers in London has been explained by our liaisons as: “London’s house prices in both the owner occupied and private rented sector combined with a lack of affordable housing are causing many of London’s key workers to leave the capital and are preventing the recruitment of new staff. Lack of affordable housing means many workers, especially those on a fixed pay scale, are moving to or staying in areas where housing is more affordable” (Bucknill, 2001).

As discussed above, there may be many reasons for key workers not wishing to live in Merton, but the biggest seems to be the lack of affordable housing in Merton. When comparing the cost of living to the annual income of key workers, it is clear it is difficult for key workers to rent or buy housing in Merton. This crisis is caused by a large jump in housing prices, making it nearly impossible for newly qualified key workers to be able to afford a home (Wintour, 2000).

“Affordable housing is commonly defined as housing that costs no more than 30% of gross household income” (Bhargava, 2001). For example, a married police officer with a combined annual income of roughly £49,000 would find it difficult to meet mortgage payments for a house. The cost of housing is fairly high for this family. Therefore, because this individual has a family, they may choose to live in another area

where housing is cheaper. Likewise, a single nurse who has to work a second job in order to earn £15,000 per year rents for £400 a month; this is 32 percent of her salary meaning that what she pays is slightly higher than what she should. Nevertheless she feels this is too much, “I am in debt before I even walk out the door” (Mathiason, 2000).

The issue of housing affordability poses a problem for Merton because the workers essential to Merton’s community cannot even afford to live there. If key workers cannot afford to live in Merton even though they desire to do so, they may move to another city or town and work for their new community instead of returning to Merton. This is where the problem of employee retention comes into play. Employees, especially ones with family members to support, may take another job offer in an area where the housing costs a lot less, therefore, leaving Merton with a decline in the number of key workers. Table 1.3 shows evidence that a significant fraction of London’s key workers are planning to look for new jobs soon. A significant fraction of those looking for new jobs may be looking for work outside of London. When the number of key workers employed within a certain area begins to decline, it affects the community as a whole, and it also affects the quality of the services that they offer (Bucknill, 2001).

Since retaining employees is a problem, the next logical step would be to recruit new employees. The problem with trying to recruit new employees is simple; the relatively high price of housing, coupled with low to moderate wages will affect the number of people willing to work for the Borough as well as live there. A survey done in the workplace found that “people aged 18-34 were more likely to be looking to leave London than older workers (who may have already obtained suitable accommodation)...” (Affordable Housing Scrutiny Committee, 2001). Housing is not the only reason why

younger people may be more likely to leave London. There are several other variables that may influence their decisions to leave. Elements such as a higher salary, a greater sense of community, desires to live outside of a city and better job opportunities are all possible reasons for relocation.

Recruiting new employees is also a very long and sometimes difficult task. Recruiting new key workers without families is challenging, but recruiting new key workers with families is probably the most challenging. If the family cannot afford to live in Merton, then chances are they will not be willing to work for Merton. This means that not only can Merton expect difficulties in retaining employees, but that it will be difficult to recruit them as well. Table 1.3 indicates that in some professions more than a third of their employees are seeking other jobs. Therefore, employers find themselves recruiting from outside of London and some times recruiting outside of the UK.

Key workers are faced with a number of options, some desirable and others not very desirable. Key workers can either: rent privately at an affordable price, share housing with another individual, commute farther distances to work everyday, or chose another profession in which they can earn more (Weaver, 6 September, 2001).

Occupation	% Who plan to look for			Future job search may not be in London
	another job in the next 12 months			
	YES	NO	DON'T KNOW	
Bus drivers	32	60	8	12
Nurses	39	26	35	35
Police	13	71	16	17
Teachers	48	35	17	7

Source: Workplace Survey, 2000

Table 1.3 Future job searches by occupation

2.6 Problems for public services

London is currently having a worker crisis in its essential service sector. This crisis is mainly due to recruitment and retention difficulties. There are many different causes for these difficulties, but one of the most important is the lack of affordable housing for current and prospective key workers (Affordable Housing Scrutiny Committee, 2001). Currently, the key worker recruitment and retention problem is quite severe. Even now, there are obvious negative effects on public services and the communities that they serve. If this problem is not solved in the future, there will be potential negative effects for London.

Certain job factors that involve large amounts of stress and risk make it less attractive to work within the city (Affordable Housing Scrutiny Committee, 2001). In the United Kingdom, a decrease in birth rates over the past decades has led to fewer, young workers entering the labour force into key worker positions. However, there has been an increase in opportunities for more lucrative jobs within in the private sector (Affordable Housing Scrutiny Committee, 2001).

The causes listed above are either directly related to city life, are too large and powerful for the government to change, or are the side effects of a growing private economy. These causes of retention and recruitment problems are also amplified since London suffers from high volatility in all areas of its economy. This is due to London's role as one of the main economic centres of the UK (Affordable Housing Scrutiny Committee, 2001). It is worth mentioning that the above causes can also make it less attractive for commuters, not just resident workers from the surrounding London area, to

work in the city of London. This is important, since London is heavily dependent on a large commuter workforce from the surrounding areas for its labour supply.

London is currently under utilizing a certain fraction of the labour force to its full capacity. This part of the labour force consists of older workers, refugees, and low-skilled workers (Affordable Housing Scrutiny Committee, 2001). These people have a hard time finding jobs despite the labour shortage.

All of the non-housing-related and housing-related causes for the recruitment and retention problem have combined to create a troublesome trend in the service industry – namely the very rapidly decreasing workforce in several major sectors of the public service industry in London. For instance, in the first eight months of 2000, the London police force had 140 police officers transfer out, while only 14 transferred in (Affordable Housing Scrutiny Committee, 2001). In a recent survey, 48% of teachers were planning to look for a new job in the next 12 months. The percentage was 39% for nurses, 13% for police officers, and 32% for bus drivers (Table 1.3) (Affordable Housing Scrutiny Committee, 2001). There is currently a shortage of about 1,500 to 2,000 bus drivers in London (Affordable Housing Scrutiny Committee, 2001). There are an estimated 5,000 nursing vacancies in London (Mathiason, 2000).

There are several negative aspects of the public service worker problem. The main problem right now is that public service firms are paying more to recruit the new workers they need to offset their turnover. One example of this would be the amount it costs to recruit nurses in London. The average recruitment and training cost for a nurse in the National Health Service is £5,000 (Affordable Housing Scrutiny Committee, 2001). One can multiply this by the estimated 5,000 nursing vacancies in London to get an

impression of how expensive it would be to recruit and train nurses to fill that vacancy. Another example of how turnover increases hiring costs can be seen by the firm, Arriva. Arriva's turnover for bus drivers is about 30% of the workforce per year. The turnover for new hires after the first two years is 70%. This has caused Arriva to spend £125,000 during the year 2000 for recruitment advertising. In addition, Arriva has to spend an average of £2,000 per recruit to train those who do not have licenses (Affordable Housing Scrutiny Committee, 2001). Many London businesses are trying to avert shortages by hiring large numbers of immigrant workers from outside the UK, but this approach presents its own problems since immigrants need immediate housing and tend to have very high turnover rates (Affordable Housing Scrutiny Committee, 2001).

If the recruitment and retention problem is not solved, London may have big troubles in the future. In the short run, the problem for London will be limited to elevated costs of hiring and replacing staff for businesses, more customer relationship problems, and fewer experienced workers in the workforce (Affordable Housing Scrutiny Committee, 2001). In the long run, there may be a much bigger problem. Since the health and prosperity of London depends on a well-qualified service workforce, one overriding scenario could loom if the retention problem of public services is not solved. In this scenario, the level of public services and quality of life in London would degrade (Affordable Housing Scrutiny Committee, 2001).

2.7 Current housing plans

In order to address the overwhelming housing problem, the United Kingdom has developed several housing plans. The funding for these plans either comes from private

organizations or the government. These plans are sometimes adapted from other policies that initially were used to assist others, such as the homeless or low-income individuals.

A project known as “Common Ground” is modelled after the schemes for reintegrating the homeless into New York’s Times Square. It aims to provide housing to a mixed community of low income, ex-homeless, and key workers. While providing a home, it also hopes to motivate people to work as well as get them “out of the trap of social exclusion.” The aim is to develop one large building in the centre of London to produce 200 studio flats, with funding provided by fundraising, by the Housing Corporation and by private loans (Shedden, 2000).

The “Peabody Unite” program also hopes to provide rented accommodations for key workers. It will create more than 600 bed spaces for rent by nurses of the Royal London Hospitals in East London. To do this, two redundant office blocks will be converted into housing. Also a new-build development using low-cost modular building techniques will be built. The rooms are built as single modules but will be low cost (Benjamin, 20 September, 2000). Other programs exist that are quite similar to this one. The Peabody Scheme will provide flats for teachers and policeman above Sainsbury’s supermarket in Lambeth. They will be provided with interest-free loans that only will be repaid by the homeowner, once he moves from the flat (Benjamin, 21 February, 2001).

The London Strategic Housing Ltd is part of the Network Housing Group, but is aimed directly at key workers, specifically nurses. Its objective is to provide quality, affordable housing with choices of occupancy, type and location for nurses in and around London. Through an effective partnership with employers and other key organizations, they have been able to provide key workers with a wide variety of accommodations to

either rent. All the properties are offered for rent on assured short-term tenancies. Tenancies are terminated when employment with the National Health Service ends (Mind the Gaps, 2001). They also make use of novel funding solutions. Thus far, they have been successful at partnering employers with new home development (Network Housing Group).

Tower Homes is a non-profit housing association that works with and is partly funded by local councils and the Housing Corporation. They specialise in building and refurbishing homes for the part buy/rent scheme called shared ownership. Tower Homes runs a scheme called HomeBuy. HomeBuy is specifically aimed at council and housing association tenants. HomeBuy enables a person to buy a home of their choice, pay 75% of the market value and receive a loan for the remaining 25%. The new homeowners pay the mortgage of the property. Once the tenants decide to move from the property the amount of the loan is paid back. Usually first time buyers will take advantage of Tower Homes. Top priority is given to council and housing association tenants and those already living locally and on the housing waiting list. There is a minimum salary requirement and it varies depending on the size and location of the house. The person must also be able to provide proof that they cannot afford a house without the assistance of Tower Homes (Tower Homes).

Probably the largest of these programs is the Starter Homes Initiative (SHI). The SHI aims to help around 10,000 key workers buy homes in urban and rural areas where high prices would otherwise prevent them from living in or near to the communities they serve (Starter Home Initiative – Fact Sheet for Key Workers). The SHI has several aims. The first aim is to provide help for key workers to buy their homes within a reasonable

distance from their work. The second aim is to ensure that key workers can buy homes in areas where high demand and high prices might otherwise prevent them from being able to afford housing in the urban or rural communities in which their services are vital. Third, SHI wants to support housing-related objectives, which contribute to the regeneration or development of an area. Finally, SHI hopes to promote a better mix of housing, with a goal of achieving more sustainable mixed-income communities (The Housing Corporation, January 2002).

The key workers that were initially identified for the first year of the SHI were teachers, police officers, nurses and other essential health staff. This reflects the priority attached to tackling recruitment and retention problems in these public services. The government has earmarked funding of £250 million over the years 2001-02 to 2003-04 to be distributed in the form of loans to qualifying key workers (Benjamin, 21 February 2001). All applicants must demonstrate that they cannot afford to buy a home without the SHI assistance and also must be a first-time home buyer (Starter Home Initiative -- Fact Sheet for Key Workers).

The help offered from the SHI comes in two forms. First, interest free loans; these include equity loans to buy property, where the loan is provided through the scheme manager. These loans are to be paid off only when the property is sold (Starter Home Initiative – Fact Sheet for Key Workers). The second form of help is the shared ownership on a property purchased on the open market or a newly built house provided by the scheme manager (Starter Home Initiative – Fact Sheet for Key Workers). Shared ownership refers to part own/rent schemes. Typically the key workers purchase an affordable share, 25% or 50% of the value of the property, and rent is paid on the share

owned by the scheme manager. Further shares are bought until the home is owned outright. When further shares are bought, the cost of purchasing these further shares will be on the basis of the value of the property at the time the additional shares are purchased (Starter Home Initiative – Fact Sheet for Key Workers).

Merton has implemented the Starter Homes Initiative. After the first round of bidding, Merton has been given the following allocation for funding work with Tower homes: 33 teachers, 3 police officers, and 24 members of the NHS. It is too soon to know whether it has been successful or not because it is only in the first year, and at this point people are still being selected. Public service managers help to engage the programs by using it as a recruitment tool (Benjamin, 21 February 2001).

2.8 Government

There are many organizations that focus on housing issues in the United Kingdom. In order to reconcile the problem of housing in London, these organizations have done research to further develop an understanding of the problem. These housing organizations support housing plans financially, and help to make the public aware of the existing problem.

The Housing Corporation is responsible for investing public money in housing associations and for protecting that investment and ensuring it provides decent homes and services for residents. They invest in housing associations to provide homes that meet local needs. Through regulations they seek to ensure that people are able to live in decent homes. The Housing Corporation is a non-departmental public body made of up a board that decides on housing issues (The Housing Corporation). In order to help with the key

worker problem in London, the Housing Corporation has helped fund programs including the Common Ground (Shedden, 2000).

The Greater London Assembly (GLA) has a division devoted to housing. It is called the Mayor's Housing Commission. They have three basic tasks; investigate London's need for affordable homes, provide a foundation for housing policies, and set targets for all types of affordable housing (Affordable Housing Scrutiny Committee, 2001). In response to the key workers' housing problem, the GLA acknowledges that low wages price individuals out of the capital's housing market. The GLA recommends a partnership between housing associations, lenders, and employers (Benjamin, 21 February, 2001).

2.8.1 Policy on salary

One salary related policy that is being currently undertaken by London to help key workers with affordability is a review of London weighting. Weighting is a salary bonus that is given to public sector workers in London in order to offset the extra costs of living and working in London, especially the housing costs. A team of experts from the private and public sectors, commissioned by the London assembly, are researching what the costs of living in London are. When the research has been completed, they will come up with ways to make it more affordable for public workers to live and work in London. This initiative is designed specifically with key workers in mind and is a direct reaction to the current key worker dilemma. Neither the team of experts nor the London assembly will have any power to enforce the findings of the report. The report on London weighting is designed to be a useful decision tool for public policy makers in determining

worker compensation. The report will also be used as leverage in pay negotiations by workers of major private industries (Parker, 16 January, 2002).

Outside of the upcoming review of London weighting, some key workers are receiving raises directly from their employers to combat labour shortages. An example of such a policy is the raise and pay scale revision that teachers in the UK will receive in 2002. Public school teachers will receive a 3.5% pay raise, a number large enough to more than off-balance inflation. The pay scale for teachers will also be simplified and altered to allow teachers to climb the pay scale rapidly. Finally, teachers will be able to apply two years earlier than before for £2,000 performance related pay bonuses (Campbell, 24 January, 2002).

2.8.2 Policy on transport

While not a policy directed at homes, the provision of subsidized or free rail travel is potentially useful in boosting the affordability of work for key workers that commute. One organization that makes use of such a policy is London's Metropolitan Police Authority. Nearing the end of the year 2000, the rail company Silverlink decided to give the MPA's police officers free travel on all of its railways. The assistance claimed by Silverlink was that more police officers on trains would lower crime and increase safety. The MPA also claimed that free travel would aid with the recruitment and retention of police officers. The MPA Chair cited the choice many officers faced between living in very expensive London housing or commuting to work from more affordable areas as a reason that recruitment and retention would benefit from the free rail travel (Metropolitan Police Authority, 2000). While there is no particular incentive for rail,

tube, or bus companies to have non-police key workers ride for free; the idea is that the provision of free mass-transit may help key worker recruitment and retention (Metropolitan Police Authority, 2000).

2.9 Cost of housing and unoccupied space

The housing market in Merton is characterized by a wide variety of different types of housing and by a housing affordability problem for its key workers. This problem is comprised of two smaller problems; one of supply and demand, and the other of allocation. The demand for affordable housing is significantly larger than the supply. This is an example of a supply and demand problem. The allocation problem is created by a misuse of the current housing stock and by a housing price gap between very expensive private housing and very limited public housing.

Merton's housing market is composed of many different types of housing. These diverse types of housing are private owner occupied housing, private rented housing, and social rented housing (Housing Strategy and Development Team, 2001). These different types of housing are divided somewhat lopsidedly in the sense that 85% of the housing in Merton is in the private sector. Within that private sector, 85% of the housing is owned, and 15% is rented (Housing Strategy and Development Team, 2001). The housing stock in Merton breaks down as follows: 72.5% private owner-occupied, 12.1% other private sector, 9.2% local authority, 6.1% registered social landlord and 0.2% 'other public' (Housing Strategy and Development Team, 2001).

There is a pure aggregate supply and demand problem in Merton. In essence, it is the same problem that the rest of London is also experiencing. Housing demand has been

rising faster than supply for the past few years. The increase in housing demand does not yet show signs of slowing down or halting. Currently, demand for housing is much higher than supply, causing prices for housing to drastically rise. There are very few areas of Merton that are facing significantly low demand or where housing units are hard to rent (Housing Strategy and Development Team, 2001).

Some statistics illustrate the pricing situation. First, the price increase in owner-occupied private homes over the past two years has been quite large. In January 1999, the average price of a one-bedroom property was £54,500. In May 2001, the average price of the same kind of property was £91,500. For a three-bedroom property, the January 1999 average price was £107,000. By May 2001, this average price increased to £156,500 (Housing Strategy and Development Team, 2001). In addition, the minimum prices of houses increased by a larger percentage than did those of the average house between January 1999 and May 2001. Minimum house prices were up 67.2% between Jan 1999 and May 2001, while average house prices were up 59.6% between Jan 1999 and May 2001 (Housing Strategy and Development Team, 2001). As an alternative to buying a private property, renting a private property is just as expensive, and rents have risen sharply over the past 2 years. Average rent for a three-bedroom property was £202 per week in 1999. This price increased in 2001 to £272 per week (Housing Strategy and Development Team, 2001). Many analysts have predicted that Merton prices are about to rise less drastically or plateau completely, but there are not yet signs that this is occurring (Housing Strategy and Development Team, 2001). There have been reports recently in the news that suggest that the current boom in housing prices will not die down anytime soon. The most recent figures show a 0.2% increase in United Kingdom housing prices in

January, despite the onset of a global recession. The average price of property in the UK has 11.7% in the twelve months preceding this latest report (Guardian Unlimited, 31 January, 2002). Some estate agents are even seeing a large increase in housing prices due to a very brisk business, especially in London (Arlidge, 27 January, 2002).

The housing allocation problem is somewhat more intricate. The supply side exhibits problems of misallocation and waste, evident by the fact that many Merton houses are in disrepair, under-occupied, over-occupied, or just plain uninhabitable. A 1999 survey shows that 95% of private homes are in some degree of disrepair, 9.7% of homes are overcrowded, and 25.6% of homes are under occupied. Eight thousand homes are listed as uninhabitable. The survey also shows that there are about 2,000 private properties that are vacant, 891 of which have been vacant for over 6 months (Housing Strategy and Development Team, 2001). The strangest of these statistics is that there are significant numbers of vacant houses, many of which have been vacant for a while. Clearly, the housing stock is improperly utilized for some reason.

A housing allocation problem exists on the demand side; a problem that relates specifically to key workers. Private housing prices are very high, making them unaffordable. On average, Merton private housing prices are about £50,000 higher than average private housing prices in London. The average price of a piece of property in the first quarter of 2001 was £219,000 (Housing Strategy and Development Team, 2001). Private housing prices are also much higher than those of public housing. The same price differential is true for rental housing. Compared to the £272 per week rent for the average Merton private three-bedroom apartment, the average three-bedroom council apartment that is socially provided costs £61.60 per week, and a similar Registered Social Landlord

(RSL) property costs £76.37 per week. At the same time, the public housing is increasingly being reserved for the need, and thus it is unavailable to key workers.

This large gap between income and rental or purchase price is especially hard on key workers who earn intermediate level incomes and increasingly need what is coming to be known as “intermediate” housing. The cost of intermediate housing falls between the costs of public and private housing (Housing Strategy and Development Team, 2001). A housing allocation gap has formed, where key workers find that the prices for housing in the private sector are too high, while their incomes are too high to qualify for housing in the public sector (Weaver, 6 September, 2001).

In May 2001, the London Borough of Merton conducted a survey from which housing prices were obtained. The information was collected on the following areas: Wimbledon/Raynes Park, Mitcham, Colliers Wood/South Wimbledon, and Morden. The information obtained reflects the high price of housing both in buying and renting in all areas (Tables 1.4 – 1.7), and how prices vary depending on the condition of the area. The gap between Wimbledon and Mitcham is quite clear; Wimbledon being the wealthy area of Merton as compared to Mitcham that is considered one of the poorest.

Minimum and average purchase prices/rents in Wimbledon/Raynes Park (as of May 2001)		
Number of bedrooms	Purchase Price	
	Minimum Price	Average Price
1 bedroom	120,000	155,000
2 bedrooms	174,000	221,500
3 bedrooms	237,500	342,500
4 bedrooms	335,000	580,000
Number of bedrooms	Rental Price	
	Minimum Weekly Rent	Average Weekly Rent
1 bedroom	177	196
2 bedrooms	227	285
3 bedrooms	300	370
4 bedrooms	416	464

Source: London Borough of Merton Survey of Estate Agents - May 2001

Table 1.4 Minimum and average purchase prices/rents in Wimbledon/Raynes Park (as of May 2001)

Minimum and average purchase prices/rents in Mitcham (as of May 2001)		
Number of bedrooms	Purchase Price	
	Minimum Price	Average Price
1 bedroom	77,000	85,000
2 bedrooms	88,000	101,000
3 bedrooms	135,000	149,000
4 bedrooms	167,500	180,000
Number of bedrooms	Rental Price	
	Minimum Weekly Rent	Average Weekly Rent
1 bedroom	133	147
2 bedrooms	173	182
3 bedrooms	225	242
4 bedrooms	266	292

Source: London Borough of Merton Survey of Estate Agents - May 2001

Table 1.5 Minimum and average purchase prices/rents in Mitcham (as of May 2001)

Minimum and average purchase prices/rents in Colliers Wood/South Wimbledon (as of May 2001)		
Number of bedrooms	Purchase Price	
	Minimum Price	Average Price
1 bedroom	83,500	100,000
2 bedrooms	118,500	125,000
3 bedrooms	145,000	157,500
4 bedrooms	213,500	240,000
Number of bedrooms	Rental Price	
	Minimum Weekly Rent	Average Weekly Rent
1 bedroom	139	150
2 bedrooms	173	185
3 bedrooms	219	254
4 bedrooms	300	323
Source: London Borough of Merton Survey of Estate Agents - May 2001		

Table 1.6 Minimum and average purchase prices/rents in Colliers Wood/South Wimbledon (as of May 2001)

Minimum and average purchase prices/rents in Morden (as of May 2001)		
Number of bedrooms	Purchase Price	
	Minimum Price	Average Price
1 bedroom	85,000	89,000
2 bedrooms	115,000	127,000
3 bedrooms	143,500	162,500
4 bedrooms	219,000	252,500
Number of bedrooms	Rental Price	
	Minimum Weekly Rent	Average Weekly Rent
1 bedroom	133	147
2 bedrooms	147	170
3 bedrooms	199	225
4 bedrooms	254	289
Source: London Borough of Merton Survey of Estate Agents - May 2001		

Table 1.7 Minimum and average purchase prices/rents in Morden (as of May 2001)

2.10 United States housing situation

2.10.1 Overall

The present housing situation in the United States has several faces. In the US, there is a price gap between the least expensive housing market and the most expensive market. This means that not all parts of the country have the same housing situations, nor do they have to deal with the same housing problems. This is why there are several different successful housing programs currently in use in the US; each has been built according to the needs they have to satisfy. The development of such programs also varies according to the organization. Some look to develop their programs in house, while others hire consultants to develop the programs for them. Sometimes there is even a combined effort between organizations and consultants to develop adequate plans (Glauber, 2001). To elaborate on housing programs in the US, we will discuss two of the most expensive housing markets (Silicon Valley and New York City) as well as another type of affordable housing program that is beginning to be implemented all over the US called Mutual Housing.

2.10.2 Silicon Valley

This region in the US is part of San Jose, California. San Jose is part of Santa Clara County and has a population of over 910,000 making it the third largest city in California (San Jose Department of Housing, 2001). Over the past few years this area has grown due to the influence of technology corporations that have made Silicon Valley their home. Along with the introduction of major technology corporations, came a boost in housing prices. Rent has increased by as much as 60%, which has made Silicon Valley

one of the most expensive housing markets. The lack of affordable housing is certainly a big concern for San Jose municipal government, which has expressed its concerns to their residents publicly (Bhargava, 2001).

Mayor Ron Gonzalez stated his concerns as follows: “Building more affordable housing to meet the needs of families at all income ranges is a critical element for the long-term health of our community and our economy. We cannot allow ourselves to price Silicon Valley out of competition with other regions of the nation and world” (Bhargava, 2001). Finding affordable housing has become a priority. “Lack of housing restrains the growth potential of firms that cannot attract skilled employees. Similarly, vital public organisations, such as schools and colleges, are unable to recruit needed personnel” (Bhargava, 2001).

The government has established several housing plans in order to improve the situation in Silicon Valley. Currently there are around 149,000 residents of privately owned homes and rented homes that get aid from the state of California (Business Journal, 2000). The Division of Housing Policy Development in California administers the millions of dollars that are given to the state from federal housing funds. The government uses the cities Clearinghouse as a unique source to provide information on more than 200 housing programs, such as private lenders and foundation grants, and other information (Housing and Community Development California).

The department of housing in San Jose is currently administering programs that would improve the housing situation and increase the supply of affordable housing (San Jose Department of Housing, 2001). “Programs included: predevelopment financing, new construction financing (acquisition, construction, permanent), acquisition/rehabilitation

financing for large projects, rehabilitation grants and loans for small owner-occupied and rental properties” (San Jose Department of Housing, 2001).

2.10.3 New York City

Located on the East Coast of the United States, New York City is a very expensive city to live in. New York’s housing prices are around the highest in the country. After 1990 when the Wall Street boom hit the US, the housing crisis became even more evident (Mazelis, 1998). Finding affordable housing in Manhattan is almost, if not, completely impossible.

“To address the affordability gap requires the construction of more affordable housing and expanding the base of social wealth in communities without homes” (Feldman). The Department of Housing and Urban Development (HUD) estimated that 360,000 families in New York City are paying more than 50% of their total income for housing (Mazelis, 1998). In order to address this problem the government offers several different plans for affordable houses. There is a supportive housing network in New York that provides individuals with a list of apartments that are provided by non-profit agencies. New York workers can also look for affordable housing programs by looking in the newspaper or on the Internet. The Public Housing Department of New York lists their programs on their website, and advertises their available programs in newspapers (New York City Department of Housing Preservation and Development, 2001).

New York City handles its affordable housing problem by using the Internet to connecting potential tenants to information about affordable housing as well as actual listings of available properties. The agency in charge of this source of online information

for potential tenants and homeowners is the New York City Housing Development Corporation (NYCHDC). The NYCHDC provides two services for those interested in affordable housing. These services are significant since they provide quick and easy access to affordable housing information that is directly relevant to those parties interested in renting or buying affordable housing.

The first service is the Affordable Housing Hotline (AHH). The second service is the NYCHDC homepage. The AHH gives potential tenants the ability to quickly look up specific apartments that are available under the NYCHDC's affordable housing programs. There is a list of different available apartments sorted by region. Interested parties can click on a region and be shown a document detailing the addresses, sizes, and rental costs of the available apartments as well as the telephone numbers of the managers of the apartments (The Affordable Housing Hotline).

The NYCHDC's website is full of useful information for potential tenants and homeowners to observe. There are many different types of information available on the website: qualifying criteria for various housing assistance programs, a list of all the properties that are financed by the NYCHDC, general information for potential homebuyers, a set of Frequently Asked Questions, and links to other New York City departments that deal with housing (New York City Housing Development Corporation – Apartment Seekers).

2.10.4 Mutual Housing

In and around many major American cities, such as Sacramento and Chicago, an innovative housing solution is increasingly being put to use. This solution is called

Mutual Housing. Mutual Housing is an interesting type of private, non-profit housing that is provided by a Mutual Housing Association (MHA). In a MHA, residents own most of the housing corporation. Ownership is comprised of current residents, potential residents, representatives of the government, and leaders of businesses and non-profit organizations. The MHA is controlled by a board of directors that is comprised of representatives from the community (What is a Mutual Housing Association?).

Residents in MHAs do not have a direct capability to buy or sell their housing, so they don't really own it. Residents pay a "housing charge" for their dwelling, which is very similar to rent. The difference between being a resident in an MHA and renting a home is that MHA residents have a right to live in their housing for life or as long as they wish provided they abide by certain conditions of their membership. They also get a significant role in the decision-making policies of the housing association (What is a Mutual Housing Association?).

One example of an MHA that is currently successful in providing affordable housing is the Sacramento Mutual Housing Association in Sacramento, California. This association housed 1,900 residents in 492 homes in the year 2000. In the same year, they demolished an old, unsafe building and (with the help of residents) built a new, extremely safe building. Inclusive of their assistance in the construction of the building, the residents of the MHA contributed over 24,000 hours of free public service to their community. Furthermore, in 2000, the organization raised \$1,000,000 in capital to redevelop unsafe housing, and expanded a nutrition program for low-income families (Sacramento Mutual Housing Association, 2000).

2.11 Australia's housing situation

Australia is having urban housing problems similar to those of the United Kingdom. The prices of buying and renting property have gone up in the past 15 years, while the real incomes of most residents of the main cities have gone down. Australia has a large and increasing fraction of people who cannot afford market housing in the city at all. There is currently a set of committees in Australia trying to develop a nationwide strategy to better provide affordable housing to Australians. One of these committees is the Affordable Housing National Research Consortium (AHNRC). The AHNRC report on affordable housing discusses the main government policies that are in effect to make housing more affordable and proposes a set of potential plans to infuse private money into affordable housing (Affordable Housing National Research Consortium, 2001).

Australia is currently pursuing housing policies similar to those of the UK. One major Australian policy that has a close UK analogy is the provision of rental assistance and public housing by the Commonwealth-State Housing Agreement. This policy is analogous to the policy of the Council in the UK. Another policy in Australia with a UK counterpart is the Government's First Home Owners Grant, which provides a \$7,000 grant to help people to buy their first home. This policy is much like the UK's Starter Homes Initiative except that it focuses more on homebuyers in the general population instead of key workers. The AHNRC researched both of the above forms of housing assistance and found that neither one was effective enough to solve the problem.

The AHNRC looked at low-cost housing options in the United States, the UK, and the Netherlands (Affordable Housing National Research Consortium, 2001). The most interesting policies they found tried to leverage funding from the private sector. The

US's prominent policies involved taxation subsidies for private industries to build low-cost housing, land and housing trusts, community banks and development corporations, secondary mortgage markets, housing vouchers, and subsidized loan interest rates. In the Netherlands, most of the housing stock (42%) in the early 1990s was social housing, $\frac{3}{4}$ of which was managed by housing associations. However, private organisations such as insurance companies and pension funds lent money to the social housing sector. In the past decade, a new system had been set up to encourage banks to lend money to the social housing sector. One of the incentives for banks to cooperate with this plan was a complex system of insurance and government guarantees (Affordable Housing National Research Consortium, 2001).

These policies that sought to use private money to help public affordable housing were so interesting that they formed the inspiration for the AHNRC's proposed solution to the housing issue. There were three options that the Consortium considered potentially suitable for implementation. Option one was a direct government subsidy for private debt investment in affordable housing. In it, the government would issue a bond with a minimum after-tax return. The funds from the bonds would be given to public housing providers on the condition that the money would be used to provide low-cost rented housing. Option two was the creation of a company that would be listed on the stock exchange. This risky proposal had the new company drawing on the government sector, private sector equity, and borrowed funds in order to provide affordable public housing. Option three would mandate through legislation that certain financial organisations would be required to hold a certain minimum fraction of their assets in rental dwellings managed by the government. This proposal was considered potentially inefficient and

inequitable. Using the balanced scorecard approach, the AHNRC decided on Option one, since this option had the least risk and inefficiency. This option may be employed by the Australian government in the future (Affordable Housing National Research Consortium, 2001).

2.12 Europe's housing situation

2.12.1 Other London Boroughs

Finding appropriate housing for key workers is a goal all of London's Boroughs intend to achieve. Therefore it is relevant to look into how other London Boroughs are handling their key worker housing problems. We have gathered information from three London Boroughs: Lewisham, Richmond upon Thames, and the Royal Borough of Kensington and Chelsea. The information comes directly from each Borough's housing strategy documents; therefore some of these plans may be just beginning. It is important to mention that none of the three housing plans presented a clear definition for key workers.

At the moment the Royal Borough of Kensington and Chelsea has identified the following as key workers: teachers, NHS staff, police, public transport workers, and social workers. They state the following "It is difficult to narrowly define the term 'key worker'...This definition will be developed over time as a result of further research and consultation." The Borough has a council that provides support to Registered Social Landlords (RSL) who create bid's that meet the Borough's goals. The Borough is also part of the Peabody Trust SRB-project-'Keep London Working' which is an urban

renovation project that builds houses specifically for public sector workers (Royal Borough of Kensington and Chelsea, 2001).

Richmond upon Thames housing council stated that their aim is to help key workers by working with their partners to effectively provide for key workers. They consider their partners to be the RSLs and particular employers. They also plan to help key workers by acknowledging that it is important that information on housing options is available to key workers. They are also working on improving information on recruitment and retention problems, and finally by strongly encouraging employers to take responsibility for helping their key workers (London Borough of Richmond).

The Borough of Lewisham aims at aiding key workers in several ways; by utilizing all housing options including their own stock, RSL's properties, and private sector stock. They worked in partnership with the Hyde Housing Association and with Transport for London to provide 21 houses for key workers in the Borough. These 21 homes were leased to the Hyde Housing Association and were fixed and refurnished. Such houses were then let to key workers (The Strategy – Lewisham).

Lewisham tries to secure affordable homes on new developments through the section 106 agreements. The Section 106 agreement refers to the legal contract between a private developer and the local authority where it outlines what the developer has to provide. They are negotiating for at least 30% affordable housing on new developing sites. They also use their own stock by converting property so that they better meet the Borough's needs. They support schemes such as the Cash Incentive Scheme and the Bedroom Release Scheme, which encourages tenants under occupying properties to move to smaller homes in order to give those with bigger families adequate space. The Borough

also uses the ‘empty homes strategy’ they developed that creates new units of affordable rented accommodations for key workers by refurbishing empty houses. They also work on developing better partnerships with organisations that focus on reengineering and housing management (The Strategy – Lewisham).

2.12.2 Paris

Paris, France is also experiencing a housing problem. This complex situation leaves more than just a few people homeless, and diminishes the aspiration of young individuals who seek to start a career in the city (Territorie-de-Belfort). The need for affordable housing for workers is not a new issue for Paris. In the 17th century, nobility demonstrated concern with the housing situations of their serfs. In order to aid their servants, several noble men provided them with housing. During the Industrial Revolution, the lack of affordable housing grew tremendously and became very apparent. This situation continued on to the 20th century. In order to help workers pay for housing, several companies saved money in banks and used the interest that was gained on their deposit to build buildings for the workers. In 1953, this idea was later adopted by the government when they created a plan called “Porticipotio des Emploeurs al’effort de Construction” (Les cil a l’est de Paris).

The government is still searching for adequate plans to aid young individuals in finding affordable housing. Today, a plan known as “Aujourd’hui le 1% logement” is being pushed to help workers who can’t find affordable housing in the city. This is a government plan that urges all companies not involved in agriculture and who have more than ten employees in their firm to contribute a fraction of their yearly earnings to a fund.

The contribution of a company can range for 1% to 45% of their total yearly earnings. The money in the fund is then used to help subsidize workers with financial problems who cannot afford housing in the city (Les cil a l'est de Paris). This program helps those individuals who can provide proof of eligibility. If this proof is provided, then the government provides an apartment. The government is constantly negotiating with companies to participate in this program (Les cil a l'est de Paris).

2.12.3 Madrid

Madrid, the capital of Spain, is also faced with the problem of finding affordable housing for its population. The price of housing in Madrid rose by 20.1% in the year 2000 (El precio medio de la vivienda de Segunda mano ha aumentado un 20.1% desde enero). Most of Madrid's residents spend more than 20 to 30 years of their lives paying home mortgages. Workers in Madrid earn the highest salaries around the country; however housing in Madrid is around the most expensive, according to the Spanish Union of Consumers. As in other major European cities, an adequate supply of affordable housing is extremely important to keeping the economy of the city healthy.

The government of Madrid has developed a housing plan called "El Plan de Vivienda 2001-2005," (which translates to "The Plan of Housing 2001 2005) to help families and some social groups who cannot afford housing in the city. The plan is just starting; according to minister Francisco Alvarez Cascos, "It's at an embryo stage." However the government feels confident about this plan and is looking forward to seeing some of its results in future years.

In order to qualify for this plan, individuals need to fulfil certain requirements. Individuals who apply for this assistance need to check with a federal office to see if they qualify (Gilmar).

2.13 How the United States, Australian and other European programs might help the United Kingdom

The United Kingdom could perhaps apply program concepts and approaches used in the United States, Australia, and in other countries in Europe to enhance their own development of strategies. Both government entities and private consultants can develop adequate programs, and their combined effort might be able to address the situation. An example of this combined effort was observed in Silicon Valley. New York City has advertised its programs appropriately in local newspapers as well as on the Internet. Good advertising of programs is believed to be an important factor in their success. Programs in the United Kingdom might be more successful if they were aggressively advertised.

Australia's current policies for affordable housing assistance are very similar to those of the UK. The Australian government is not satisfied with those current policies and is in the process of creating a new plan to help the general population afford housing. This plan works by creating effective partnerships with the private sector in order to provide private funds for affordable housing. Currently, the best idea for implementation of the plan involves creating a direct government subsidy for private debt investment in affordable housing. Other potential policies that Australia is considering include provision of a tax subsidy for private investment in affordable housing as well as creating

a safe form of investment in affordable housing that is attractive to private banks. Such plans may help the UK in helping key workers find housing.

In Europe, a Paris housing plan works through companies; the ones hurt by the loss of essential workers. Collaboration between the government and companies to address common issues that affect them is very important. In the UK, public services should consider work more closely with the private businesses. They can help in developing adequate housing programs because they are also directly affected by the problem.

2.14 Web page for Department of Housing

In order to enhance the service provided by the Merton Department of Housing to key workers, an informational web page could be created. This web page would give key workers access to general information that could be of interest. The web page would allow key workers to have access to information that the housing department feels they need to be aware of. By creating this site, the communication between the residents and the Borough of Merton would grow. Therefore the addition of this technology would improve communication and service for key workers.

The web page would display results obtained from the key worker interviews that were conducted. The interview information would give key workers a feel for what opinions their colleagues have on relevant housing issues. A copy of the survey would be posted on the web page to give key workers the opportunity to print it out and mail it in to the housing department. The web page would include links to the Starter Home Initiative (SHI) document and to the Key Issues for Key Workers brief which would

direct them to further information that might be of their interest. The web page would also contain any other information that the housing department feels would be relevant.

The department head, Kathy Bucknill, would clear all the information to be posted on the link. Once Ms. Bucknill clears the content, it will be up to the IT department to design the link. A blue print of how the web page would look would be sent to the IT department.

2.15 Conclusions

In this literature review, we researched who key workers are in general, developed criteria for who a key worker is specific to Merton, and discussed why they are important to society. Housing prices and desires of key workers were also explored in this review of literature. Included is information on government housing plans in London, Australia, the United States, and other countries in Europe. This background allows us to further understand the present housing situation for key workers in London, and discuss currently existing housing policies in other countries.

3.0 Methodology

We used this methodology as a map, to lead us through our research step by step in order to achieve the goal of our project. The goal was to identify key workers and their housing problems as well as the problems that public service organisations face as a result of these problems. We were able to gather detailed information on the local housing market as well as the identity of key workers and their incomes and housing aspirations. We also learned more about the present staffing concerns of public services. As a group, we decided not to tackle the problems of the private sector in Merton. We acknowledged that there are problems within this sector, but the task of both the public and private sectors was too large to be completed during a 7-week time frame.

3.1 Subjects of study

We identified three main subjects of study in order to collect appropriate data for this project. These subjects are estate agents, public services organisations, and key workers.

By surveying estate agents, we confirmed the information that we received from the government of Merton concerning Merton's housing market. Estate agents provided us with very useful information because they knew what buyers look for when they are considering buying a house, what the current costs of homes are, and what types of mortgages are available. They were also able to provide information on the costs of renting and buying property as well as criteria that individuals look for when they wish to rent or buy a home.

The next group we studied were public service organisations in which key workers are employed. From this group we gathered information that gave us a good sense of exactly which workers Merton should consider to be a key worker. In researching the public services, we gathered information on retention, on recruitment and hiring new staff, and on the types of problems arising from the lack of essential workers in Merton. We interviewed the managers and human resources personnel of the public organisations who have a better understanding of the problem and how it is affecting their business. Understanding the severity of the problem for public organisations is very important in order to identify whether the lack of key workers is affecting the local public services.

The final subjects of study were key workers during different stages in their careers. Our group developed a set of criteria in order to focus on who key workers are specific to the Borough of Merton. It was developed during an afternoon after long brainstorming sessions and discussions with other individuals within the office that we were located in. The exact specifications of our criteria can be viewed in our Literature Review. The criteria provided us with a general guideline in order to decide who should and should not be considered a key worker. A potential key worker is selected and moves through sequential levels of screening. This screening sorted out those who are key workers from those who are not. Once the criteria have been met, individuals were selected for interviews.

We developed detailed profiles of key workers. We were interested in finding out their income levels, their current housing situations, their future housing aspirations, and reasons for their current living situations. Our research investigated key workers' living

preferences and their satisfaction levels. Perhaps key workers live outside Merton for reasons other than the price of housing in the Borough; this is an important and relevant consideration that had to be addressed in our investigation. Key workers are the main focus of the project, and gathering their input was essential to understanding the problem.

3.2 Measurements

In order to collect appropriate data we defined our key variables. In terms of this project, the key variables are annual salaries, cost of buying and renting, distance and amount of time it takes to commute to work everyday, recruitment difficulties, and retention difficulties of key workers in public services. These variables were just some of the many that were measured by conducting surveys, interviews, and focus groups. We also engaged in collecting statistical data from the Internet and local sources. The Internet was used to gather information on housing programs currently used in the United States, surrounding Boroughs, and European countries.

3.3 Data collection methods

3.3.1 Estate agents

After we arrived in Merton, we researched housing prices via estate agents. Information given to us by the government of Merton included average purchasing and renting prices organized by housing districts within the Borough. Housing districts are good subdivisions because they generally have similar housing prices. Some examples of housing districts in Merton are Mitcham, which has generally lower property values, and South Wimbledon, which has generally higher property values. After we received

Merton's housing information, we verified that information with estate agents in different housing districts. While we verified the data, we also asked a few questions in the form of a brief survey. Questions in the survey were well thought out in order to minimize the length of the survey (Appendix A). The survey questions focused on housing prices in the district, the types of people looking to buy and rent housing, and any awareness agencies had of housing assistance programs provided by Merton. After the survey was created and reviewed by our liaison, we started looking for suitable estate agencies where we could go to conduct our survey. One of our desires in selecting agencies was to make sure we covered several different housing districts in Merton. To accomplish this, as well as to stay within our 7-week time frame, we took buses to the main commercial areas of various housing districts and found our agencies there. When we conducted our surveys with agents in the agencies, we made verified that these agencies had at least four years of operating experience.

Using a survey as a measurement method for estate agents was useful because we did not want a lot of specific detail from them. Beyond pricing information, it was important to gather data that will provide us with an understanding of key workers' housing desires as well as how informed estate agents are about government housing plans. A survey was an excellent and quick way to obtain such information.

3.3.2 Public services

In order to understand the problems of the organizations providing public services to the Borough of Merton, we interviewed the managers of each facility. We selected the government departments and facilities for interview based on the criteria we developed

for who key workers were specific to Merton. We chose managers of the departments and organisations that deal with these key workers. We interviewed managers and human resource personnel from organizations representing police, fire, nurses, ambulance drivers, schools, social workers, and transport authorities. We did not have a specific level of management in mind. The most important thing was to interview people who had familiarity with recruitment, retention, and problems of workers. Therefore, we ended up interviewing people such as hiring managers and human resource directors. We interviewed these managers to gather information that gave us a good sense of who the managers in Merton consider to be key workers. In the course of the interview, we asked the managers questions about the size of their workforce, recruitment and retention difficulties, costs of recruiting and hiring new staff, and what types of problems arise from both the lack of essential workers and the lack of experienced workers (Appendix B).

We had several reasons for using an interview to gather information from the managers. First, an interview provided specific information about key workers that would have been hard to obtain from impersonal approaches. Relating to the managers face-to-face allowed the managers to realise the importance of the questions. Using an interview showed more respect for the managers and for their time. Also, with an interview, we helped the managers gain a better understanding of what we wanted from them. Thus we received richer and more valid data.

For the interviews, we developed a list of questions to elicit answers to satisfy our objectives. The questions were reviewed by our liaisons. To proceed with the interviews, we first contacted our liaison to obtain contacts with managers willing and available to

have an interview. Our choice in where we conducted interviews was directly related to the numbers of police stations, schools, fire departments, bus companies, and hospitals that were located in or that serve the Borough of Merton. Once we made a list of these organisations, we randomly chose among them. We found out that there are other types of public service organisations that need to be interviewed and also visited a certain number of them. We went out to as many as ten public service facilities and interviewed one or two managers or human resource personnel in each organisation.

In order to set up interviews, we called and made appointments, so as to use both our time and that of the managers most effectively. In order not to intimidate and waste time, we came to the interviews in two-member teams. We also told the managers that their names given during the interviews would remain anonymous.

3.3.3 Key workers

By using the Internet and other local sources, we were able to collect some data on key workers, but in order to fully understand the problem we went out and conducted field research. In order to collect data from key workers, the following procedures were carried out. First, we interviewed key workers about their jobs, their income levels, and their housing situations. In order to accomplish such a task, a list of questions was created for key workers to collect essential data. The questions asked related to age, income, family situation, length of time spent in their profession, distance and amount of time travelled to work each day, current education/skill level, current living situation, and hopes for future living situations, whether in Merton or elsewhere (Appendix C). After our liaison and advisors approved this list of questions, we split up into pairs and went

out to as many as ten different public service organisations. These organisations consisted of both the organisations used for our public service manager interviews as well as other organisations recommended to us by the managers themselves. These organisations were chosen by geographical location, and five key workers of varying age levels and skills were chosen at random and interviewed from each organisation. These interviews lasted no longer than twenty minutes each. The reason for interviewing key workers at different stages of their careers was to enable us to better understand the concerns of the key workers at different times during their lives. Once the data was collected, it was summarised and carefully analysed by the group. Our final report includes demographic data on the key worker we interviewed.

The second procedure used to obtain the perspective of key workers was to conduct focus groups with diverse types of workers. The point of a focus group is to conduct an interview with more than one person at a time in order to gain a better understanding of the situation as a whole. By assembling different types of key workers in a room together, we gathered better data and identified any patterns that developed between them and their respective fields. One of the project group members served as a mediator for the focus groups, which were comprised of 8-10 employees. We also invited our liaisons to attend these focus groups. These focus groups lasted no longer than one hour and covered many of the same questions that the interview survey covered (Appendix C).

It was important to conduct interviews and focus groups with different types of key workers so as to gain a better understanding of their jobs, their income levels, their housing problems and situations, as well as their housing aspirations for the future. The

responses received were valuable to our research. We hoped the workers would develop a dialogue and discuss all their major housing concerns during the focus groups. The interviews as well as the focus groups helped immensely when it came time to analyse the affordable housing problem in Merton.

3.4 Analysis

After we conducted all surveys, interviews, and focus groups, we analysed the data using both qualitative and quantitative methods. We separated survey information and quantitative data from interviews into categories and entered it into a spreadsheet for ease of presentation. With more complex information such as housing aspirations, lists of problems of the key workers and managers, and current levels of satisfaction, we looked for patterns in terms of the answers given to all of these questions. From the patterns that emerged, conclusions were drawn about the key worker problem using concept analysis. These patterns and conclusions are included in the report.

Our report justified our conclusions and explained how our conclusions influenced our recommendations. Merton's problem cannot be pinpointed to only one cause. It goes beyond a lack of affordable housing and the insufficient incomes of key workers. Therefore, we looked into multiple dimensions of this problem and developed different explanations of what the problem was and its causes, as well as how it might be solved. In the end, there were some different and potentially contradictory conclusions. We supplied our liaison with all the information that we gathered as well as our recommendations and conclusions.

After we have performed the analysis necessary to create the spreadsheet and report, we included our data and insights on a web page. The web page was created to provide key workers with interesting and useful information concerning their problems and encourage communication between the residents of the Borough and the government.

To achieve this, the webpage contains several different sections. One section is a textual and graphical summary of the information our group gathered from estate agents, managers and key workers. This information gives key workers a feel for what opinions their colleagues have on relevant housing issues. A copy of the key worker survey is also posted on the webpage to give key workers the opportunity to print it out and mail it in to the housing department. There is also a section containing information on Merton's current housing policy. This section allows key workers to get a simplified idea of what policies they are eligible for as well as leading them to more complicated sources of information. Another section details policies that are in effect in other Boroughs and countries, in order to get key workers themselves thinking about potential solutions to housing problems. A final section contains links to many different and useful information sources regarding the key worker situation. Each link has a short description of what kind of information it leads to and how this information can be useful to key workers. The steps of constructing the webpage involved receiving permission from Kathy Bucknill, the IT department for construction of the webpage, the receipt by our group of the IT department's guidelines for creation of the webpage, the creation of webpage content, and the submission of the content to the IT department for coding and posting online.

3.5 Timeline and Gantt chart

Week 1: Meet with liaison for the first time and discuss our methodologies. Develop criteria on who qualifies as a key worker. Develop a list of estate agents to survey and check their validity with our liaison. Decide which organisations we will interview. Make appointments to interview public service managers. Talk with the liaison to see how we should conduct the focus groups. Start looking through the data available in Merton. Start to research the Internet for statistical data on Merton. Start to research the Internet for housing programs used in other European countries and other Boroughs around Merton with similar characteristics.

Week 2: Start interviews with public service managers. Conduct the survey interview with estate agents. Start to interview key workers. Begin data analysis. Continue to collect information on Internet on statistical data and housing plans.

Week 3: Finish all interviews and conduct focus groups of key workers. Continue data analysis. Finish collection of data on other European countries, the United States, and surrounding Boroughs.

Week 4: Continue data analysis. Develop an outline for final report. Finish collection of statistical data. Begin work on the web page.

Week 5: Begin final report and continue data analysis. Continue work on the web page. Brainstorm recommendations for final report.

Week 6: Finish the report. Prepare for presentations. Finish web page.

Week 7: Final Presentations.

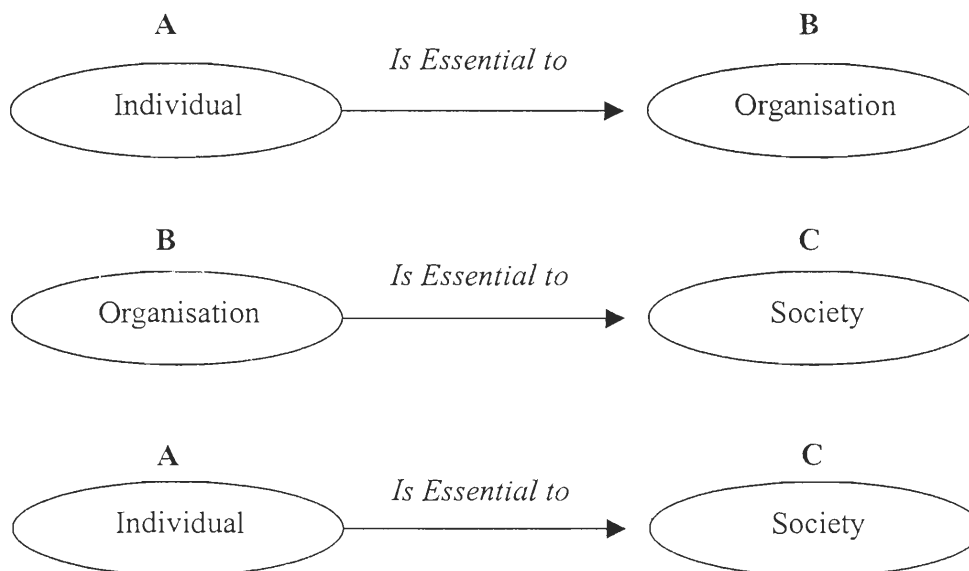
ID	Task Name	Jan 13, '02	Jan 20, '02	Jan 27, '02	Feb 3, '02	Feb 10, '02	Feb 17, '02	Feb 24, '02
		S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S
1	Meet with Lason and discuss methodologies	■						
2	Develop a criteria for who is a key worker	■						
3	Make a list of estate agents	■						
4	Decide which institutions we will interview	■						
5	Make appointments to interview public service managers	■						
6	Research	■						
7	Interviews with public service managers		■					
8	Conduct survey interviews with estate agents		■					
9	Interviewing key workers			■				
10	Data analysis			■				
11	Develop an outline for our final report				■			
12	Collect statistical data		■					
13	Work on the web page					■		
14	Begin final report					■		
15	Brainstorm recommendations for the final report					■		
16	Finish report						■	
17	Prepare for the final presentation						■	
18	Final Presentations							■

4.0 Results and Analysis

4.1 General key worker criteria

A key worker is an individual who is essential to the development and sustainability of a community. Key workers perform jobs that keep a Borough running smoothly. Society depends on the services provided by such individuals to carry on with its daily functions. Key workers can be found in both public and private sectors of the Borough.

Most key workers usually possess skills learned through education or training that makes them essential in their jobs, making them essential for society as well. However not all employees need to have skills in order to be considered key workers. If the job itself is essential to society, individuals who perform such jobs become essential to the community as well.



Some key workers have been ‘key’ through out history, while others have not. Those individuals who have been essential throughout history are those who hold positions in jobs that society desperately needs in life and death situations. Therefore police officers, fire fighters, health care providers, and military forces are all examples of historical key workers. Other key workers have either become or stopped being essential to society as its needs changed. In order to identify a key worker the following criteria should be met:

- 1. The individual performs a job that is essential to the Borough. By essential, we refer to a job providing residents with an absolutely necessary service.*
- 2. The quality of the essential service provided to the community by the key worker’s organisation suffers when his or her position goes unfilled by capable workers.*

4.1.1 Explanation for criteria pre-requisites

I. The individual performs a job that is essential to the Borough. By essential, we refer to a job providing residents with an absolutely necessary service.

This pre-request has been placed in our set of criteria in order to ensure that those referred to as ‘key workers’ are indispensable. There needs to be a distinction between those jobs that are important versus those jobs that are absolutely crucial for the community. Organisations in both the public and private sector are to be evaluated critically in order to demonstrate that they provide essential services for a Borough.

The following are a few examples of organisations in the public sector that provided an essential service to the community.

The education system is essential to the community because it provides education for society. Education is without a doubt the moving force behind a developed country. In

order to function, a modern community needs a highly educated workforce. Therefore individuals who provide education, such as teachers, are to be considered essential employees to the Borough.

Health and safety organisations are two very important areas in public services. Health organisations, such as hospitals, provide the community with medical assistance both physically and mentally. It is essential that individuals have access to medical assistance should they need it. A healthy community is also a productive community. The safety division is essential because it provides security to residents. Police reinforcement is aimed at ensuring that individuals and their property are safe and secure. Fire fighters serve the community to aid in rescue efforts and prevent major fires from destroying properties and eliminating lives. It is essential for individuals to feel secure in order to carry on with their daily activities.

2. The quality of the essential service provided to the community by the key worker's organisation suffers when his or her position goes unfilled by capable workers.

When an organisation that provides essential services has problems retaining and/or recruiting employees that are essential to them, they find themselves lacking the resources they need in order to provide society with an excellent service or product. Quality can be defined in several ways, such as “quality is a fulfilment of expectation” or “quality is the extent to which products, services, processes, and relationships are free from defects, constraints, and items which do not add value for customers” (Quality Digest). In 1999 the local authority government set up the ‘best value review,’ where services are audited and then confirm if the community is provided with the

service/product residents were expecting, if so then that means they provide good quality services/products.

It is important for organisations to have adequate staff numbers and adequate individuals performing such jobs. Some jobs require their employees to have skills in order to perform the job adequately while others organisations do not. Nevertheless, in both cases the organisation needs to hire individuals who are capable of doing a good job fulfilling their position in order to deliver a product or service of good quality. Therefore society directly suffers the consequences of poor services offered by organisations due to their lack of quality that is caused by the absence of the key worker in the work force.

4.2 Criteria for identifying a key worker in need of aid

First and for most, if an individual is to be considered for the Boroughs key workers housing strategy plan, he needs to qualify as a key worker following the ‘General Key Worker Criteria.’ Once this is established, the Borough needs to be able to recognize those key workers who are in need of their help in order to find housing. In order for aid to be given, the following criterion needs to be met:

- 1. The key worker must be able to demonstrate inability to find affordable housing that is suitable for his or her housing situation in the Borough.*
- 2. The organisation where the key worker is employed should be able to demonstrate that it is having problems recruiting and/or retaining the key worker.*

4.3 Key worker groups we researched

Due to time limitations, the project was narrowed to research key workers on the public sector. Using the criteria developed on key workers we identified the following groups as key workers, and investigated their housing situation: police officers, fire fighters, nurses, teachers, social workers, bus drivers, ambulance drivers, and refuse workers.

4.4 Manager and Key Worker Interviews

After initial research and development of the criteria for who fits the definition of a key worker, we gathered information about these workers. We interviewed key workers in six occupations and managers and human resource personnel in most of these occupations. By interviewing managers and human resource personnel we were able to gain a broader perspective on the housing issues facing each key worker occupation.

4.4.1 Police department

4.4.1.1 Interviews with personnel manager

In order to gather information on the police department in Merton, we interviewed the personnel manager for the entire Borough of Merton. She works at the Wimbledon Police Station and her job is to coordinate between each area of Merton to make sure that every police station has an adequate number of officers. Although she is relatively new to her position, having only been there for six months, she seemed to have a genuine concern for the Borough and its needs.

The Metropolitan Police Department (MET) recruits from the entire country. Once an individual has completed the application process, he is sent to training. After a 20-week training course, which is completely paid for by the MET, the police officer is able to list the top three places where he would like to be posted. This individual is then posted based on their desires as well as where they are needed the most.

The salaries of police officers are based on a scale. With every year on the force, a police officer receives a raise. Once the officer has reached the end of the scale, he is then promoted to sergeant.

The salary scale and annual raises for police officers can be clearly seen in Table 1.8. After fourteen years of service, a constable or a police officer would be making £28,062. The table shows the salaries for police officers throughout the UK.

Completed years of service	Annual salary from 1 September 2001 (£)
On commencing service	17,733
On completion of initial training period	19,842
2	21,015
3	21,570
4	22,323
5	23,037
6	23,787
7	24,477
8	25,095
9	25,095
10	25,911
11	25,911
12	26,862
13	26,862
14	28,062

(Dolby, 12 September 2001)
Table 1.8 Salaries of police officers

If the officer works in London, he qualifies for some incentive plans. Because the cost of housing is so substantial in London, police officers are given extra money if

they are posted within London. This is known as London Weighting. Over the past two years the amounts of the bonuses have doubled from £3000 to £6000. A newly trained constable working within London would have a salary of roughly £25,000. They also receive free public transport; this enables them to live further away from the station in which they work.

During the year 2002-2003, London wants to hire 4,000 new officers. Recent increases in crime have led to increasing London's workforce by hiring more officers than in past years. There is a national campaign to recruit new officers using such means as: commercials on televisions and advertisements on the underground tubes as well as buses. The recruitment manager does envision this increase in their workforce as a substantial challenge for Merton. According to the recruitment manager we spoke with, the biggest problem faced with recruiting is accommodations for the officers. Since the officers do receive free transport, it is feasible that they can live anywhere in the London area and be able to commute to their station. Since a police officer has a twenty-four-hour-a-day, seven-day-a-week job, transport can be problematic. The officers need to be able to get to work anytime of the day and some are not able to if they rely on public transport.

Retention is the biggest problem facing the Metropolitan Police. Based on the information gathered from the recruitment manager, there is currently a trend for officers to work within London for two to three years and then leave. She thinks that the cost of housing, along with the desire to raise a family outside of London, is the cause of this problem. Many police officers seem to move back to the area where they were raised within a few years after completion of their training. They are willing to take a cut in

their pay in order to have what they think is a higher quality of life for them and their future family. In order to deal with the retention level, the MET has tried new programs that help first time buyers obtain a mortgage. This is not dealt with at the Borough level of government, but rather the central corporate office.

	BWT	Strength	VARIATIONS Number	VARIATIONS %
Police	303	289.26	-13.74	-4.53%
Civil Staff	76.00	76.48	0.48	0.63%

Table 1.9 Strength of Merton as of October 2001
(Metropolitan Police)

Table 1.9 shows the number of police officers and civil staff needed (BWT) compared to the number that are actually available (Strength). From this table, there is modest shortage of police officers and just enough civil staff.

Overall, there is balance of newly qualified and experienced police officers. Recruitment over the last ten years has remained steady but needs to increase for the next year.

4.4.1.2 Interview with police officers

Of the ten police officers interviewed, 70% were male and 30% were female. Ages amongst the police officers ranged between the late-twenties to the mid-fifties with most police officers being in the late twenties category and the rest being spread out amongst the older age categories.

Age range	Percent of police officers in each category
21-25	0%
26-30	50%
31-35	20%
36-40	10%
41-45	0%
46-50	10%
51-55	10%

Table 1.10 Ages of police officers

Among the police officers spoken to, only one listed himself as an inspector; most people stated “police officer” as their occupation. The police officers possessed a very wide range of experience levels. Forty percent had between five and six months of experience, 20% had between twenty-four and twenty-eight years of experience, and the rest were in between the two extremes. Most police officers had a GCSE education as well as their training; however, several had bachelor’s degrees.

The incomes of the police officers we interviewed were higher than those of most other key workers. Most police officers, 90%, had incomes above £25,000. Over half of them had incomes of over £28,000.

Income Range	Percent of police officers in each category
£15,000-£18,000	0%
£18,000-£22,000	0%
£22,000-£25,000	10%
£25,000-£28,000	30%
£28,000-£32,000	30%
£32,000-£35,000	10%
£35,000 and over	20%

Table 1.11 Household incomes for police officers

When asked why they chose to work in Merton, about half of the police officers were stationed in or transferred to Merton. The other half listed proximity to their housing as a reason for working in Merton. A problem with the local youth was a negative about Merton that was pointed out by several police officers. One officer mentioned traffic, and several others listed particular parts of Merton that were very unattractive. Half of the police officers had no dependants to support. The other 50% had a spouse, children, or both. Ninety percent of the police officers lived in houses that they owned, while the other 10% had a rented flat. All of the police officers lived outside of the Borough. Most lived in Boroughs relatively close to Merton, specifically Surrey, Sutton, and Tooting. A few lived farther away, but still in the general area around Merton. All police officers preferred owning to renting.

The overwhelming majority of police found Merton housing hard or impossible to afford. In terms of housing desires, 50% of the police officers specifically listed a garden as a sought-after factor when looking for a home. Aside from that, there were a wide variety of things the police officers look for in housing.

When listing their priorities for housing the most important factor to police officers was affordability followed by space, safety, education, and public services. Affordability and space were most important, and safety was not far behind, but both education and public services were not seen as very important.

Priorities for Housing	Average rank given (5 being the most important, 1 being the least)
Housing affordability	4.0
Education	1.8
Adequate space	3.9
Excellent public services	1.4
Safety of the area	3.6

Table 1.12 Police officers' priorities

None of the police officers we interviewed had ever visited the Merton housing website. Only 10% of the police officers knew about housing plans offered by the Borough. Thirty percent of the police officers were interested in receiving more information on key worker housing issues.

4.4.2 Fire brigade

4.4.2.1 Interview with recruitment manager

In order to gather information on the Fire Brigade in Merton, we interviewed the recruitment manager for all of London. He recruits individuals from all over the United Kingdom to work in London. He has been working with the London Fire Brigade for fifteen years and has a very good understanding of its operations.

Once a person is hired for the London Fire Brigade, he is sent for a 4-month training course. Similar to the MET, once the training is complete, the fire fighter is sent to whichever Borough he is needed. On average the brigade hires about 250 new recruits a year. For 2002, the brigade needs to increase its new recruits from 250 to 450 due to a new shift that was added in the 1970s. This new shift added 200 extra fire fighters that year, and now those fire fighters are all retiring.

The salary of a fire fighter is not as high as some other key workers. According to the manager we spoke with, newly qualified fire fighters have an annual salary of £19,000 to £23,000. More experienced firefighters earn more depending on their rank. A Borough commander could earn an annual salary of up to £100,000.

The recruitment manager does not feel as though there is a recruiting problem within the London Fire Brigade. He does not have any trouble filling the vacancies when fire fighters retire or decide to leave their jobs. He thinks that it is mostly because fire fighters are seen as very respectable. Fire fighters have a reputation of having a great, steady job with many pleasing aspects.

The only recruiting problem faced by the London Fire Brigade is the shortage of women recruits. As of January 2002, only 2% of the people in the brigade were women. In 2009, the brigade would like percentage of women to increase to 15%. In order to recruit women, the brigade sponsors a women's rugby team and advertisements are also placed in women's magazines, such as *Cosmopolitan*.

Housing does not seem to be an issue with the fire fighters. Many of the new recruits are in their late twenties and early thirties, so they have already established themselves within the housing market. Fire fighters also work on a shift system. They work for two days and two nights and then they have four days off. This is a repeating cycle, so it does not really matter where the fire fighters are commuting. Assuming that the fire fighter will stay at the fire station for those days he is working, he does not see it as bothersome to commute from far away. One fire fighter even commutes from Spain to work in London.

4.4.2.2 Interview with fire fighters

There are some clear demographic patterns that can be seen from our fire fighter interviews. All of the fire fighters were male. Their ages ranged from twenty-two to forty-four, but the average fire fighter was in his mid-thirties to mid-forties.

Age range	Percent of fire fighters in each category
21-25	12.5%
26-30	0%
31-35	0%
36-40	50%
41-45	37.5%
46-50	0%

Table 1.13 Ages of fire fighters

Most listed their professions as simply “fire fighter,” but two listed higher titles: “Leading Fire fighter” and “Assistant Divisional Officer.” Of the seven fire fighters who answered the question of experience, all but one listed between fifteen and twenty-three years of experience. The youngest fire fighter, twenty-two years old, listed nine months experience. In terms of education, about half of the fire fighters had a higher education to some degree.

In terms of income, all of the fire fighters had medium to high incomes on our scale, with the exception of the youngest fire fighters.

Income Range	Percent of fire fighters in each category
£15,000-£18,000	0%
£18,000-£22,000	12.5%
£22,000-£25,000	0%
£25,000-£28,000	12.5%
£28,000-£32,000	25%
£32,000-£35,000	0%
£35,000 and over	50%

Table 1.14 Household incomes for fire fighters

Most of the fire fighters interviewed did not have a choice in working in Merton because they were stationed there. However, one of the fire fighters mentioned

transferring into Merton because of a promotion he received for moving there. The main unattractive features of Merton listed were traffic, dirtiness, and crime. Most of the fire fighters supported a wife and two or three children; even the youngest fire fighter had a child. Six out of eight of the fire fighters lived in houses and 25% lived in flats. Of the fire fighters who lived in flats, 50% rented and 50% owned. All of the fire fighters lived outside of the Borough. Most lived in Boroughs relatively close to Merton, such as Croydon and Surrey, but a few lived farther away; one lived all the way on the South Coast of England. Every fire fighter who was asked a preference between renting and owning preferred owning.

When asked about their housing desires, many wanted a big house suitable for a family. Some mentioned affordability, access to schools, quietness, and a garden. Traits to avoid were the Merton area, high density, traffic, noise, and a lack of parking. When asked about willingness to move to Merton, a few fire fighters expressed a willingness to move, but cited price as a reason why they would not. Most, however, had no desire to move to Merton, calling the Borough a very unattractive place to live. Every fire fighter was content with their current living situation except for one who found his living conditions too expensive. Coincidentally, this was the one fire fighter who was renting.

When listing their priorities for housing, the most important factor to fire fighters was affordability, followed by safety, education, space, and public services. While the average scores of the four most important factors were pretty close together (between two and three), public services scored poorly at 1.5. This showed that there was a near-consensus amongst the fire fighters in saying that public services were by far the least important factor in choosing where to live.

Priorities for housing	Average rank given (5 being the most important, 1 being the least)
Affordability	4.0
Education	3.4
Adequate Space	2.9
Excellent Public Services	1.5
Safety of the Area	3.5

Table 1.15 Fire fighters' priorities

None of the fire fighters that we interviewed ever visited the Merton housing website. Most of them did not seem to be aware of it. Twenty-five percent of the fire fighters knew about housing policies for key workers. It was mentioned that material about key workers was occasionally posted on the walls of the fire station. Sixty-two and a half percent of the fire fighters were interested in receiving more information on key worker housing issues.

4.4.3 Hospitals

4.4.3.1 Interviews with recruitment managers

We conducted three interviews with hospital staff in order to gather information about key workers within the medical division. There are no hospitals within the Borough of Merton; the Borough is served by three hospitals within close proximity.

Initially, we spoke with the Director of Workforce Development for southwest London. She works with six Boroughs, including Merton, to recruit health staff. Although she has only been employed in her position for one year, she seemed to have an excellent understanding of the National Health Service (NHS).

Hospitals in the United Kingdom provide training for nurses. A nurse is required to complete three years of training. During those three years, the hospitals pay for the training, which is about £6,000 per year, and the students are given £6,000 per year for expenses, not including their housing expenses. So for a nurse to complete his training, a hospital spends £36,000 over three years. Once the nurse has completed his training, he can leave to work for the hospital of his choice. There is no obligation to work for the hospital that provided the training to this individual. The salaries of nurses do not reflect the amount of training that is involved:

Grade	Range (£)
A (Auxiliary & Assistants)	9,735 - 12,220
B (Auxiliary & Assistants)	11,455 - 13,485
C (Enrolled & Auxiliary)	13,040 - 16,005
D (Newly Qualified Nurses)	16,005 - 17,670
E (Experienced Staff Nurses)	17,105 - 20,655
F (Senior Nurse)	18,970 - 23,690
F (Senior Nurse)	24,125 - 24,565
G (Sister/Charge Nurse)	22,385 - 26,340
G (Sister/Charge Nurse)	26,790 - 27,245
H (Nurse Specialist)	25,005 - 29,065
I (Nurse Specialist)	27,695 - 31,830
I (Nurse Specialist)	32,295 - 32,760

(National Health Service Careers, Nurses Pay and Assistance)

Table 1.16 Salary ranges for nurses outside London

Table 1.16 shows the salaries of nurses in the United Kingdom as of April 2002. Over the past three years, nurses have received incremental raises. Like police officers, nurses working in London receive more money under the London Weighting provision.

Grade	Range
A (Auxiliary & Assistants)	12,167 - 14,356
B (Auxiliary & Assistants)	13,973 - 15,579
C (Enrolled & Auxiliary)	16,179 - 19,178
D (Newly Qualified Nurses)	19,178 - 20,852
E (Experienced Staff Nurses)	20,852 - 23,847
F (Senior Nurse)	22,157 - 26,895
F (Senior Nurse)	27,331 - 27,773
G (Sister/Charge Nurse)	25,584 - 29,535
G (Sister/Charge Nurse)	29,970 - 30,405
H (Nurse Specialist)	28,215 - 32,160
H (Nurse Specialist)	32,610 - 33,060
I (Nurse Specialist)	30,840 - 34,835
I (Nurse Specialist)	35,285 - 35,735

(National Health Service Careers, Nurses Pay and Assistance)

Table 1.17 Salary ranges for nurses within London

As clearly seen in Table 1.17, nurses that are willing to work in London receive £2,200 – £3,000 more than nurses who do not work in London.

There is a very large shortage of health workers, especially nurses. This shortage is not confined to Merton or London; it is a nationwide problem. Within the six hospitals there is a 20% vacancy rate. Because of these vacancies, the hospital does not run as smoothly as it should; patients have to wait longer to be seen. There are long waiting lists for operations because there is not enough support staff. Some patients resort to obtaining medical services from a private hospital even if they have to pay more money. The NHS has to hire from outside of the United Kingdom. Nurses from countries with a surplus are recruited. Most of these nurses are from the Philippines and have been trained by the United States.

The workforce director we spoke with has many thoughts on the reasons for these vacancies. First, nursing is not seen as an attractive field. With the bad press over the last few years, combined with the unappealing duties of nurses, the number of students

majoring in nursing has decreased. Many nurses work for a few years after they get their license and then decide to leave to begin a family. There is a growing trend for nurses in their mid to late twenties to leave their career and move outside London to begin a family. Unfortunately, they seldom return to nursing. Coupled with this is the growing cost of childcare. For those nurses who return to work after having children, the cost of childcare is extremely high. In some cases the cost of childcare is about the same nurse's own salary. Therefore, it does not really seem logically to work just to pay for childcare and not have any money left for anything else. Transport is also a problem for nurses. Along with all the above reasons, housing is also a big issue for many nurses. In the 1980s, some hospitals provided accommodations for its staff. These accommodations were temporary until the worker was able to rent or buy a property for himself. During the 1980s, all these properties were sold, leaving newly qualified, poorly paid nurses to find housing for themselves.

Some of these problems are being dealt with. For example, some hospitals have created a childcare facility so nurses can bring their children to work with them and the cost of these facilities is not high. Part-time positions are also available to appeal to nurses with families who only wish to work for a few days a week or shorter hours than usual. There is also a new program called Return to Practice. This program is aimed at nurses who have left the profession in an attempt to entice them to return after a small amount of retraining.

Once we had an overall view of the hospitals in Southwest London, we interviewed personnel from hospitals that serve Merton specifically. We spoke with the recruitment manager from St. Helier Hospital via telephone. She was very interested in

our project but was about to leave for a two-week holiday. She set up an interview for us with her assistant. Her assistant works in the human resources department recruiting hospital staff.

St. Helier Hospital is described as a typical hospital in the London region. It employs roughly 1,400 nurses. Their salaries start at about £19,000 for a D grade nurse, including living costs, and £20,172 for an E grade nurse (Table 1.17). The turnover rate is about 17.5%. Of all the nurses, 42% are part-time or temporary. This differs from the retention rates from the initial data we received. After two years the retention rate is 70% (meaning that 70% remain with the hospital), after five years it drops to 50%, and after ten years it drops even further to 33%. Like most of the hospitals, St. Helier Hospital has a declining retention rate. This means that the number of nurses leaving the hospital has increased over the last ten years.

For information about Kingston Hospital we spoke via phone to the Director of Human Resources. It is his job to recruit all the staff for the hospital. He has been in his position for sixteen months.

Kingston Hospital employs 1,052 full-time equivalent positions. Of these positions, there are 132 vacancies. When we asked why he thinks there are so many vacancies, the manager stated that the high cost of living is a major cause. Many employees leave to go overseas because with their skills they can earn a lot more money than if they stayed in the United Kingdom. To fill the vacancies Kingston Hospital uses temporary and part-time nurses. These temporary nurses are hired through an agency; therefore the hospital has to pay the extra cost to the agency.

Kingston Hospital Trust (the management team for the hospital) is working with the housing association in order to deal with the housing problems faced by its employees. This is still in preliminary stages right now, but once a program develops, it is intended on using it as a recruiting tool. Kingston Hospital is having both retention and recruiting difficulties. It was mentioned that they are having particular difficulty with retaining in the technical grade such as biomedical scientists and other health workers such as midwives.

A common theme with all the interviews conducted is that there are key workers in the medical field apart from nurses. There has been a lot of emphasis on nurses, but there are many other health workers who are in the same situation. They do not earn a lot of money but are essential to the hospital. Both managers mentioned recruitment and retention difficulties with other hospital workers. These workers include midwives, radiographers, biomedical scientists, therapists, and pharmacists. For example, a biomedical scientist is very important to the advancement of medical research. While undergoing the proper training he receives some compensation, when he graduates he earns somewhat more, as seen in Table 1.18.

Grade	Salary (£)
Training MLSO	11,181 - 12,527
MLSO 1	15,244 - 20,859
MLSO 2	19,284 - 27,450
MLSO 3	24,403 - 30,877
MLSO 4	28,548 - 36,121

(National Health Service Careers, Pay and Assistance for MLSO's)
Table1.18 Salary for biomedical scientists

The above table shows the salary ranges for biomedical scientists that work anywhere in the United Kingdom. For those scientists working in London an allowance

is added to their salary to compensate for the high cost of living. In central London a scientist would receive an extra £2,502 per year while those in outer London receive an additional £1,488 per year. The salary of a biomedical scientist is comparable to that of a nurse. In fact, a newly qualified biomedical scientist earns £1,000 – £3,000 less than his counterpart in the nursing field.

4.4.3.2 Interviews with nurses

In this particular group, we were able to personally interview two nurses and we received three questionnaires that were completed as surveys. The nurses also demonstrated a big concern regarding their inability to find affordable housing. The following are the nurse’s age ranges:

Ages of Nurses	% Of Nurses Between the Ages of
16-24 yrs	20
25-32 yrs	20
33-40 yrs	20
41-48 yrs	20
49-56 yrs	20
57- 64 yrs	0
65- 72 yrs	0

Table 1.19 Ages of nurses

Only one of the five nurses interviewed owned her home. She is a 51-year-old woman who moved to Merton in 1982 and was able to find a house that was affordable. The younger nurses are not homeowners. Their salaries appear to be too low for them to afford buying a house in Merton.

The salaries of the nurses we interviewed can be seen in Table 1.20. Although the experience levels of the nurses varied, their salaries did not. All of the nurses earned less than £25,000.

Total household annual income	% Of nurses
£15,000-£18,000	60
£18,000-£22,000	20
£22,000-£25,000	20
£25,000-£28,000	0
£28,000-£32,000	0
£32,000-£35,000	0
£35,000-and over	0

Table 1.20 Household incomes of nurses

Many nurses are not pleased with their current housing situation. A nurse who lives in the hospital’s accommodation expressed her dissatisfaction with the “very poor” quality of this place. She stated that if she wanted to save some money for her future, she could not afford to buy or rent a house or flat due to the high market prices. A nurse who is twenty-three years old and currently living with her parents sees it as extremely difficult for her to buy a home in Merton.

Of the nurses that we interviewed, three out of five thought that housing affordability was the most important of their priorities when they looked for a home.

Priorities when finding a home	Average rank given (5 being the most important, 1 being the least)
Housing affordability	3.8
Education	2.4
Adequate space	2.8
Excellent Public Services	2.4
Safety of the area	3.6

Table 1.21 Nurses' priorities

All nurses expressed concern with their inability to find affordable housing. When asked if they would consider moving outside the Merton area, four out of five responded that they would be willing to move, although housing was not the only reason given. When asked if they knew about housing plans in the Borough, all said they did not.

4.4.4 Schools

4.4.4.1 Interview with recruitment manager

For initial information about the educational system and teachers, we interviewed the Recruitment Strategy Manager for Educational Personnel. He has direct contact with all the schools in Merton and is responsible for attracting teachers to Merton. Even though he has only been in his current position for four months, he seems to have a good understanding of the issues facing the teachers in Merton.

Unlike the police officers and fire fighters in the Borough, teachers are not appointed to a school. Once a teacher has completed his training, he has to look for a position for himself. If the individual chooses to work in London, they qualify for London Weighting. Merton is the Borough furthest south that offers London Weighting. There is a lack of qualified teachers in London. The recruitment strategy manager suspects the bad reputation of teaching along with the high housing prices could be to

blame. In order to deal with the vacancies, temporary or supply teachers are used. Although all these teachers are qualified the quality of the school is diminished. Often these teachers only work for the school for a few weeks or months. This makes it more difficult for the children in the school to learn the material as well. There is also a financial cost. The agency that coordinates these teachers receives a commission for this service. If the teachers are hired on a full-time basis, the temporary agency also receives a payment.

Once a teacher is hired, he begins on a nine-point salary scale. The base salary begins at £16,038, with bonuses available for taking on extra responsibilities within the school.

Spine Point	Current (£)	Apr-02 (£)	Sep-02 (£)
1	16,038	16,632	
2	17,001	17,628	17,628
3	17,892	18,552	19,017
4	18,831	19,524	
5	19,821	20,547	20,547
6	20,862	21,624	22,125
7	22,358	22,839	23,868
8	23,358	24,210	
9	24,843	25,746	25,746

(National Union of Teachers)
Table 1.22 Pay scale for teachers

Until September of 2002, there is a distinction based on degrees. For example, newly qualified teachers with lower than a second-class honours degree would start at point 1. Newly qualified teachers with a second-class degree or higher would start from point 2. As of September 2002, the distinction between good honours and other graduates will be removed.

Although Merton's recruiting problem is not as substantial as the rest of London there are measures being taken to help. Qualified teachers are being recruited from other countries that have a surplus, including South Africa. In particular, there is a nationwide shortage of English, math, and science teachers.

In Merton there seems to be more of a problem of retaining, as opposed to recruiting teachers. Much like nurses, there is a growing trend for teachers to work two to three years and then leave. Housing plans such as the Starter Homes Initiative are used most often for retaining teachers, and the HomeBuy program is also used in Merton in order to help retain teachers. In order to use the Starter Homes Initiative more effectively two requirements were added. The first requirement is that the teacher has to have been working in the school for two years. Second, the teacher cannot be a part-time or temporary employee. He must have a permanent or long-term contract with the school. These requirements are to ensure that the teacher does not abuse the housing plan. In the past, people have taken assistance from the housing association and then left the teaching profession within a couple of years.

It is obvious that there is a problem with recruiting and retaining teachers for Merton. There is a lot of concern about the problem. The teaching problem is particularly important to Merton because a lot of difficult children with behavioural or learning problems from other Boroughs are sent to Merton schools.

We visited Hasslemere Primary School to learn more about how the teaching problem affected schools on a more local basis. We spoke with the head teacher at Hasslemere Primary. She has been the head teacher for twelve years and she recruits all teachers and personnel. Hasslemere Primary School is one of three beacon schools in

Merton. A beacon school is national emblem, which acknowledges excellence and high standards.

The head teacher tries to recruit from the community, especially teaching assistants. For the most part, there is not a big problem with recruitment. This is because they are a beacon school they are able to more easily attract teachers to work for them.

Hasslemere Primary School does not have a large retention problem either. The head teacher tries to develop teachers from within her school as an incentive for them to stay there. Many people who work in the school as teaching assistants will eventually get their teaching degree and work at Hasslemere Primary School as a teacher.

4.4.4.2 Interviews with teachers

We went to Hasslemere Primary School in Colliers Wood to interview teachers about their views on housing. Because Hasslemere is a beacon school, the teachers we talked with are very qualified and sought after. To gather the information, we interviewed six teachers in the break room during an assembly when they had some free time.

Years of Experience	Percentage of Teachers	Salary Range	Percentage of Teachers
0 – 2	50%	£15,000-£18,000	0
2 – 4	0	£18,000-£22,000	33%
4 – 6	33%	£22,000-£25,000	50%
6 – 8	0	£25,000-£28,000	0
8 – 10	17%	£28,000-£32,000	17%

Table 1.23 Salary and experience of teachers

These tables show the number of teachers within certain salary scales and work experience. It comes as no surprise that the teacher that has been working the longest also has the highest salary.

Of the teachers we interviewed, only one was over the age of thirty. Of the teachers who were younger than thirty, only two owned their own home. One teacher that is 23 years old and has been a teacher for less than one year lives with her parents in Merton. She conveyed that it is the only accommodation that she could afford at this point in her career. Both teachers under the age of thirty that own their own homes also live with someone else who helps them pay the mortgage and other costs. Both of these teachers mentioned that they could not afford to own their own homes without the assistance of another salary. The teacher that does not own her home rents a flat. She shares her flat with others, and pays £800 per month for rent. The teacher that is over the age of thirty and owns her own home owns a two-bedroom home in Raynes Park. She was able to afford her home because she purchased it eighteen years ago when housing prices were not as high.

When we asked the teachers that rent if they would like to own a house someday, they all replied yes. One of the teachers said that she would like to own a home but she does not want to be told where to live. She thinks that housing associations and strategy plans dictate where the person is to live. When asked whether they think they can afford to buy a house, all the teachers that rent said no.

From the teachers we interviewed, there was almost a consensus in their desire not to live in Merton. Only two of the teachers wanted to live in Merton. One of the teachers lived in Mitcham because her husband's family lives there and he does not want

to leave. The other teacher would like to live in only certain areas of Merton. Any area that she can afford (i.e. Mitcham) she does not find very desirable. Areas like South Wimbledon, which are very desirable, are not affordable. The other four teachers had no desire to live in Merton at all. They did not particularly like Merton or want to live near their pupils.

When looking for housing there were some similarities with their responses. Half of the teachers were looking for at least a two-bedroom house to start a family. All six mentioned something about safety and the area as a concern. They only disagreed about their desire to live near the school in which they teach. About half did not want to live near the school, and half said they would not mind.

Priority of Housing	Average rank given (5 being the most important, 1 being the least)
Housing Affordability	3.8
Education	1.4
Adequate Space	3.4
Excellent Public Services	2.1
Safety of the Area	4.2

Table 1.24 Teachers' priorities

From Table 1.24 it is obvious that teachers find safety the most important aspect when looking for a home. Housing affordability and adequate space are also very important issues to these teachers.

When asked whether the teachers had visited the Merton website, all of them said no. None of the teachers had heard of any housing plans offered for key workers. Finally, when asked if they would like any more information about housing programs for key workers, they all said yes.

4.4.5 Social work

4.4.5.1 Interview with operation manager

For information pertaining to social workers, we spoke with the Operations Manager for Child Services within the Borough of Merton. He has worked as a consultant for the Borough for almost a year. Although only with the Borough for a short time, he has a great understanding of social workers and knowledge of problems they face.

In the Child Services Department in Merton, there are roughly 100 social workers on staff. There is an employment application process within the Borough. Human Resources send out information about the available positions, including salary and assistance, to potential applicants. Then after the application is filled out, the manager of the division to which a person is applying interviews the applicant. Of the workers in the Child Services department, thirty to sixty percent are temporary or part-time employees. The part-time workers only work three days a week. Temporary workers, like teachers and nurses, are supplied through an agency. The agency is entitled to a twenty-seven percent commission. This is a financial burden on the Borough. These workers are not necessarily from Merton or even England in some cases. Some of the temporary workers come from Australia, South America, and New Zealand. These workers have no experience with English culture or political agendas. The salaries of social workers, like other key workers, are based on a point scale. The more experience a social worker has, the higher their salary.

Grade	Scale Point	Basic (£)	Including LA (£)	Grade	Scale Point	Basic (£)	Including LA (£)
SC1	4	9267	10674	SC6	28	19014	20421
SC1	5	9588	10995	SO1	29	19770	21177
SC1	6	9912	11319	SO1	30	20433	21840
SC1	7	10233	11640	SO1	31	21078	22485
SC1	8	10554	11961	SO2	32	21702	23109
SC1	9	10875	12282	SO2	33	22341	23748
SC1/2	10	11100	12507	SO2/PO1	34	22971	24378
SC1/2	11	11817	13224	PO1	35	23451	24858
SC2	12	12066	13473	PO1/2	36	24072	25479
SC2	13	12390	13797	PO1/2	37	24750	26157
SC3	14	12618	14025	PO2	38	25473	26880
SC3	15	12879	14286	PO2	39	26310	27717
SC3	16	13188	14595	PO3	40	27003	28410
SC3	17	13500	14907	PO3	41	27717	29124
SC4	18	13764	15171	PO3	42	28422	29829
SC4	19	14283	15690	PO3/4	43	29133	30540
SC4	20	14802	16209	PO4	44	29847	31254
SC4	21	15342	16749	PO4	45	30516	31923
SC5	22	15741	17148	PO4/5	46	31254	32661
SC5	23	16203	17610	PO5	47	31971	33378
SC5	24	16734	18141	PO5	48	32682	34089
SC5	25	17265	18672	PO5/6	49	33384	34791
SC6	26	17823	19230	PO6	50	34101	35508
SC6	27	18417	19824	PO6	51	34815	36222
				PO6	52	35535	36942

(London Borough of Merton)

Table 1.25 Pay rates of social workers from April 2001

Table 1.25 clearly shows the range of salaries of social workers. There are many different scales depending on the responsibilities of the social worker. The most inexperienced social workers earn less than £10,000 a year. The figures in the right column show an increase of £1,407 due to London Allowance as compared to the salaries of those who work in London. For manual workers, an increase of £528 can be added. Additional pay is received for planned overtime and certain allowances. These salaries have been increased modestly since April 2000.

In order to recruit more permanent social workers some plans have been developed. Incentives plans, such as the Golden Handshake, are already in use. The Golden Handshake is a monetary bonus given to workers that are hired as an incentive to work in a particular location for an extended period of time. As mentioned in the interview, the problem of recruiting causes the services provided to be below standard.

Along with recruiting, retaining social workers is also a problem. Because most of the staff is temporary, they do not stay long. Housing costs are so high that social workers cannot afford to live near where they work. Therefore, many leave the Borough to live somewhere they can afford. The social workers that do live in the Borough do not want to live in council or social housing, nor do they want to live near the people they are trying to help professionally. Also, some social housing is not safe. We were told a story of a young social worker being followed home one night.

4.4.5.2 Interviews with social workers

To gather information from social workers we first attempted to email our survey to twenty social workers working within the Borough. There was not a very good return wait, so then we decided to try phone interviews. In total we collected data from five social workers.

The ages of the social workers varied between twenty-four and fifty-six. The level of experience was also wide ranged, from four months to twenty-four years. The older social workers were the ones with the one experience. The salary ranges of these social workers two out of five earned less than £18,000 a year. One had a salary between £28,000 and £32,000 a year, while two out of five described their annual household

income as over £35,000. The two social workers with a household income over £35,000 also have a partner to contribute. All of the social workers work for Merton because they like to. None of them were appointed or stationed to the Borough.

Of the social workers we interviewed only two of the five live within the Borough. Of those two both of them own the housing in which they live. The other three live within London and commute. All three of the social workers that do not live in Merton rent their current accommodations. One of them lives in Westminster and is paying £1200 a month for a one bedroom flat. All of the social workers would prefer to own rather than rent. The two social workers that already own a house described finding a house easy when they were searching nineteen to thirty years ago. The three that currently rent said that finding affordable housing is very difficult. One of the social workers that live within Merton said they would be willing to leave the area, while the other says he is content with his situation. Of the social workers currently living outside Merton, only one of the three is willing to move to the Borough. All of the social workers were happy with their current housing situation.

Of the social workers we spoke with only one of the five had any desire to move outside London in the future. Only one of the five had visited the Merton Housing Website. None of the social workers have heard of any housing plans for key workers. Surprisingly only two of the five would like more information on housing plans for key workers. One of the social workers did not think he would qualify.

4.4.6 Rubbish tip

4.4.6.1 Interview with supervisors

We were interested in whether refuse workers had retention and recruitment problems. In order to gather such data we interviewed the Principle Finance Officer and the Cleansing Supervisor. Both have been working with the Public Rubbish Tip for many years. The rubbish tip employs 116 manual staff. These are the people who pick up the garbage on the sidewalk, sweep the streets, and load bags of rubbish onto trucks. In order to be manual staff, there is not a long training period. Because of the nature of the work, there are not many permanent workers. Therefore many of the people employed by the rubbish tip are temporary. Temporary workers are much more costly than permanent ones. They spend about £400,000 a year on temporary workers. There are also twenty-two HGV drivers currently employed. To be a HGV driver, there is a three to four month training period. The rubbish tip pays for the cost of this training. There were about twenty-four vacancies at the time we visited the tip.

The salary of the manual worker is quite minimal. The cost for a manual staff member is about £15,000 per year. Included in the £15,000 are insurance costs. The labourer does not receive all that money. Most refuse workers make less than £11,000 a year. A HGV driver's salary begins at £16,000.

Due to their moderate incomes, roughly 80% of refuse workers live in some sort of social or council housing in Merton. The supervisors we spoke with said most people tend to keep to themselves and do not really talk about any housing problems that they have, therefore they did not know of any particular housing or non-housing problems faced by the refuse workers. Most refuse workers do not know of any other housing

plans or strategies other than social housing. There was expressed concern of the lack of social housing in Merton.

The Public Rubbish Tip that we visited has particular difficulties recruiting people because it is far from public transport stops and almost all of the workers at this tip must use public transport. The tip is a ten to fifteen minute walk from the nearest bus stop and much further from the nearest Underground stop. This causes a problem for refuse workers when they commute to work. Their day begins at 5:30 AM, when it is very difficult to find public transport.

The trend within the refuse department used to be that many families would work for the tip. In past years the trend of several members working for the tip has diminished. As of lately, the tip hires people to work, and they have only stayed with the company for a few weeks, sometimes only a couple of days then quit. There is a serious problem recruiting permanent workers.

4.4.6.2 Interviews with refuse workers

To gather a census of the housing situation with refuse workers we had to leave surveys with one of the supervisors we interviewed; four workers completed it for us. The four that filled out the survey are all between the ages of forty-one to forty-six, but only one of them has been working for the rubbish tip more than two and a half years. All four of the refuse workers earn an income between £10,000 and £11,000.

Two out of four of the refuse workers live in some sort of shared or council housing. It is unclear what type of housing the other two live in based on their responses to the question. Three out of four live in Sutton, which is a neighbouring Borough to the

south of Merton. One of the three would rather live in Merton, because as he stated “it is better than Sutton.” Also, three out of four do not think they can afford any housing in Merton. Only one of the four would like any information regarding social housing, shared housing or sub market renting. None of the workers we interviewed had ever visited the Merton website or heard of any housing plans for key workers.

This information is a bit inconclusive. We did not gather any information from someone in search of housing. All four of the workers were already established in some type of housing. Therefore, we cannot draw definite conclusions from these surveys and they should be investigated further.

4.4.7 Transport

4.4.7.1 Interview with transport manager

In recent publications on key workers, bus drivers were included. We sought to determine whether they should be based on our own criteria. Unfortunately, our efforts to set-up an interview with a recruitment manager were met with difficulties. We were unable to speak with a manager and determine the status of any recruitment or retention difficulties. The only evidence we have of recruitment problems is an advertisement on the back of buses stating that there are vacancies.

4.4.7.2 Interviews with bus drivers

From the bus drivers, we gathered information from five individuals. The age range of this group was quite broad, twenty-three to sixty-one years.

Ages of Bus Drivers	% Of Bus Drivers between The ages of
16-24 yrs	40
25-32 yrs	20
33-40 yrs	20
41-48 yrs	0
49-56 yrs	0
57- 64 yrs	20
65- 72 yrs	0

Table 1.26 Ages of bus drivers

The younger individuals in the first two age ranges are renters, while the older individuals are homeowners. All three individuals who are renting would prefer owning, however when asked how easy this would be for them to purchase a house they replied, "Cannot", "Not easy, extraordinarily hard", and "Impossible." As shown below, with their total household annual incomes.

Total household annual income	%Percentage of bus drivers
£15,000-£18,000	80
£18,000-£22,000	0
£22,000-£25,000	20
£25,000-£28,000	0
£28,000-£32,000	0
£32,000-£35,000	0
£35,000-and over	0

Table 1.27 Household incomes of bus drivers

The interviews that we conducted also indicated that individuals within the same work group have different needs. Not all individuals in one type of organisation or profession face the same problems or have the same concerns. For example, a bus driver who was a single mother found it hard to find housing not only due to high prices but also

due to the unwillingness of landlords to lease their homes to single mothers; she faced discrimination.

Eighty percent of bus drivers stated that they would seriously consider moving away from the Merton area. However when asked why, unaffordable housing was not the only reason they gave. Although four out of five who would move away mentioned that housing was a main reason, they also added statements such as: “I like the country and its peace”, or “I want an area that is cheaper, nicer, and cleaner.”

Table 1.28 below shows that housing affordability does not even account for 50% of bus drivers’ priorities when looking for a house.

Priority of Housing	Average rank given (5 being the most important, 1 being the least)
Housing Affordability	3.6
Education	2.2
Adequate Space	3.8
Excellent Public Services	2.4
Safety of the Area	3.0

Table 1.28 Bus drivers’ priorities

All individuals demonstrated a lack of knowledge of housing plans that the government is working on, and all would like to have more information available to them on housing in the future.

4.4.8 Emergency services

4.4.8.1 Interview with manager

Based on the criteria we developed ambulance drivers and paramedics qualifying as key workers. We tried, unsuccessfully, to make contact with a recruitment manager.

In order to speak with someone we had to submit a letter stating our purpose of our research and why we wanted to speak with the manager. By the time we decided to include these workers, it was too late go through this process.

4.4.8.2 Interviews with ambulance drivers

When we were searching for ambulance drivers to interview we stopped by an ambulance station in Mitcham. Unfortunately, they were quite busy and did not have time to speak with us then. We left some surveys and only received one partial response. Other than that we were able to interview one paramedic outside of St. Helier Hospital. Obviously we cannot draw any conclusions from one interview. Based on our definition of key workers we would still consider them as such but we cannot be sure until further research is conducted.

4.5 Results of interviews with estate agents

We went to eight different estate agencies to confirm the prices obtained from the latest housing price survey that the Borough of Merton had conducted. These agents were located throughout Merton, from Wimbledon to Mitcham. All of these agencies had been in business for four or more years. The estate agents we met looked at the charts we presented to them and calculated their own current prices. As it turned out, the prices that were provided to us by the Borough were very close to being correct according to the calculations of the agents we surveyed. There was one estate agent who suggested that perhaps the prices for Colliers Wood were a little bit too high. Based on these interviews,

the other data from the Borough appears to be up to date with the current housing market information.

Some estate agents also stated that sometimes the cost of renting a house versus a flat may not be significantly higher, but buying a house rather than renting a flat is significantly higher. Also, none of the estate agents had any particular profile for their average customers. Several of them listed professionals and people from central London as frequent customers. We also gathered information that led us to believe that estate agents had no real information to provide key workers regarding housing plans or schemes that the government has to offer. Eighty eight percent of the estate agents had no idea of such plans themselves.

4.6 The gap between the price of housing and annual incomes of key workers

It is important to demonstrate that key workers find it very hard to find affordable housing. The following calculations ought to provide an idea of the gap between housing prices in different areas of Merton and how much key workers can afford. To perform these calculations two guidelines, that have been researched, were followed. First it is assumed that an individual should spend no more than 30% of their annual income on housing. Second, on average a lender will provide an individual with a mortgage of three times their annual income.

Annual salary ranges for key workers were obtained from the managers, and these numbers ought to be analysed for each key worker group. To analyse how much a key worker could afford when buying a house, the minimum and the maximum salaries were multiplied by three in order to obtain a mortgage that would be affordable. In terms of

rent, 30% of their annual gross income was calculated to estimate how much a key worker should be spending on housing alone. This 30% of annual gross income does not include council tax, insurance, or house utility bills such as electricity and gas.

4.6.1 Fire fighters

The annual salary range for this group of key workers is £19,000 to £100,000.

The minimum and maximum amount to be spent in rent is:

Minimum	Maximum
£5,700.00	£30,000.00

Table 1.29 Minimum and maximum salary (fire fighters)

The following tables illustrate what a fire fighter on a minimum salary would be able to afford to rent in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£9,408.00	£7,056.00	£7,200.00	£7,056.00
Min Salary	£5,700.00	£5,700.00	£5,700.00	£5,700.00
Gap	£3,708.00	£1,356.00	£1,500.00	£1,356.00

Table 1.30 One-bedroom minimum rent prices for fire fighters

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£13,680.00	£8,763.00	£8,880.00	£8,160.00
Min Salary	£5,700.00	£5,700.00	£5,700.00	£5,700.00
Gap	£7,980.00	£3,063.00	£3,180.00	£2,460.00

Table 1.31 Two-bedroom minimum rent prices for fire fighters

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£17,760.00	£11,616.00	£12,192.00	£10,800.00
Min Salary	£5,700.00	£5,700.00	£5,700.00	£5,700.00
Gap	£12,060.00	£5,916.00	£6,492.00	£5,100.00

Table 1.32 Three-bedroom minimum rent prices for fire fighters

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£22,272.00	£14,016.00	£15,504.00	£13,872.00
Min Salary	£5,700.00	£5,700.00	£5,700.00	£5,700.00
Gap	£16,572.00	£8,316.00	£9,804.00	£8,172.00

Table 1.33 Four-bedroom minimum rent prices for fire fighters

The following tables illustrate what a firefighter on a maximum salary would be able to afford to rent in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£9,408.00	£7,056.00	£7,200.00	£7,056.00
Max Salary	£30,000.00	£30,000.00	£30,000.00	£30,000.00
Gap	No Gap	No Gap	No Gap	No Gap

Table 1.34 One-bedroom maximum rent prices for fire fighters

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£13,680.00	£8,763.00	£8,880.00	£8,160.00
Max Salary	£30,000.00	£30,000.00	£30,000.00	£30,000.00
Gap	No Gap	No Gap	No Gap	No Gap

Table 1.35 Two-bedroom maximum rent prices for fire fighters

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£17,760.00	£11,616.00	£12,192.00	£10,800.00
Max Salary	£30,000.00	£30,000.00	£30,000.00	£30,000.00
Gap	No Gap	No Gap	No Gap	No Gap

Table 1.36 Three-bedroom maximum rent prices for fire fighters

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£22,272.00	£14,016.00	£15,504.00	£13,872.00
Max Salary	£30,000.00	£30,000.00	£30,000.00	£30,000.00
Gap	No Gap	No Gap	No Gap	No Gap

Table 1.37 Four-bedroom maximum rent prices for fire fighters

This data shows that fire fighters with a minimum salary find renting in Merton unaffordable while those earning the maximum salary do not have a problem finding affordable housing.

The following tables analyse how affordable buying a house in Merton is for fire fighters on minimum and maximum salaries. Affordable mortgage for fire fighters:

Average affordable mortgage on a minimum salary	Average affordable mortgage on a maximum salary
£57,000.00	£300,000.00

Table 1.38 Salary and mortgage comparison for fire fighters

The following tables illustrate what a firefighter on a minimum salary would be able to afford to buy in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£155,000.00	£85,000.00	£100,000.00	£89,000.00
Mortgage for min salary	£57,000.00	£57,000.00	£57,000.00	£57,000.00
Gap	£98,000.00	£28,000.00	£43,000.00	£32,000.00

Table 1.39 One-bedroom minimum purchasing prices for fire fighters

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£221,500.00	£101,000.00	£125,000.00	£127,000.00
Mortgage for min salary	£57,000.00	£57,000.00	£57,000.00	£57,000.00
Gap	£164,500.00	£44,000.00	£68,000.00	£70,000.00

Table 1.40 Two-bedroom minimum purchasing prices for fire fighters

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£342,500.00	£149,000.00	£157,500.00	£162,500.00
Mortgage for min salary	£57,000.00	£57,000.00	£57,000.00	£57,000.00
Gap	£285,500.00	£92,000.00	£100,500.00	£105,500.00

Table 1.41 Three-bedroom minimum purchasing prices for fire fighters

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£580,000.00	£180,000.00	£240,000.00	£252,500.00
Mortgage for min salary	£57,000.00	£57,000.00	£57,000.00	£57,000.00
Gap	£523,000.00	£123,000.00	£183,000.00	£195,500.00

Table 1.42 Four-bedroom minimum purchasing prices for fire fighters

The following tables illustrate what a firefighter on a maximum salary would be able to afford to buy in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£155,000.00	£85,000.00	£100,000.00	£89,000.00
Mortgage for max salary	£300,000.00	£300,000.00	£300,000.00	£300,000.00
Gap	No Gap	No Gap	No Gap	No Gap

Table 1.43 One-bedroom maximum purchasing prices for fire fighters

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£221,500.00	£101,000.00	£125,000.00	£127,000.00
Mortgage for max salary	£300,000.00	£300,000.00	£300,000.00	£300,000.00
Gap	No Gap	No Gap	No Gap	No Gap

Table 1.44 Two-bedroom maximum purchasing prices for fire fighters

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£342,500.00	£149,000.00	£157,500.00	£162,500.00
Mortgage for max salary	£300,000.00	£300,000.00	£300,000.00	£300,000.00
Gap	£42,500.00	No Gap	No Gap	No Gap

Table 1.45 Three-bedroom maximum purchasing prices for fire fighters

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£580,000.00	£180,000.00	£240,000.00	£252,500.00
Mortgage for max salary	£300,000.00	£300,000.00	£300,000.00	£300,000.00
Gap	£280,000.00	No Gap	No Gap	No Gap

Table 1.46 Four-bedroom maximum purchasing prices for fire fighters

These tables show that it is impossible for a fire fighter on the lower salary range to get a mortgage for a house in Merton. Some of those fire fighters who are earning the maximum salary would not be able to afford houses in some of Merton areas.

4.6.2 Teachers

The annual salary range for teachers is £20,000 to £35,000. The minimum and maximum amount to be spent in rent is:

Minimum	Maximum
£6,000.00	£10,500.00

Table 1.47 Minimum and maximum salary (teachers)

The following tables illustrate what teachers on a minimum salary would be able to afford to rent in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£9,408.00	£7,056.00	£7,200.00	£7,056.00
Min Salary	£6,000.00	£6,000.00	£6,000.00	£6,000.00
Gap	£3,408.00	£1,056.00	£1,200.00	£1,056.00

Table 1.48 One-bedroom minimum rent prices for teachers

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£13,680.00	£8,763.00	£8,880.00	£8,160.00
Min Salary	£9,408.00	£7,056.00	£7,200.00	£7,056.00
Gap	£4,272.00	£1,707.00	£1,680.00	£1,104.00

Table 1.49 Two-bedroom minimum rent prices for teachers

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£17,760.00	£11,616.00	£12,192.00	£10,800.00
Min Salary	£9,408.00	£7,056.00	£7,200.00	£7,056.00
Gap	£8,352.00	£4,560.00	£4,992.00	£3,744.00

Table 1.50 Three-bedroom minimum rent prices for teachers

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£22,272.00	£14,016.00	£15,504.00	£13,872.00
Min Salary	£9,408.00	£7,056.00	£7,200.00	£7,056.00
Gap	£12,864.00	£6,960.00	£8,304.00	£6,816.00

Table 1.51 Four-bedroom minimum rent prices for teachers

The following tables illustrate what teachers on a maximum salary would be able to afford to rent in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£9,408.00	£7,056.00	£7,200.00	£7,056.00
Max Salary	£10,500.00	£10,500.00	£10,500.00	£10,500.00
Gap	No Gap	No Gap	No Gap	No Gap

Table 1.52 One-bedroom maximum rent prices for teachers

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£13,680.00	£8,763.00	£8,880.00	£8,160.00
Max Salary	£10,500.00	£10,500.00	£10,500.00	£10,500.00
Gap	£3,180.00	No Gap	No Gap	No Gap

Table 1.53 Two-bedroom maximum rent prices for teachers

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£17,760.00	£11,616.00	£12,192.00	£10,800.00
Max Salary	£10,500.00	£10,500.00	£10,500.00	£10,500.00
Gap	£7,260.00	£1,116.00	£1,692.00	£300.00

Table 1.54 Three-bedroom maximum rent prices for teachers

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£22,272.00	£14,016.00	£15,504.00	£13,872.00
Max Salary	£10,500.00	£10,500.00	£10,500.00	£10,500.00
Gap	£11,772.00	£3,516.00	£5,004.00	£3,372.00

Table 1.55 Four-bedroom maximum rent prices for teachers

Teachers earning minimum wages in their profession would not be able to find affordable places to rent in Merton. Those teachers who earn the maximum wages in their professions would be able to find 1 bedroom and 2 bedroom accommodations in most areas; however 3 bedroom and 4 bedroom rents would all be unaffordable.

The following table shows the average mortgage a teacher on a minimum and maximum salary would receive from a lender.

Average affordable mortgage on a minimum salary	Average affordable mortgage on a maximum salary
£60,003.00	£105,000.00

Table 1.56 Salary and mortgage comparison for teachers

The following tables illustrate what teachers on a minimum salary would be able to afford to buy in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£155,000.00	£85,000.00	£100,000.00	£89,000.00
Mortgage for min salary	£60,003.00	£60,003.00	£60,003.00	£60,003.00
Gap	£94,997.00	£24,997.00	£39,997.00	£28,997.00

Table 1.57 One-bedroom minimum purchasing prices for teachers

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£221,500.00	£101,000.00	£125,000.00	£127,000.00
Mortgage for min salary	£60,003.00	£60,003.00	£60,003.00	£60,003.00
Gap	£161,497.00	£40,997.00	£64,997.00	£66,997.00

Table 1.58 Two-bedroom minimum purchasing prices for teachers

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£342,500.00	£149,000.00	£157,500.00	£162,500.00
Mortgage for min salary	£60,003.00	£60,003.00	£60,003.00	£60,003.00
Gap	£282,497.00	£88,997.00	£97,497.00	£102,497.00

Table 1.59 Three-bedroom minimum purchasing prices for teachers

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£580,000.00	£180,000.00	£240,000.00	£252,500.00
Mortgage for min salary	£60,003.00	£60,003.00	£60,003.00	£60,003.00
Gap	£519,997.00	£119,997.00	£179,997.00	£192,497.00

Table 1.60 Four-bedroom minimum purchasing prices for teachers

The following tables illustrate what teachers on a maximum salary would be able to afford to buy in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£155,000.00	£85,000.00	£100,000.00	£89,000.00
Mortgage for max salary	£105,000.00	£105,000.00	£105,000.00	£105,000.00
Gap	£50,000.00	No Gap	-£5,000.00	No Gap

Table 1.61 One-bedroom maximum purchasing prices for teachers

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£221,500.00	£101,000.00	£125,000.00	£127,000.00
Mortgage for max salary	£105,000.00	£105,000.00	£105,000.00	£105,000.00
Gap	£116,500.00	No Gap	£20,000.00	£22,000.00

Table 1.62 Two-bedroom maximum purchasing prices for teachers

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£342,500.00	£149,000.00	£157,500.00	£162,500.00
Mortgage for max salary	£105,000.00	£105,000.00	£105,000.00	£105,000.00
Gap	£237,500.00	£44,000.00	£52,500.00	£57,500.00

Table 1.63 Three-bedroom maximum purchasing prices for teachers

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£580,000.00	£180,000.00	£240,000.00	£252,500.00
Mortgage for max salary	£105,000.00	£105,000.00	£105,000.00	£105,000.00
Gap	£475,000.00	£75,000.00	£135,000.00	£147,500.00

Table 1.64 Four-bedroom maximum purchasing prices for teachers

The information presented here indicates that those teachers on minimum salaries would not be able to buy a house in Merton, while those teachers earning maximum wages could only afford a 1 bedroom almost anywhere in the area and a 2 bedroom house in Mitcham.

4.6.3 Nurses

The annual salary range for nurses is £8,705 to £35,535. The minimum and maximum amount to be spent in rent is:

Minimum	Maximum
£2,611.50	£9,000.00

Table 1.65 Minimum and maximum salary (nurses)

The following tables illustrate what nurses on a minimum salary would be able to afford to rent in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£9,408.00	£7,056.00	£7,200.00	£7,056.00
Min Salary	£2,611.50	£2,611.50	£2,611.50	£2,611.50
Gap	£6,796.50	£4,444.50	£4,588.50	£4,444.50

Table 1.66 One-bedroom minimum rent prices for nurses

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£13,680.00	£8,763.00	£8,880.00	£8,160.00
Min Salary	£2,611.50	£2,611.50	£2,611.50	£2,611.50
Gap	£11,068.50	£6,151.50	£6,268.50	£5,548.50

Table 1.67 Two-bedroom minimum rent prices for nurses

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£17,760.00	£11,616.00	£12,192.00	£10,800.00
Min Salary	£2,611.50	£2,611.50	£2,611.50	£2,611.50
Gap	£15,148.50	£9,004.50	£9,580.50	£8,188.50

Table 1.68 Three-bedroom minimum rent prices for nurses

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£22,272.00	£14,016.00	£15,504.00	£13,872.00
Min Salary	£2,611.50	£2,611.50	£2,611.50	£2,611.50
Gap	£19,660.50	£11,404.50	£12,892.50	£11,260.50

Table 1.69 Four-bedroom minimum rent prices for nurses

The following tables illustrate what nurses on a maximum salary would be able to afford to rent in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£9,408.00	£7,056.00	£7,200.00	£7,056.00
Max Salary	£9,000.00	£9,000.00	£9,000.00	£9,000.00
Gap	£408.00	No Gap	No Gap	No Gap

Table 1.70 One-bedroom maximum rent prices for nurses

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£13,680.00	£8,763.00	£8,880.00	£8,160.00
Max Salary	£9,000.00	£9,000.00	£9,000.00	£9,000.00
Gap	£4,680.00	No Gap	No Gap	No Gap

Table 1.71 Two-bedroom maximum rent prices for nurses

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£17,760.00	£11,616.00	£12,192.00	£10,800.00
Max Salary	£9,000.00	£9,000.00	£9,000.00	£9,000.00
Gap	£8,760.00	£2,616.00	£3,192.00	£1,800.00

Table 1.72 Three-bedroom maximum rent prices for nurses

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£22,272.00	£14,016.00	£15,504.00	£13,872.00
Max Salary	£9,000.00	£9,000.00	£9,000.00	£9,000.00
Gap	£13,272.00	£5,016.00	£6,504.00	£4,872.00

Table 1.73 Four-bedroom maximum rent prices for nurses

From this information it is clear that those nurses on the lower end of the salary range are not able to rent in Merton. Nurses who earn the maximum salary would be able to rent a 1 bedroom and 2 bedroom accommodations in most areas of Merton and Wimbledon/Raynes Park.

The following table shows the average mortgage a nurse on a minimum and maximum salary would receive from a lender.

Average affordable mortgage on a minimum salary	Average affordable mortgage on a maximum salary
£27,801.00	£106,605.00

Table 1.74 Salary and mortgage comparison for nurses

The following tables illustrate what nurses on a minimum salary would be able to afford to buy in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£155,000.00	£85,000.00	£100,000.00	£89,000.00
Mortgage for min salary	£26,115.00	£26,115.00	£26,115.00	£26,115.00
Gap	£128,885.00	£58,885.00	£73,885.00	£62,885.00

Table 1.75 One-bedroom minimum purchasing prices for nurses

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£221,500.00	£101,000.00	£125,000.00	£127,000.00
Mortgage for min salary	£26,115.00	£26,115.00	£26,115.00	£26,115.00
Gap	£195,385.00	£74,885.00	£98,885.00	£100,885.00

Table 1.76 Two-bedroom minimum purchasing prices for nurses

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£342,500.00	£149,000.00	£157,500.00	£162,500.00
Mortgage for min salary	£26,115.00	£26,115.00	£26,115.00	£26,115.00
Gap	£316,385.00	£122,885.00	£131,385.00	£136,385.00

Table 1.77 Three-bedroom minimum purchasing prices for nurses

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£580,000.00	£180,000.00	£240,000.00	£252,500.00
Mortgage for min salary	£26,115.00	£26,115.00	£26,115.00	£26,115.00
Gap	£553,885.00	£153,885.00	£213,885.00	£226,385.00

Table 1.78 Four-bedroom minimum purchasing prices for nurses

The following tables illustrate what nurses on a maximum salary would be able to afford to buy in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£155,000.00	£85,000.00	£100,000.00	£89,000.00
Mortgage for max salary	£90,000.00	£90,000.00	£90,000.00	£90,000.00
Gap	£65,000.00	No Gap	£10,000.00	No Gap

Table 1.79 One-bedroom maximum purchasing prices for nurses

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£221,500.00	£101,000.00	£125,000.00	£127,000.00
Mortgage for max salary	£90,000.00	£90,000.00	£90,000.00	£90,000.00
Gap	£131,500.00	£11,000.00	£35,000.00	£37,000.00

Table 1.80 Two-bedroom maximum purchasing prices for nurses

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£342,500.00	£149,000.00	£157,500.00	£162,500.00
Mortgage for max salary	£90,000.00	£90,000.00	£90,000.00	£90,000.00
Gap	£252,500.00	£59,000.00	£67,500.00	£72,500.00

Table 1.81 Three-bedroom maximum purchasing prices for nurses

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£580,000.00	£180,000.00	£240,000.00	£252,500.00
Mortgage for max salary	£90,000.00	£90,000.00	£90,000.00	£90,000.00
Gap	£490,000.00	£90,000.00	£150,000.00	£162,500.00

Table 1.82 Four-bedroom maximum purchasing prices for nurses

It is quite clear from the chart that nurses would have a real problem affording housing in Merton. The only nurses who would be able to afford housing would be those nurses looking for a 1-bedroom accommodation in either Mitcham or Morden.

4.6.4 Social workers

The annual salary range for this group of key workers is £9,267 to £35,535. The minimum and maximum amount to be spent in rent is:

Minimum	Maximum
£2,780.10	£10,660.50

Table 1.83 Minimum and maximum salary (social workers)

The following tables illustrate what social workers on a minimum salary would be able to afford to rent in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£9,408.00	£7,056.00	£7,200.00	£7,056.00
Min Salary	£2,780.10	£2,780.10	£2,780.10	£2,780.10
Gap	£6,627.90	£4,275.90	£4,419.90	£4,275.90

Table 1.84 One-bedroom minimum rent prices for social workers

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£13,680.00	£8,763.00	£8,880.00	£8,160.00
Min Salary	£2,780.10	£2,780.10	£2,780.10	£2,780.10
Gap	£10,899.90	£5,982.90	£6,099.90	£5,379.90

Table 1.85 Two-bedroom minimum rent prices for social workers

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£17,760.00	£11,616.00	£12,192.00	£10,800.00
Min Salary	£2,780.10	£2,780.10	£2,780.10	£2,780.10
Gap	£14,979.90	£8,835.90	£9,411.90	£8,019.90

Table 1.86 Three-bedroom minimum rent prices for social workers

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£22,272.00	£14,016.00	£15,504.00	£13,872.00
Min Salary	£2,780.10	£2,780.10	£2,780.10	£2,780.10
Gap	£19,491.90	£11,235.90	£12,723.90	£11,091.90

Table 1.87 Four-bedroom minimum rent prices for social workers

The following tables illustrate what social workers on a maximum salary would be able to afford to rent in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£9,408.00	£7,056.00	£7,200.00	£7,056.00
Max Salary	£10,660.50	£10,660.50	£10,660.50	£10,660.50
Gap	No Gap	No Gap	No Gap	No Gap

Table 1.88 One-bedroom maximum rent prices for social workers

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£13,680.00	£8,763.00	£8,880.00	£8,160.00
Max Salary	£10,660.50	£10,660.50	£10,660.50	£10,660.50
Gap	£3,019.50	No Gap	No Gap	No Gap

Table 1.89 Two-bedroom maximum rent prices for social workers

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£17,760.00	£11,616.00	£12,192.00	£10,800.00
Max Salary	£10,660.50	£10,660.50	£10,660.50	£10,660.50
Gap	£7,099.50	£955.50	£1,531.50	£139.50

Table 1.90 Three-bedroom maximum rent prices for social workers

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£22,272.00	£14,016.00	£15,504.00	£13,872.00
Max Salary	£10,660.50	£10,660.50	£10,660.50	£10,660.50
Gap	£11,611.50	£3,355.50	£4,843.50	£3,211.50

Table 1.91 Four-bedroom maximum rent prices for social workers

The following table shows the average mortgage a social worker on a minimum and maximum salary would receive from a lender.

Average affordable mortgage on a minimum salary	Average affordable mortgage on a maximum salary
£27,801.00	£106,605.00

Table 1.92 Salary and mortgage comparison for social workers

The following tables illustrate what social workers on a minimum salary would be able to afford to buy in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£155,000.00	£85,000.00	£100,000.00	£89,000.00
Mortgage for min salary	£27,801.00	£27,801.00	£27,801.00	£27,801.00
Gap	£127,199.00	£57,199.00	£72,199.00	£61,199.00

Table 1.93 One-bedroom minimum purchase prices for social workers

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£221,500.00	£101,000.00	£125,000.00	£127,000.00
Mortgage for min salary	£27,801.00	£27,801.00	£27,801.00	£27,801.00
Gap	£193,699.00	£73,199.00	£97,199.00	£99,199.00

Table 1.94 Two-bedroom minimum purchase prices for social workers

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£342,500.00	£149,000.00	£157,500.00	£162,500.00
Mortgage for min salary	£27,801.00	£27,801.00	£27,801.00	£27,801.00
Gap	£314,699.00	£121,199.00	£129,699.00	£134,699.00

Table 1.95 Three-bedroom minimum purchase prices for social workers

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£580,000.00	£180,000.00	£240,000.00	£252,500.00
Mortgage for min salary	£27,801.00	£27,801.00	£27,801.00	£27,801.00
Gap	£552,199.00	£152,199.00	£212,199.00	£224,699.00

Table 1.96 Four-bedroom minimum purchase prices for social workers

The following tables illustrate what social workers on a maximum salary would be able to afford to buy in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£155,000.00	£85,000.00	£100,000.00	£89,000.00
Mortgage for max salary	£106,605.00	£106,605.00	£106,605.00	£106,605.00
Gap	£48,395.00	No Gap	No Gap	No Gap

Table 1.97 One-bedroom maximum purchase prices for social workers

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£221,500.00	£101,000.00	£125,000.00	£127,000.00
Mortgage for max salary	£106,605.00	£106,605.00	£106,605.00	£106,605.00
Gap	£114,895.00	No Gap	£18,395.00	£20,395.00

Table 1.98 One-bedroom maximum purchase prices for social workers

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£342,500.00	£149,000.00	£157,500.00	£162,500.00
Mortgage for max salary	£106,605.00	£106,605.00	£106,605.00	£106,605.00
Gap	£235,895.00	£42,395.00	£50,895.00	£55,895.00

Table 1.99 One-bedroom maximum purchase prices for social workers

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£580,000.00	£180,000.00	£240,000.00	£252,500.00
Mortgage for max salary	£106,605.00	£106,605.00	£106,605.00	£106,605.00
Gap	£473,395.00	£73,395.00	£133,395.00	£145,895.00

Table 2.0 One-bedroom maximum purchase prices for social workers

Social Workers in both ends of the salary range will find it very hard to buy a house in Merton. Those who are earning the maximum salary would be able to buy a one-bedroom accommodation in Mitcham and Morden, and a 2-bedroom accommodation in Mitcham.

4.6.5 Police officers

The annual salary range for police officers is £17,733 to £28,062. The minimum and maximum amount to be spent in rent is:

Minimum	Maximum
£5,319.90	£8,418.60

Table 2.1 Minimum and maximum salary (police officers)

The following tables illustrate what police officers on a minimum salary would be able to afford to rent in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£9,408.00	£7,056.00	£7,200.00	£7,056.00
Min Salary	£5,320.00	£5,320.00	£5,320.00	£5,320.00
Gap	£4,088.00	£1,736.00	£1,880.00	£1,736.00

Table 2.2 One-bedroom minimum rent prices for police officers

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£13,680.00	£8,763.00	£8,880.00	£8,160.00
Min Salary	£5,320.00	£5,320.00	£5,320.00	£5,320.00
Gap	£8,360.00	£3,443.00	£3,560.00	£2,840.00

Table 2.3 Two-bedroom minimum rent prices for police officers

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£17,760.00	£11,616.00	£12,192.00	£10,800.00
Min Salary	£5,320.00	£5,320.00	£5,320.00	£5,320.00
Gap	£12,440.00	£6,296.00	£6,872.00	£5,480.00

Table 2.4 Three-bedroom minimum rent prices for police officers

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£22,272.00	£14,016.00	£15,504.00	£13,872.00
Min Salary	£2,780.10	£2,780.10	£2,780.10	£2,780.10
Gap	£19,491.90	£11,235.90	£12,723.90	£11,091.90

Table 2.5 Four-bedroom minimum rent prices for police officers

The following tables illustrate what police officers on a maximum salary would be able to afford to rent in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£9,408.00	£7,056.00	£7,200.00	£7,056.00
Max Salary	£8,418.60	£8,418.60	£8,418.60	£8,418.60
Gap	£989.40	No Gap	No Gap	No Gap

Table 2.6 One-bedroom maximum rent prices for police officers

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£13,680.00	£8,763.00	£8,880.00	£8,160.00
Max Salary	£8,418.60	£8,418.60	£8,418.60	£8,418.60
Gap	£5,261.40	£344.40	£461.40	No Gap

Table 2.7 Two-bedroom maximum rent prices for police officers

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£17,760.00	£11,616.00	£12,192.00	£10,800.00
Max Salary	£8,418.60	£8,418.60	£8,418.60	£8,418.60
Gap	£9,341.40	£3,197.40	£3,773.40	£2,381.40

Table 2.8 Three-bedroom maximum rent prices for police officers

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£22,272.00	£14,016.00	£15,504.00	£13,872.00
Max Salary	£8,418.60	£8,418.60	£8,418.60	£8,418.60
Gap	£13,853.40	£5,597.40	£7,085.40	£5,453.40

Table 2.9 Four-bedroom maximum rent prices for police officers

The table demonstrate that only those police officers on the higher end of the salary range would be able to rent a 1 bedroom and 2 bedrooms in Merton. Those on the lower end could not afford to rent in Merton. The following table shows the average mortgage a social worker on a minimum and maximum salary would receive form a lender.

Average affordable mortgage on a minimum salary	Average affordable mortgage on a maximum salary
£53,199.00	£84,186.00

Table 2.10 Salary and mortgage comparison for police officers

The following tables illustrate what police officers on a minimum salary would be able to afford to buy in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£155,000.00	£85,000.00	£100,000.00	£89,000.00
Mortgage for min salary	£53,199.00	£53,199.00	£53,199.00	£53,199.00
Gap	£101,801.00	£31,801.00	£46,801.00	£35,801.00

Table 2.11 One-bedroom minimum purchase prices for police officers

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£221,500.00	£101,000.00	£125,000.00	£127,000.00
Mortgage for min salary	£53,199.00	£53,199.00	£53,199.00	£53,199.00
Gap	£168,301.00	£47,801.00	£71,801.00	£73,801.00

Table 2.12 Two-bedroom minimum purchase prices for police officers

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£342,500.00	£149,000.00	£157,500.00	£162,500.00
Mortgage for min salary	£53,199.00	£53,199.00	£53,199.00	£53,199.00
Gap	£289,301.00	£95,801.00	£104,301.00	£109,301.00

Table 2.13 Three-bedroom minimum purchase prices for police officers

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£580,000.00	£180,000.00	£240,000.00	£252,500.00
Mortgage for min salary	£53,199.00	£53,199.00	£53,199.00	£53,199.00
Gap	£526,801.00	£126,801.00	£186,801.00	£199,301.00

Table 2.14 Four-bedroom minimum purchase prices for police officers

The following tables illustrate what police officers on a maximum salary would be able to afford to buy in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£155,000.00	£85,000.00	£100,000.00	£89,000.00
Mortgage for max salary	£84,186.00	£84,186.00	£84,186.00	£84,186.00
Gap	£70,814.00	£814.00	£15,814.00	£4,814.00

Table 2.15 One-bedroom maximum purchase prices for police officers

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£221,500.00	£101,000.00	£125,000.00	£127,000.00
Mortgage for max salary	£84,186.00	£84,186.00	£84,186.00	£84,186.00
Gap	£137,314.00	£16,814.00	£40,814.00	£42,814.00

Table 2.16 Two-bedroom maximum purchase prices for police officers

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£342,500.00	£149,000.00	£157,500.00	£162,500.00
Mortgage for max salary	£84,186.00	£84,186.00	£84,186.00	£84,186.00
Gap	£258,314.00	£64,814.00	£73,314.00	£78,314.00

Table 2.17 Three-bedroom maximum purchase prices for police officers

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£580,000.00	£180,000.00	£240,000.00	£252,500.00
Mortgage for max salary	£84,186.00	£84,186.00	£84,186.00	£84,186.00
Gap	£495,814.00	£95,814.00	£155,814.00	£168,314.00

Table 2.18 Four-bedroom maximum purchase prices for police officers

Buying a house in Merton for police officers is not affordable. Both the minimum and the maximum salary officers would find it very difficult to afford housing.

4.6.6 Refuse workers

The annual salary range for refuse workers is £9,000 to £12,700. The minimum and maximum amount to be spent in rent is:

Minimum	Maximum
£2,700.00	£5,100.00

Table 2.19 Minimum and maximum salary (refuse workers)

The following tables illustrate what rubbish tip worker on a minimum salary would be able to afford to rent in Merton.

1 bedroom average price	Colliers			
	Wimbledon/Raynes Park	Mitcham	Wood/South Wimbledon	Morden
Rent	£9,408.00	£7,056.00	£7,200.00	£7,056.00
Min Salary	£2,700.00	£2,700.00	£2,700.00	£2,700.00
Gap	£6,708.00	£4,356.00	£4,500.00	£4,356.00

Table 2.20 One-bedroom minimum rent prices for refuse workers

2 bedroom average price	Colliers			
	Wimbledon/Raynes Park	Mitcham	Wood/South Wimbledon	Morden
Rent	£13,680.00	£8,763.00	£8,880.00	£8,160.00
Min Salary	£2,700.00	£2,700.00	£2,700.00	£2,700.00
Gap	£10,980.00	£6,063.00	£6,180.00	£5,460.00

Table 2.21 Two-bedroom minimum rent prices for refuse workers

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£17,760.00	£11,616.00	£12,192.00	£10,800.00
Min Salary	£2,700.00	£2,700.00	£2,700.00	£2,700.00
Gap	£15,060.00	£8,916.00	£9,492.00	£8,100.00

Table 2.22 Three-bedroom minimum rent prices for refuse workers

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£22,272.00	£14,016.00	£15,504.00	£13,872.00
Min Salary	£2,700.00	£2,700.00	£2,700.00	£2,700.00
Gap	£19,572.00	£11,316.00	£12,804.00	£11,172.00

Table 2.23 Four-bedroom minimum rent prices for refuse workers

The following tables illustrate what a refuse worker on a maximum salary would be able to afford to rent in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£9,408.00	£7,056.00	£7,200.00	£7,056.00
Max Salary	£5,100.00	£5,100.00	£5,100.00	£5,100.00
Gap	£4,308.00	£1,956.00	£2,100.00	£1,956.00

Table 2.24 One-bedroom maximum rent prices for refuse workers

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£13,680.00	£8,763.00	£8,880.00	£8,160.00
Max Salary	£5,100.00	£5,100.00	£5,100.00	£5,100.00
Gap	£8,580.00	£3,663.00	£3,780.00	£3,060.00

Table 2.25 Two-bedroom maximum rent prices for refuse workers

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£17,760.00	£11,616.00	£12,192.00	£10,800.00
Max Salary	£5,100.00	£5,100.00	£5,100.00	£5,100.00
Gap	£12,660.00	£6,516.00	£7,092.00	£5,700.00

Table 2.26 Three-bedroom maximum rent prices for refuse workers

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Rent	£22,272.00	£14,016.00	£15,504.00	£13,872.00
Max Salary	£5,100.00	£5,100.00	£5,100.00	£5,100.00
Gap	£17,172.00	£8,916.00	£10,404.00	£8,772.00

Table 2.27 Four-bedroom maximum rent prices for refuse workers

The information makes it clear that refuse workers cannot afford to rent in Merton. The following table shows the average mortgage a social worker on a minimum and maximum salary would receive from a lender.

Average affordable mortgage on a minimum salary	Average affordable mortgage on a maximum salary
£27,000.00	£51,000.00

Table 2.28 Salary and mortgage comparison for refuse workers

The following tables illustrate what a refuse worker on a minimum salary would be able to afford to buy in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£155,000.00	£85,000.00	£100,000.00	£89,000.00
Mortgage for min salary	£27,000.00	£27,000.00	£27,000.00	£27,000.00
Gap	£128,000.00	£58,000.00	£73,000.00	£62,000.00

Table 2.29 One-bedroom minimum purchase prices for refuse workers

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£221,500.00	£101,000.00	£125,000.00	£127,000.00
Mortgage for min salary	£27,000.00	£27,000.00	£27,000.00	£27,000.00
Gap	£194,500.00	£74,000.00	£98,000.00	£100,000.00

Table 2.30 Two-bedroom minimum purchase prices for refuse workers

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£342,500.00	£149,000.00	£157,500.00	£162,500.00
Mortgage for min salary	£27,000.00	£27,000.00	£27,000.00	£27,000.00
Gap	£315,500.00	£122,000.00	£130,500.00	£135,500.00

Table 2.31 Three-bedroom minimum purchase prices for refuse workers

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£580,000.00	£180,000.00	£240,000.00	£252,500.00
Mortgage for min salary	£27,000.00	£27,000.00	£27,000.00	£27,000.00
Gap	£553,000.00	£153,000.00	£213,000.00	£225,500.00

Table 2.32 Four-bedroom minimum purchase prices for refuse workers

The following tables illustrate what a refuse worker on a maximum salary would be able to afford to buy in Merton.

1 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£155,000.00	£85,000.00	£100,000.00	£89,000.00
Mortgage for max salary	£51,000.00	£51,000.00	£51,000.00	£51,000.00
Gap	£104,000.00	£34,000.00	£49,000.00	£38,000.00

Table 2.33 One-bedroom maximum purchase prices for refuse workers

2 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£221,500.00	£101,000.00	£125,000.00	£127,000.00
Mortgage for max salary	£51,000.00	£51,000.00	£51,000.00	£51,000.00
Gap	£170,500.00	£50,000.00	£74,000.00	£76,000.00

Table 2.34 Two-bedroom maximum purchase prices for refuse workers

3 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£342,500.00	£149,000.00	£157,500.00	£162,500.00
Mortgage for max salary	£51,000.00	£51,000.00	£51,000.00	£51,000.00
Gap	£291,500.00	£98,000.00	£106,500.00	£111,500.00

Table 2.35 Three-bedroom maximum purchase prices for refuse workers

4 bedroom average price	Wimbledon/Raynes Park	Mitcham	Colliers Wood/South Wimbledon	Morden
Buy	£580,000.00	£180,000.00	£240,000.00	£252,500.00
Mortgage for max salary	£51,000.00	£51,000.00	£51,000.00	£51,000.00
Gap	£529,000.00	£129,000.00	£189,000.00	£201,500.00

Table 2.36 Four-bedroom maximum purchase prices for refuse workers

From the tables it can be concluded that refuse workers cannot afford to live in Merton.

If a frequency distribution were available for every key worker group, a deeper examination of the housing gap could be elaborated (Appendix 7.4).

4.7 Housing desires and housing affordability of key workers

All of the key workers who were interviewed and surveyed express their desire to own a home rather than rent one. It can be concluded from our investigation that this is simply not very feasible for them. For 19% key workers, no area in Merton would be within their budget (Figure 1.1).

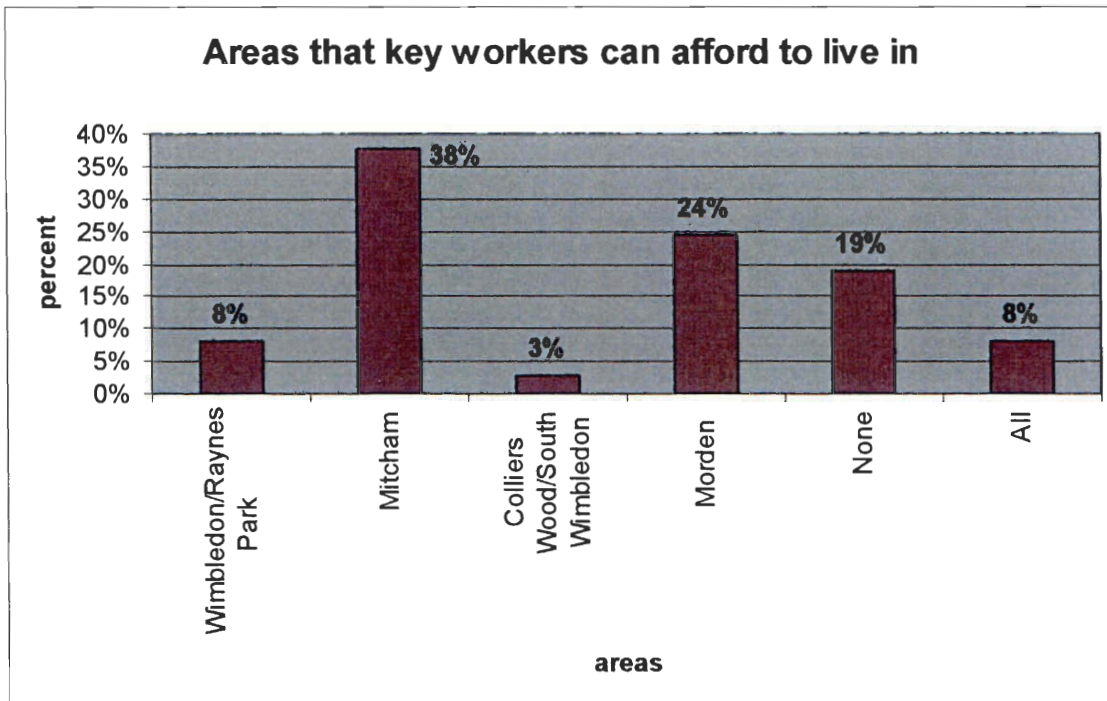


Figure 1.1 Areas that key workers believe they can afford to live in

We found out that areas key workers believed they could afford were the same areas that were ranked as the most undesirable areas to live in (Figure 1.2). Therefore several key workers choose to leave Merton to find a place where they would be content and that would be affordable for them, rather than staying in an area in Merton that they could afford but would not want to live in.

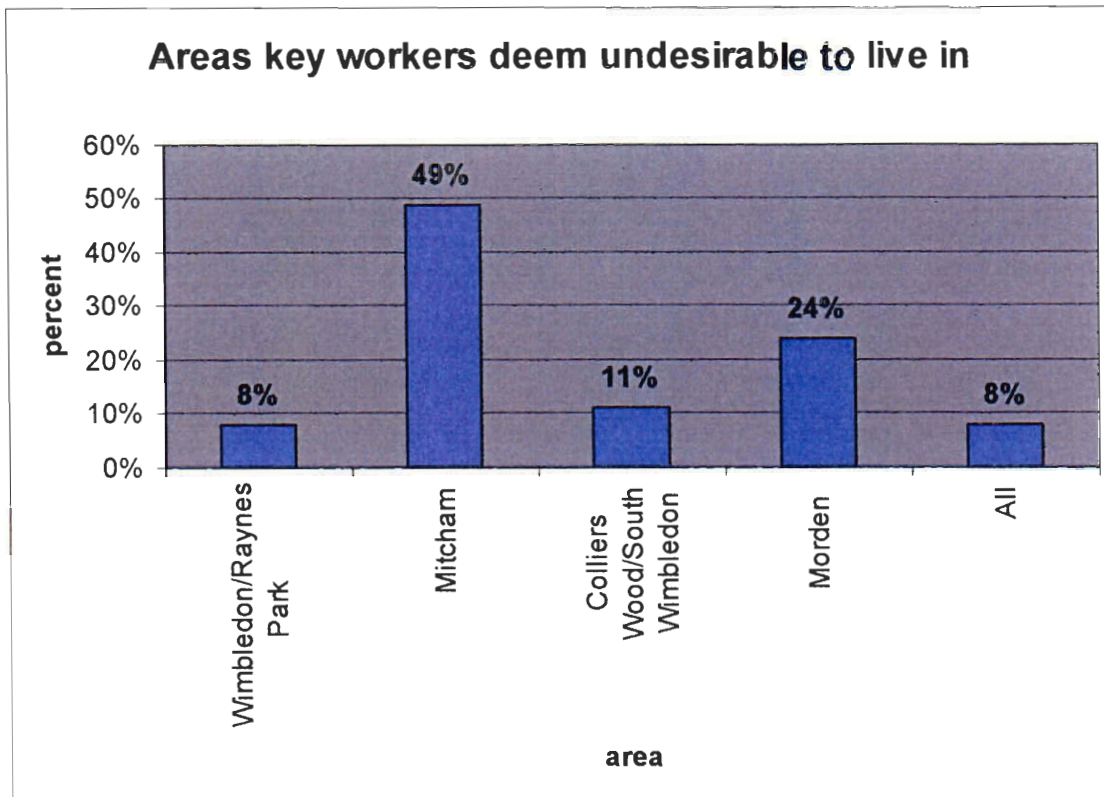


Figure 1.2 Areas that key workers find undesirable to live in

When looking at the annual household income ranges of key workers, we found that they varied quite a bit, not only within the same profession but also between the different professions (Figure 1.3 – 1.9).



Figure 1.3 Annual incomes of police officers

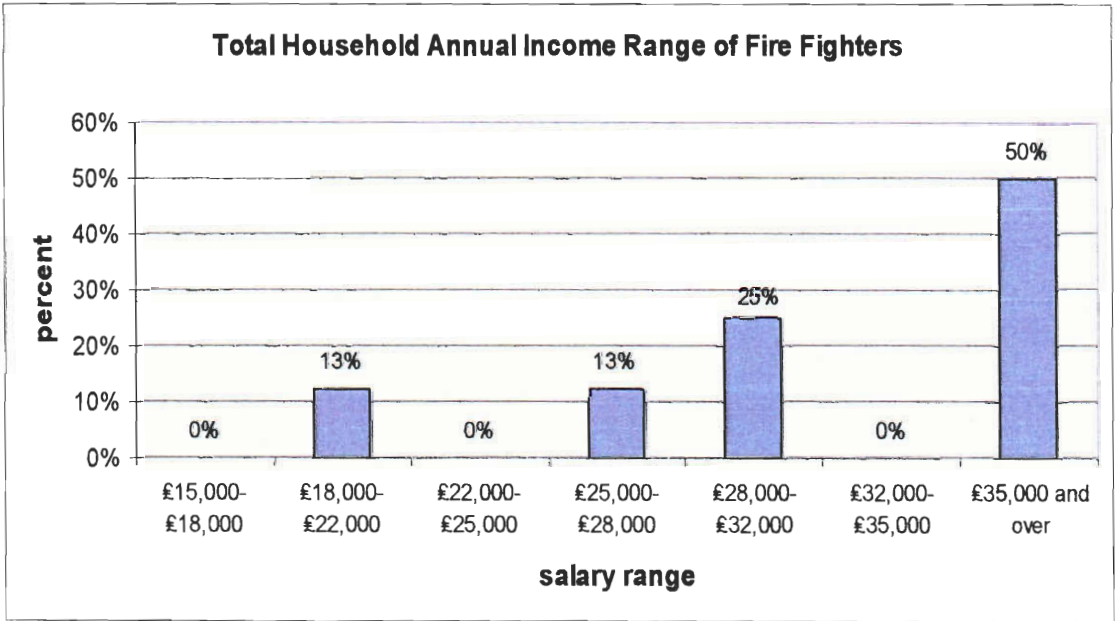


Figure 1.4 Annual incomes of fire fighters

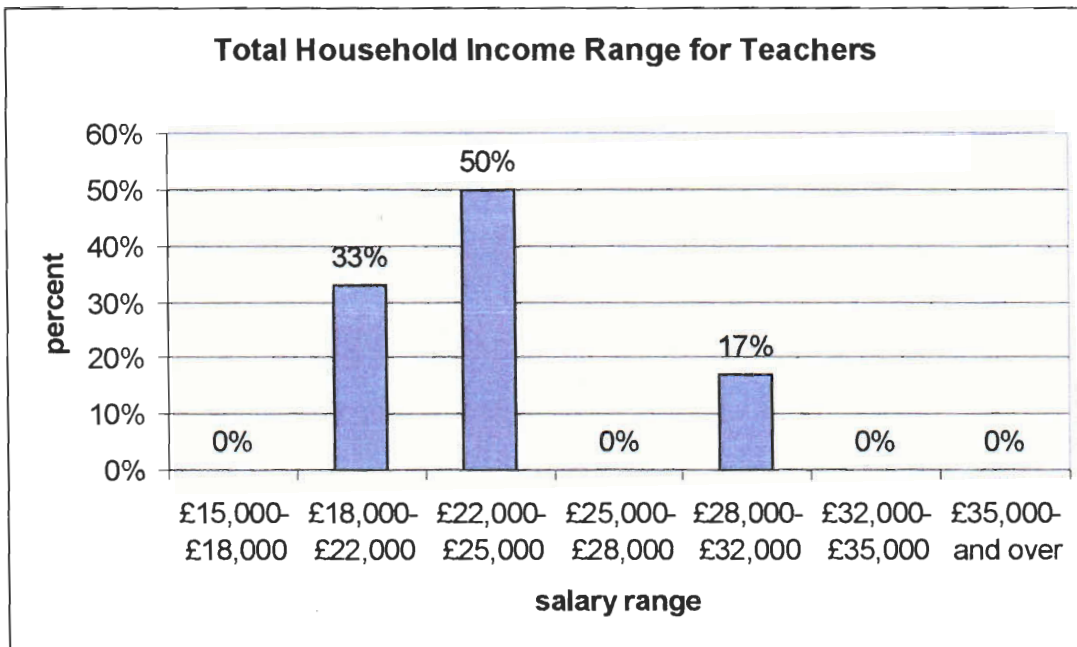


Figure 1.5 Annual incomes of teachers

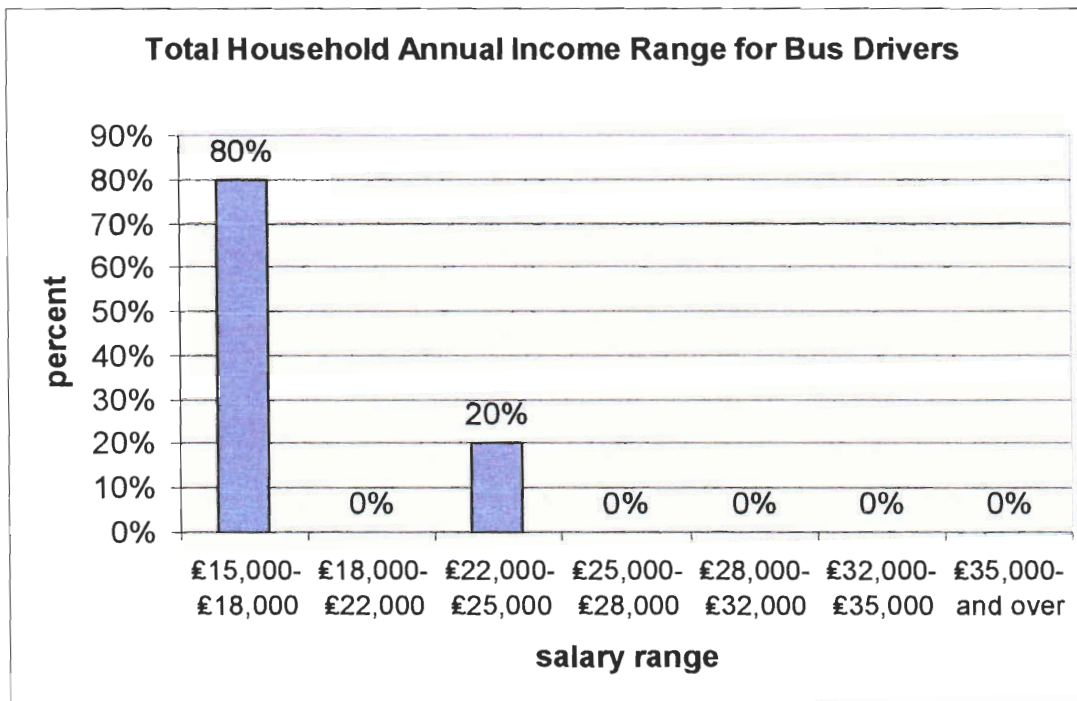


Figure 1.6 Annual incomes of bus drivers

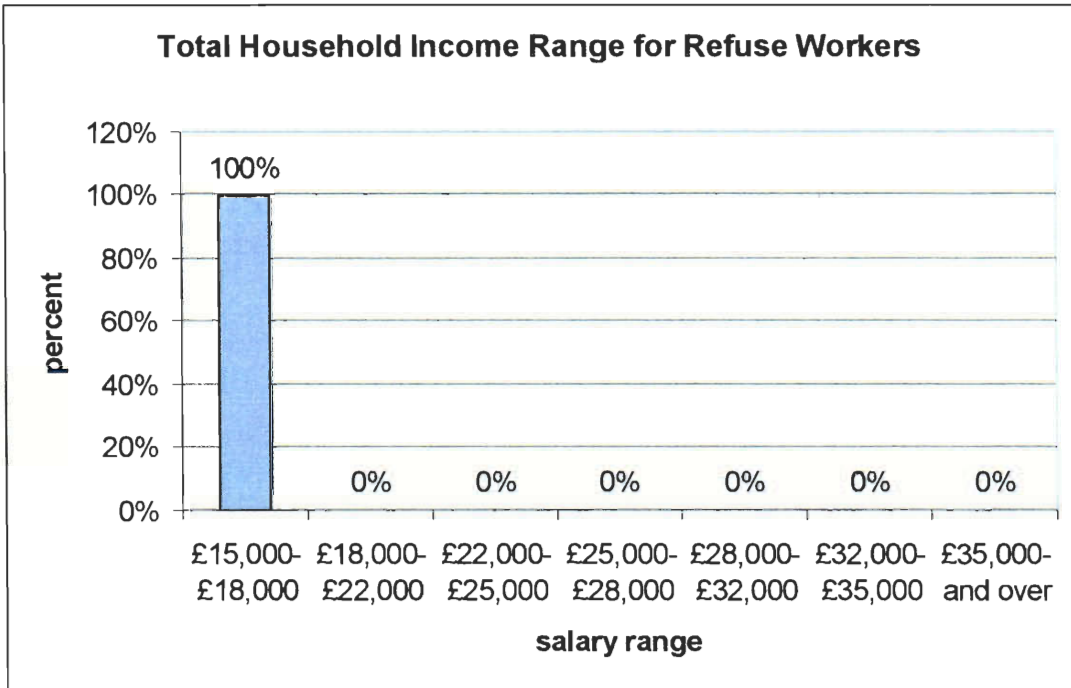


Figure 1.7 Annual incomes of refuse workers

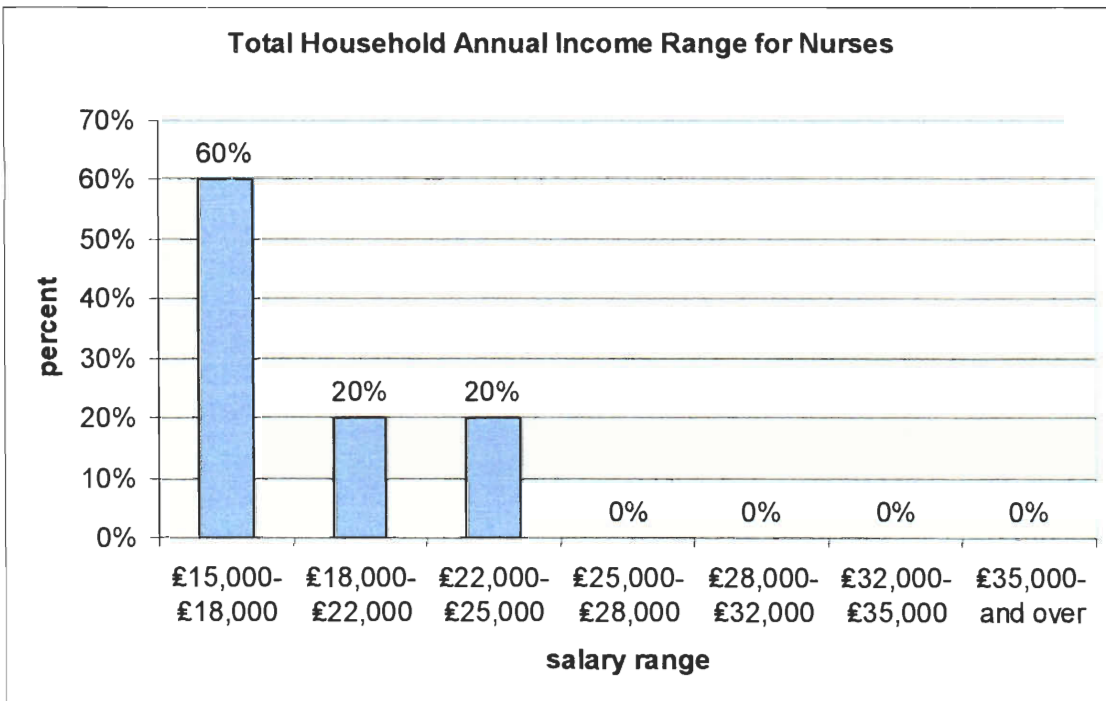


Figure 1.8 Annual incomes of nurses

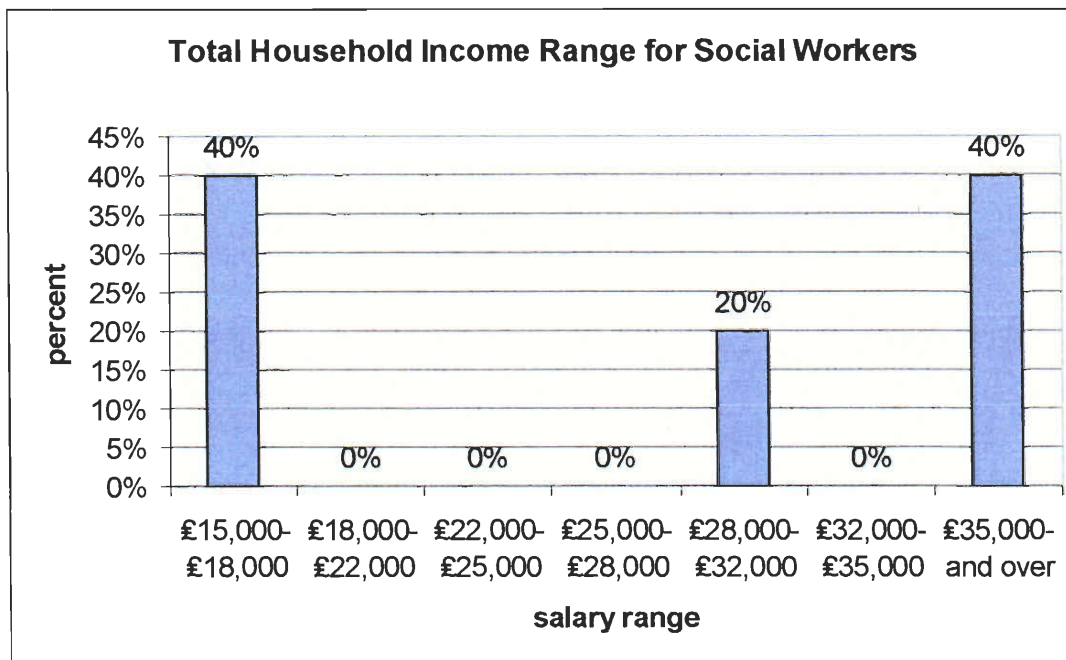


Figure 1.9 Annual incomes of social workers

Annual household income depends not only on the key workers salary, but on his personal situation as well. We found out that those individuals who have a spouse or partner who is also contributing a salary have a higher household annual income to rely on. In other cases a key worker could have a spouse or partner that does not work, therefore he relies solely on his or her salary, and has to provide financial support to the spouse or partner as well. There is also the case of the key worker who is single, he only has one salary and no one to support.

Whatever the case may be for the key worker, all expressed that finding affordable housing is very hard to say the least. By looking at the average prices of houses in the Merton area, it understandable to see why buying property would be very hard. Annual household incomes for most of the key workers were below £25,000-£28,000, which is not enough to get a mortgage to buy a house (Figure 1.10).

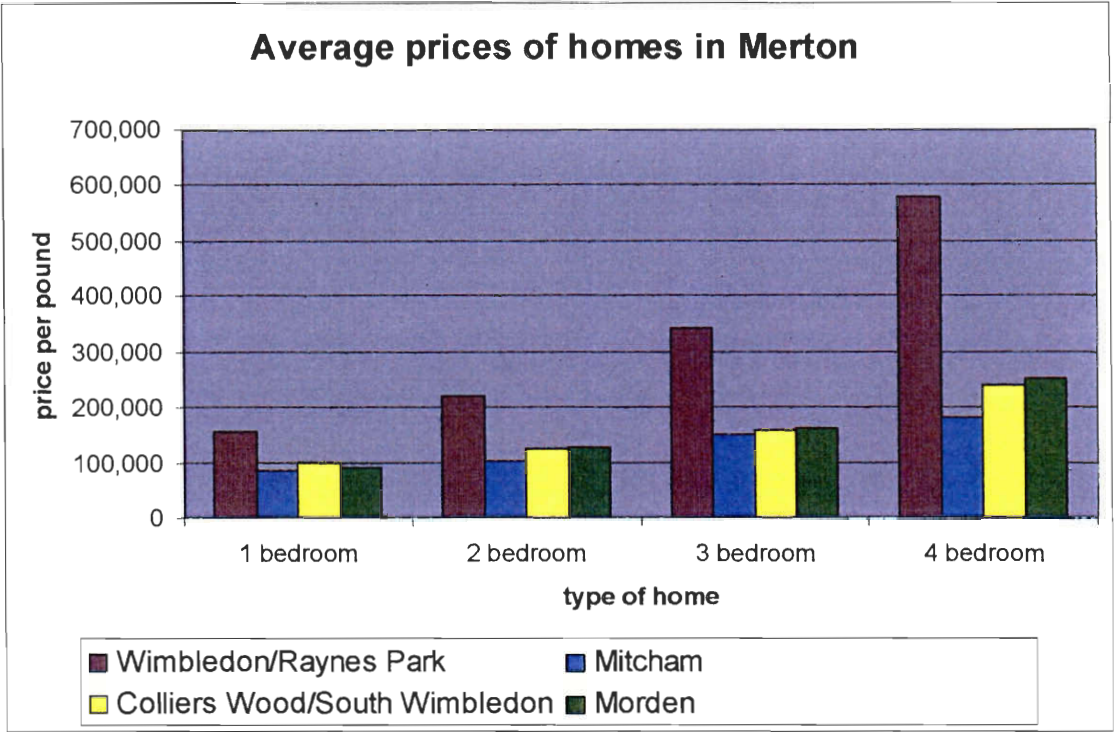


Figure 1.10 Average prices of homes in Merton

Our research does indicate that housing affordability is the number one priority for key workers looking to buy a house. However this is definitely not the only factor they consider (Figure 1.11).

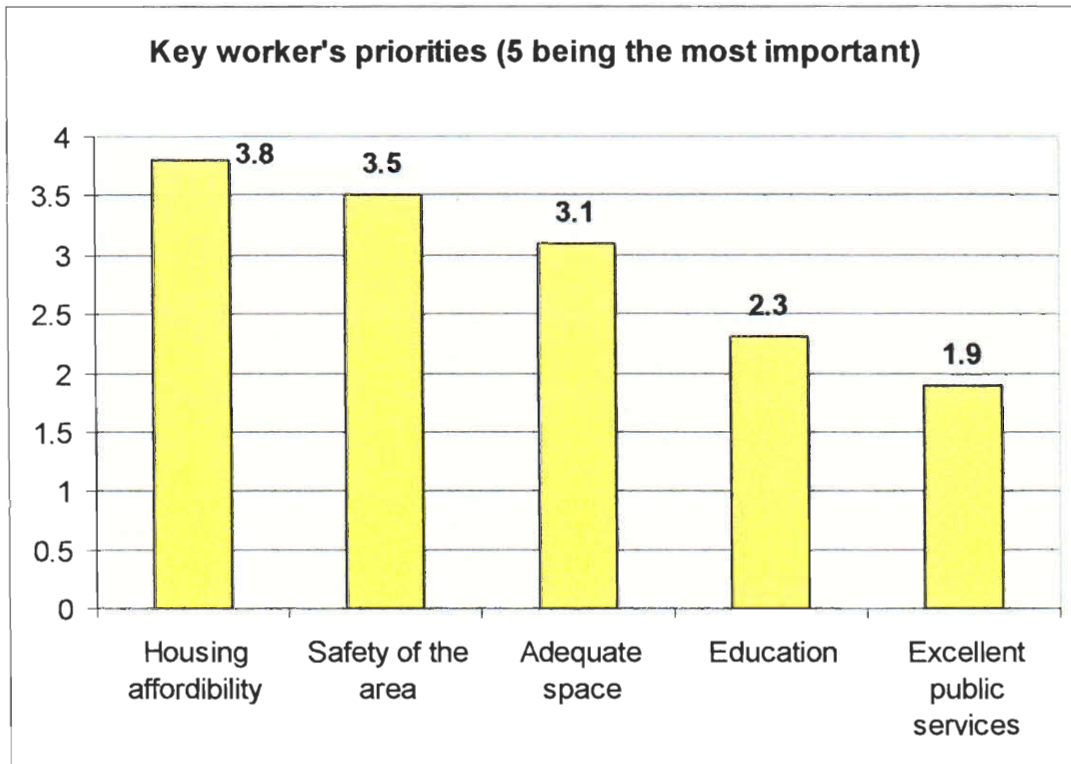


Figure 1.11 Average rank given by all key workers

4.8 Influence of age on key worker housing desires

The results obtained from the interviews and surveys reflect a common pattern between renting or owning a house and age. Young key workers tend to rent while older key workers tend to own a house. The best explanation for this trend is what is commonly known as “settling down.” Between the ages of sixteen and twenty-four, a young key worker has just finished schooling and is just starting off, and in most cases the key worker is yet uncertain of the direction he or she wants to take, and is not ready to commit to an area. Therefore renting is more common than owning between the ages of sixteen to twenty-four (Figure 1.12). A statistically significant correlation between age and home ownership was found. Older people are more likely to own their own home, .473 which is significant at the .01 level (two tailed).

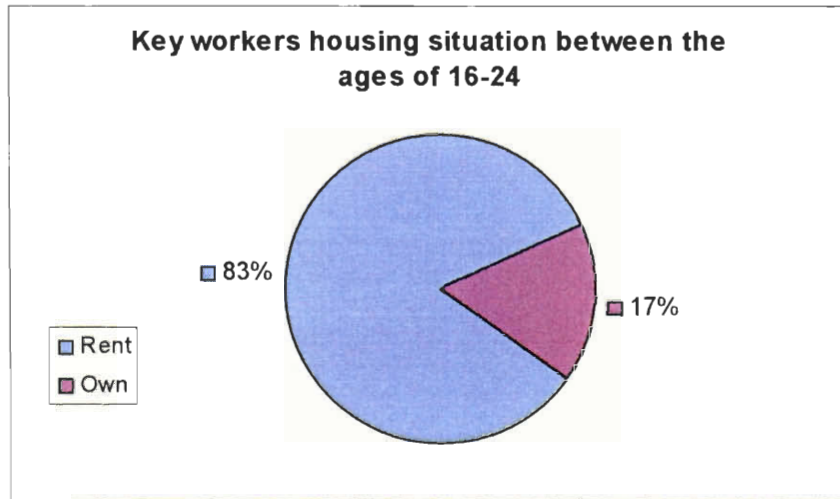


Figure 1.12 Key worker housing between ages 16-24

Between the ages of twenty-five and thirty-two almost half of the key workers own and the other half rent (Figure 1.13).

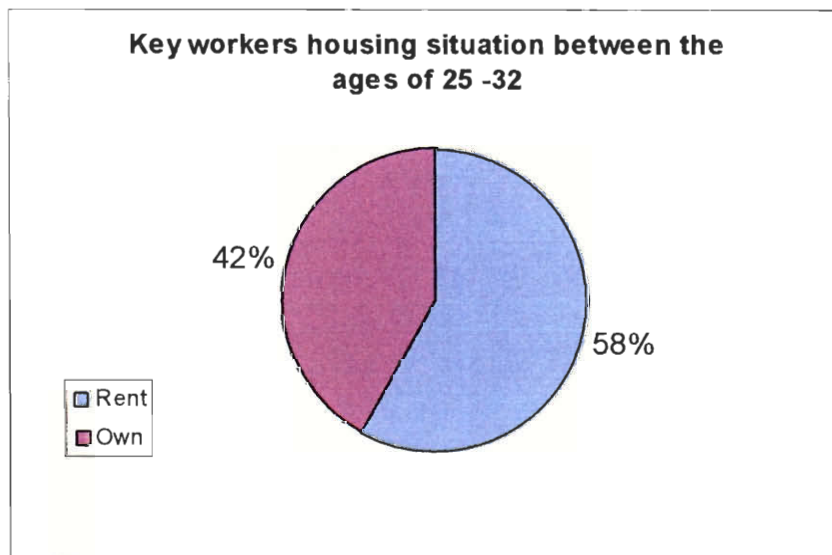


Figure 1.13 Key worker housing between ages 25-32

During these ages, most individuals start to get married and start to settle down. As individuals age and mature they start to make plans for the long run, and this usually includes buying a house. It is these young key workers who start to look for houses that will suit their family needs, in most cases a 3-bedroom house with a small garden. As they fail to find such an accommodation in the housing market of Merton they move elsewhere to suit their needs.

Between the ages of thirty-three and sixty-four over most key workers own a house. Most have settled down and found a house to suit their needs (Figure 1.14).

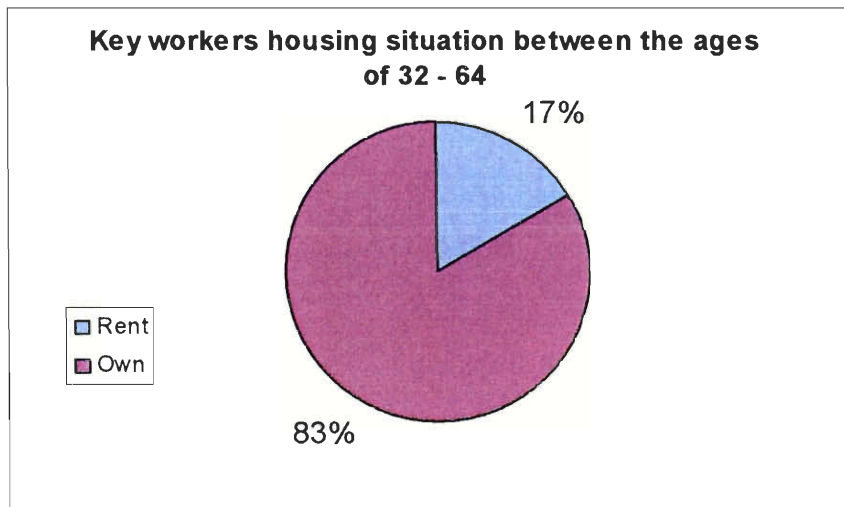


Figure 1.14 Key worker housing between ages 33-64

It is important to remark that most of the key workers who are currently home owners were able to purchase their homes fifteen to twenty years ago when the gap between housing price and annual household income was not as large. Younger key workers today are not able to find affordable housing and therefore decide to move away from Merton.

4.9 Key workers' awareness of government aid

From our investigation it was clear that most key workers did not want to live under social housing conditions, shared ownership, or sub market schemes. However 28% would be interested in such plans (Figure 1.15). A correlation between the key workers salary and their interest in such plans was identified; statistically 90% of the time individuals with higher salaries will show no interest in taking part of such housing plans.

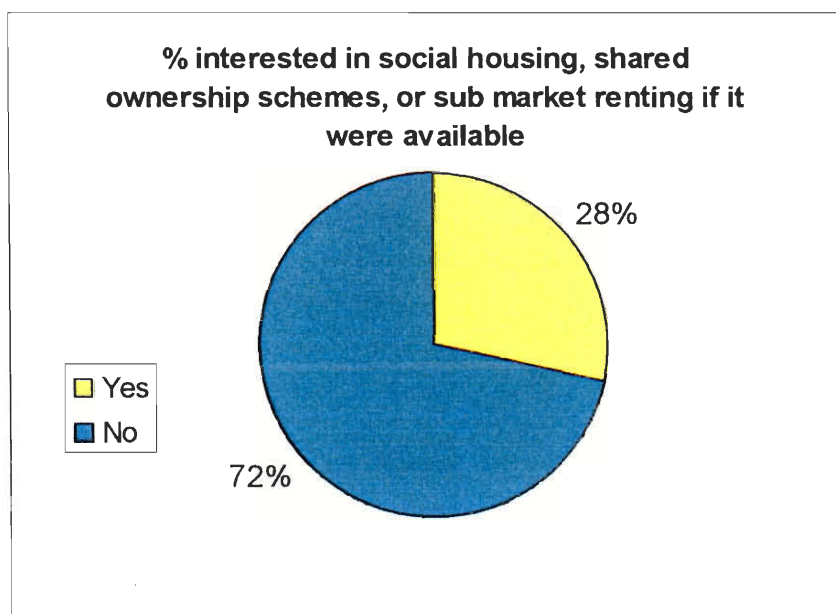


Figure 1.15 Interest in different types of housing

Key workers also almost demonstrated complete unawareness of governmental plans set up to help key workers such as the Starter Homes Initiatives and Key to the Capital. This lack of awareness indicates to us that there is a lack of communication, and that it ought to be improved to better suit the key worker needs (Figure 1.16).

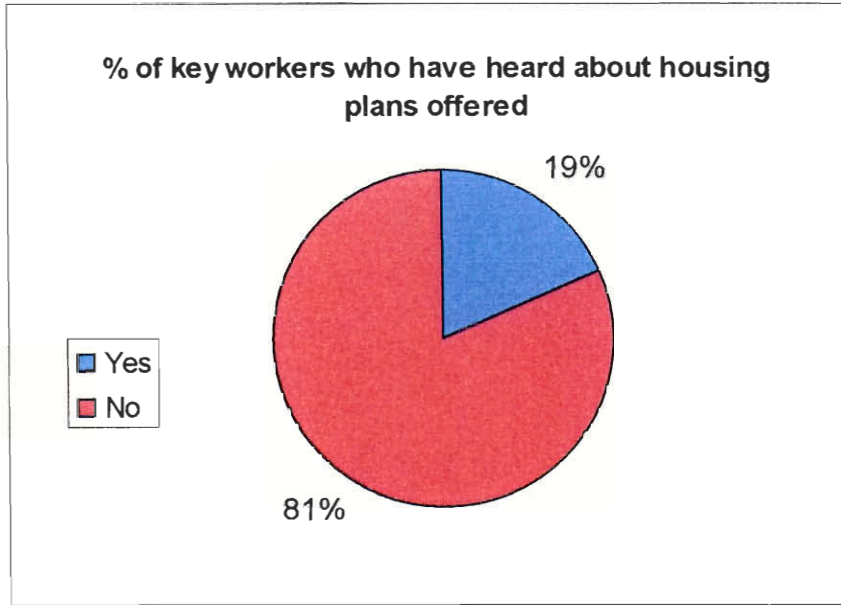


Figure 1.16 Percent who have heard about different housing plans offered

5.0 Conclusions and Recommendations

5.1 Conclusions

5.1.1 Definition of key workers

One of the main contributions for Merton is a definition of who key workers are with respect to the Borough. This definition will be useful to Merton because it identifies those key workers who are essential to sustaining the level of public services that Merton provides. The Starter Homes Initiative (SHI) identified police officers, teachers, and nurses as key workers during their first round of bidding. Indeed, we used the SHI definition of a key worker to aid us in the beginning stages of collecting data from key workers. From there, however we developed our own, more general criteria for determining who constitutes a key worker within the Borough.

The types of workers that we determined fit our criteria were teachers, nurses (and certain other medical staff such as radiographers, midwives, pharmacists, biomedical scientists, and occupational therapists), social workers, refuse workers, police officers, fire fighters, bus drivers and ambulance drivers. This is not an exhaustive or exclusive list. There are probably other types of key workers that we did not mention, but the above types were the ones we selected for our research.

5.1.2 Ranking of key workers considered for aid

Based on the results of our interviews and surveys, we created a list of whom Merton should focus on with its housing assistance. Sorted from most important to least important; teachers & nurses and certain other medical staff, social workers, refuse workers, police officers, fire fighters

There are several reasons why each category of key workers is ranked as it is. Teachers and nurses were tied at first because many of them want to live in Merton, they are having trouble working in Merton in a large part due to housing affordability, and the recruitment and retention difficulties in schools and hospitals caused by affordability of teachers and nurse's problems are significantly affecting Merton. It was very difficult to distinguish which group should receive precedence. Both teachers and nurses do not earn a considerable salary had a significant desire to live within Merton. Therefore they receive the same precedence.

Just like nurses and teachers, social worker organisations are also experiencing large problems with recruitment and retention. Social workers are ranked third because they have less of a housing affordability problem and less of a desire to live in Merton. Refuse workers have serious problems with housing affordability and availability because of their very low incomes. To a large degree, their problems also stem from a lack of transport to and from their jobs. Furthermore, the recruitment and retention problems of the refuse organisations are not as acute as those of the top three categories of key workers.

Police stations around Merton have problems with recruitment and retention of officers, but these problems are not severe. Most police officers do not want to live in Merton. The fire brigade have no recruitment or retention problems. Fire fighters for the most part do not want to live in Merton. Notably, the list above does not include bus drivers or ambulance drivers. Our information on these two categories of workers is incomplete. Therefore, we are not able to make any determination as to how important it is for Merton to focus on them.

5.1.3 Fire fighters are not key workers who should receive housing

After comparing all of the information gathered from our interviews, we concluded that Merton fire fighters should not be classified as workers in need of assistance at this time. The criteria clearly states that the organisation needs to have a recruitment and/or retention problem, and after speaking with the recruitment manager for the London Fire Brigade, it is determined that there is no such problem. Also, many fire fighters have no desire to live within Merton. It is ineffectual to provide assistance for housing to a group of people that do not want to live within the Borough. Therefore, we have concluded that although fire fighters are essential to the daily functions and safety of Merton, they should not be priority when determining who receives housing assistance.

5.1.4 Housing reasons for why key workers do not live in Merton

The availability of affordable housing concerns many key workers in Merton. Forty-six percent of all of the key workers surveyed reported housing affordability as their most important concern when looking for housing. Key workers also listed the affordable areas of Merton as unattractive to live in. For example 50% of the key workers interviewed said that they could afford housing in either Mitcham or Morden, and 70% percent of the interviewed key workers said that these two areas were unattractive. Finally there is a trend of young people mostly renting housing and older people owning homes. At the age range of sixteen to twenty-four years, 20% of key workers interviewed owned homes, while in the age range of twenty-five to thirty-two years, 42% of key

workers owned homes, and in the age range of thirty-three to forty years 90% owned homes. Most of the older key workers had purchased their property fifteen to twenty years ago when housing prices were drastically lower. The younger key workers today do not have the same housing opportunities as these older workers simply because house prices have risen much faster than wages over the past two decades. As can be seen from the table below, 90% of all the key workers we interviewed said housing was impossible or hard to find in Merton.

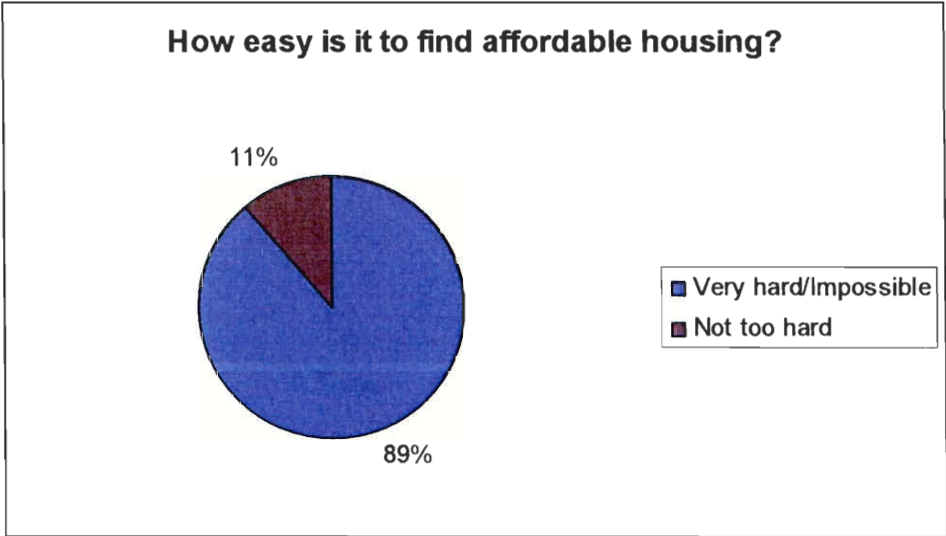


Figure 1.17 How easy is it to find affordable housing?

5.1.5 Non-housing reasons for why key workers do not live in Merton

Key workers give several reasons in addition to housing affordability for their lack of desire to live in Merton. Many key workers cited a lack of affordable housing as the main reason they do not want to live in Merton, while others commented on different reasons. A significant percentage, of the key workers we interviewed showed no desire to move to Merton regardless of the cost, availability, or variety of housing available to them. Some

listed several unattractive factors about Merton such as low quality of education, traffic problems, high crime levels, dirtiness, high population density, and lack of gardens. A breakdown of the most often mentioned reasons are in the table below.

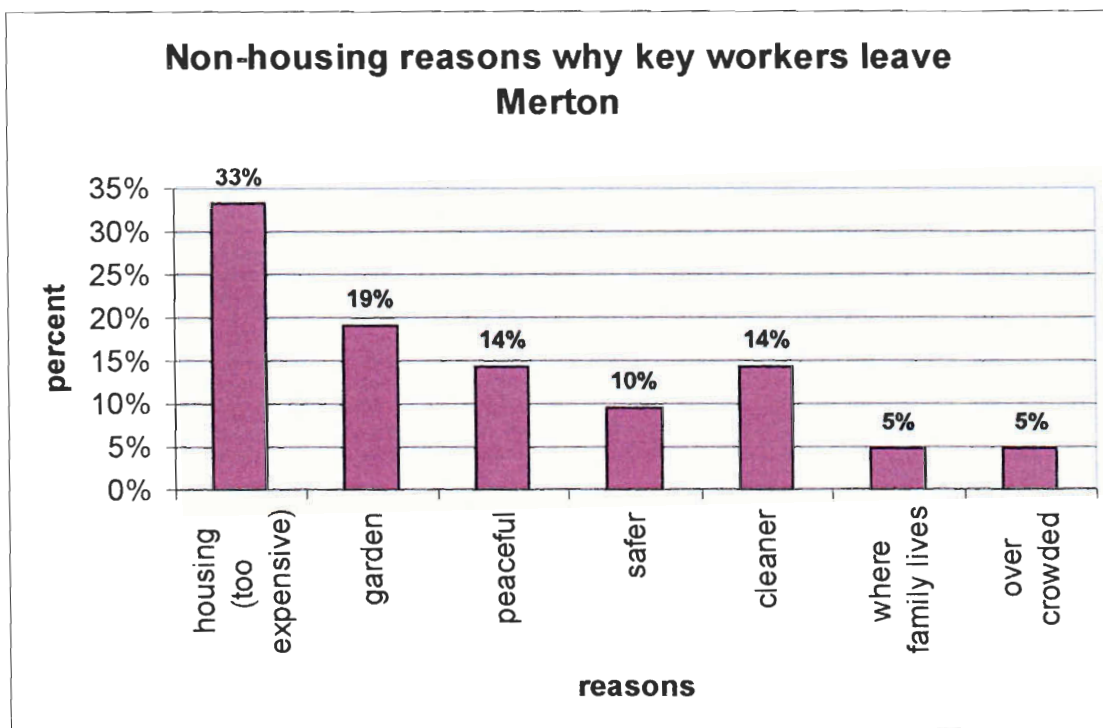


Figure 1.18 Reasons for not wanting to live in Merton

While some see Merton as simply unattractive others do not want to live in Merton for other reasons. Many key workers do not want to live in the community in which they work. Teachers do not want to live too close to their pupils while police officers and social workers simply do not want to deal with the people they see during their workday outside their job. These workers commute from other Boroughs.

5.1.6 Lack of awareness by key workers about available help

There is a lack of awareness by key workers about potential and current solutions to their housing problems as well as other types of financial forms of assistance available to them. Many key workers are interested in information about housing, but do not know where to look. Managers are generally unaware of Merton's current assistance packages, both housing and non-housing related. Indeed, managers advertise and use some of these packages primarily to recruit employees, while others use these packages as a way of retaining existing employees. Overall, those workers who have worked for longer periods of time within their respective jobs seem to be less aware of the various benefit schemes than newer employees.

There are several different reasons why key workers are relatively unaware of housing and other financial assistance that Merton has to offer. Some key workers are not interested in Merton's solutions. A large percentage of the key workers uninterested in housing assistance are those who do not have a significant problem getting affordable housing. Some other key workers do not live in Merton and are therefore unaware of available assistance. These workers cited both a lack of awareness and interest in housing assistance.

5.2 Recommendations

5.2.1 Use our definition of a key worker

Merton can use our definition (section 4.1) of a key worker to do several things. One of the ways our definition is directly applicable is in helping Merton is that to focus its policies toward those key workers organisations that we have identified as having recruitment and retention problems. A second use of our definition is to help those key

workers who are in need of assistance is to become aware that the government is focusing on them and trying to meet their needs. A third use of our definition is creating better lines of communication between key workers and the government. Though our definition is concrete, individuals who are key worker may change with time. As the borough changes so will who is considered a key worker. Our definition can be used years from now to redefine who is a key worker.

Having a clear and general definition that can be used locally and nationally for key workers is a useful tool for future researchers who would continue with the investigation on key workers. Having one general definition for a key worker can improve communication between departments by reducing the confusion. A general definition will allow other departments who would need to investigate non-housing related problems of key workers to use it, which is useful for the Borough as a whole.

5.2.2 Research non-housing reasons for key worker shortages

Merton should research and, if possible, address non-housing reasons for why key workers do not want to live in Merton. The information we obtained on non-housing related reasons given for why key workers not wanting to live in Merton are largely anecdotal. Merton needs to do more systematic and quantitative research on these non-housing reasons in order to develop policies and programs either to make living in Merton more attractive or to make commuting to Merton easier. To implement such strategy, Merton's housing department will probably have to collaborate with the other departments of Merton's local government.

5.2.3 Work with other departments within the Borough

The housing department in Merton should work with other departments of the local government to improve the area. Housing is clearly not the only reason why key workers tend to leave, and we suggest that an effort be made to address other factors that push key workers to leave. Departments that handle issues such as pollution, crime, cleanliness should work together to address public issues that turn individuals away from Merton. Perhaps running effective housing plans alone is not enough. It would be a good idea to consider working along with other departments that launch plans that aim to make the area more attractive. When developing housing strategy it might be worth collaborating with other departments to develop more appealing or attractive housing options. If the housing department were to work with other departments to solve some of these other problems then maybe some key workers would not leave the Borough.

5.2.4 Conduct further research into other types of key workers

In our report, we did not collect enough information about bus drivers and emergency medical personnel to form conclusions about them. Also, the scope of our project limited to researching only public services. Merton can use the key worker definition that we have developed in order to find more potential key workers to research. There may be more key workers within the Borough that we did not consider. To get a fuller picture of the problems of key workers, Merton should research bus drivers, ambulance drivers, and key workers in the private sector of the Borough.

5.2.5 Work with other Boroughs

Most housing plans aim to help key workers find affordable housing within the Borough in which they work. Many key workers do not want to live in Merton for a variety of reasons. Some of these same people are also interested in housing plans that are available to key workers. Therefore Merton should work with other Boroughs to create housing plans as a sort of exchange program. For example, if there were a social worker working in Merton that did not want to live in the area, then the housing association in Sutton could help him to find affordable housing. This would of course work in the opposite way with a key worker in Sutton finding affordable housing in Merton. This idea would benefit key workers in Merton, as well as key workers in neighbouring Boroughs, and the housing associations within the Boroughs.

5.2.6 Improve communication between the government and public organisations

There is a communication gap between the housing association and public service managers. When the managers were asked if they knew of any housing assistance plans, most of them said no. If there were more communication between these managers and the housing association then maybe they could use this as a recruitment and retention tool.

One way in which this could be implemented would be to have representatives from Merton's various housing associations come in to meet managers of key worker organisations once every few months. There could be separate meetings by housing association personnel with each manager or there could be a joint meeting with managers from different key worker organisations at once. In these meetings, managers would list several things to the housing association representatives: the kind of specific recruitment

and retention problems their organisation is having, the types of workers they are having trouble recruiting or retaining, any particular housing complaints and desires that workers may be expressing, and how they are advertising their current policies to existing and potential employees. The housing representatives could then show the managers what kinds of housing schemes are available and where. The housing representatives could also suggest ways in which the manager's current policies could be better targeted to recruit certain types of people or people from certain locations within the Merton area.

This kind of dialogue has the possibility of being productive because both managers have experience in different parts of using housing schemes to help get and keep workers. The managers probably know more about what workers need and what kinds of workers are available, while the housing representatives know more about housing schemes and how to provide them to people in general. By having meetings where each side's policies are discussed, it may be possible for both managers of key worker organisations and housing associations members to improve the way housing schemes are used to recruit and retain key workers.

5.2.7 Increase key worker awareness of and interest in solutions

Additionally, Merton needs to create more awareness of and interest in the current housing solutions provided by the Borough as well as more regional solutions being developed or used in other London Boroughs, throughout the UK and even in other nations. One of the prominent schemes available in Merton that could be advertised more is the Starter Homes Initiative. The SHI provides loans for first-time homebuyers who cannot afford market-rate housing and is targeted directly at key workers. Shared

ownership schemes are mostly run by housing associations and are meant for people who cannot afford to buy a market-rate house through the standard method of down payment and mortgage. In a shared ownership, a person can buy percentage shares of a property's value and pay rent on the rest. Outside of the UK, there are many interesting schemes in effect that provide affordable housing such as mutual housing associations in the USA, private-public financing deals in Australia, the voluntary housing contribution plan for companies in France, and the housing hotline in New York City. While these schemes are not currently available to residents of the UK, it might be helpful for people to be aware of these alternative schemes. If people in the UK gain enough interest in these other schemes, they might eventually be implemented.

The webpage that we have developed has the potential to create this interest and awareness. This webpage discusses the problems of key workers, contains brief summaries of the Starter Homes Initiative and shared ownership schemes, and gives links to government and housing association websites that could directly be useful to key workers. Other policies for creating interest and awareness are already available to Merton. They are the Finding the Key to Affordable Housing conference and the newspaper articles on key worker issues. This conference and these articles should help gain public attention and should be repeated frequently. The key worker definition we have developed should work to increase the effectiveness of Merton's current policies by targeting specific professions instead of generic "key workers." An advertisement for a survey or conference on affordable housing will be more effective if it is circulated within key worker organisations.

5.2.8 Recruit locally

When most organisations are looking to recruit, they advertise nationwide. There are advertisements on the trains in the Underground and posters in the stations looking for teachers, nurses and police officers. The problem is that if these advertisements appeal to people from outside London, then these people have to find housing. This has proven to be very difficult. Therefore, organisations should recruit to fill vacancies from within Merton or a surrounding borough. Key workers recruited from the local population would already be established in the housing market and would not have to find accommodation. One potential way to do this is for the schools, police departments, and hospitals that are in and around the Merton area to take the currently used generic hiring and rehiring advertisements used in central London, and specifically adapt them to Merton. This could be done by making the advertisement address residents of Merton, talk about what kind of vacancies are available in Merton, list any advantages that working in Merton may provide, and list a contact address that refers to a local-level recruitment manager.

5.2.9 Employers need to be involved as well

It is clear that there is only so much the government can do to aid key workers. Organisations should perhaps reconsider their wages, and invest time and resources in their valuable staff. No doubt that there is also room for employers to work on developing plans and packets to find accommodations for their staff. If employers get involved as well, then there is more help aimed towards key workers, and this aid is truly needed.

Employers know their staff the best and have direct contact with them, therefore their input is significant.

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7.0 Appendices

7.1 Appendix A

Survey for estate agents

Name of Agency:

Address:

- 1) How long has your agency been in business?

- 2) Rank the areas in Merton from the least expensive to the most.

- 3) What is the average price for a:
 - a) Studio flat in your area (Morden, Mitcham, Raynes Park, South Wimbledon, etc...)?

 - b) 2-bedroom flat in your area?

 - c) 3-bedroom flat in your area?

- 4) How much higher are the prices of houses compared to flats (slightly higher,

- 5) What is the average profile of an individual who asks for housing?
 - a) If not, are there any types of customers you serve most often?

6) What are average Mortgage interest rates?

7) Are you aware of housing plans that are offered from the Housing Strategy and Development Team of Merton, such as housing assistance or other forms of financial assistance?

a) If so, do you inform your customers of such plans?

7.2 Appendix B

Questions for managers of Merton's public services

Name of Organisation:

- 1) What is your position in your organisation?

- 2) How long have you been working in this organisation?

- 3) How many employees do you currently have?

- 4)
 - a) What are the average annual salaries of entry-level employees?

 - b) What are the average annual salaries of experienced employees?

 - c) Do you use any specific pay scale?

 - d) Is there any type of rewards or bonuses to increase salaries?

- 5) Do you feel your workplace has a lack of experienced employees?
 - a) If there is such a lack, why do you think it exists?

- 6) What kind of turnover per year do you have for your employees, both part and full time?
 - a) By about how much?

- b) What do you think is the reason for this development?
- 7) How many people do you usually hire per year?
- a) How much hiring is done to simply offset worker turnover or to replace temporary workers?
 - b) How has your hiring been affected by recent economic events?
 - c) Have there been any recent organisational changes that have affected your hiring rate?
- 8) What are the hiring and training costs for a new employee?
- 9) Approximately what fraction of them are part-time or temporary employees?
- 10) Are you experiencing any problems conducting the basic functions of your organisation because of a shortage of employees or because of a lack of experienced employees?
- a) Have your customer relations suffered because of a shortage of employees or because of a lack of experienced employees?
- 11) Have your employees complained to you about their housing situation?
- 12) Are you aware of any housing plans that can be used to help your employees?

- a) If so, do you use them as a recruiting tool for your workplace?

Retention:

13) Do you think a lack of availability or affordability in housing may be causing your retention difficulties?

- a) Can you give us any evidence you have been shown that your retention difficulties are caused by these housing problems?

14) Are you currently pursuing any policies to increase retention?

- a) If they are not related to housing, what are they?

15) Is there any specific position/rank that you are having problems retaining?

16) What problems are created by low retention rates that affect the Borough of Merton?

Recruitment:

17) Do you think a lack of availability or affordability in housing may be causing your recruitment difficulties?

- a) Can you give us any evidence you have been shown that your recruitment difficulties are caused by these housing problems?

18) Are you currently pursuing any policies to increase recruitment?

- a) If they are not related to housing, what are they?

19) Is there any specific/rank that you are having problems recruiting?

20) What problems are created by low recruitment rates that affect society?

If there are no problems with recruiting and retaining:

21) How do you think you have avoided any problems with recruitment and retention?

22) Do you feel as though your employees are essential to the daily function in Merton?

23) Would you be willing to cooperate with the government to create a policy to try to increase retention and recruitment?

24) Are there any other comments that you wish to add at this time?

7.3 Appendix C

Interview questions for key workers

Gender:

- 1) What is your age?

- 2) What is your profession?

- 3) How long have you been in this profession?

- 4) What is your current education level?

- 5) What is your annual household income?

£15,000 - £18,000	_____
£18,000 - £22,000	_____
£22,000 - £25,000	_____
£25,000 - £28,000	_____
£28,000 - £32,000	_____
£32,000 - £35,000	_____
£35,000 and over	_____

- 6) What attracted you to Merton to work?

- 7) What aspects of Merton (if any) do you dislike?

- 8) Beside yourself, whom else do you support?

9) What kind of housing do you live in at the moment (Flat, house)?

a) If you are currently renting, how much do you pay a month?

10) Under what conditions are you living (shared housing, flatmate, social housing, etc.)?

11) Where is this located (Morden, South Wimbledon, Mitcham, etc...)?

12) How long is your commute to work?

13) What type of housing would you prefer: renting or owning?

14) How easy is it for you to find/purchase affordable housing?

15) What do you look for in terms of housing?

16) What do you avoid when looking for housing?

17) Would you ever consider moving outside of the Merton area?

****Question 18 is only for a key worker does not live in Merton****

18) Would you be willing to move to Merton? Why or why not?

19) Which areas of Merton are within your price range?

20) Which areas of Merton do you consider undesirable to live in?

21) Are you satisfied with your current living situation? Why or why not?

22) Would you be interested in social housing, shared ownership schemes, or sub market renting if it were available to you?

23) What are your housing aspirations for the future?

a) Where?

b) If not in Merton, why?

24) List from 1-5, 1 being the most important, the priorities you look for when trying to find a home:

Housing Affordability _____

Education _____

Adequate Space _____

Excellent Public Services _____

Safety of the area _____

Other _____

25) What types of affordable housing would you like you like to see in the future?

26) Have you ever visited the Merton Housing website?

27) Have you ever heard of any housing plans offered for key workers? If so, which ones have you heard of and how did you hear about them?

28) Would you like more information available to you on housing programs for key workers?

7.4 Appendix D

Frequency Distribution

This appendix illustrates an example for nurses from the results of a Key Worker Workplace Survey from the Affordable Housing Scrutiny Committee.

	% Of nurses within salary range
£10,000 - £14,000	17
£15,000 - £ 19,999	74
£20,000 - £24,999	9

Table 2.37 Percent of nurses within salary range

If key workers were interested in purchasing a 1-bedroom accommodation in Merton, the minimum annual salary to make this affordable would be £33,000. This would allow them to purchase a house in most areas of Merton.

If the key workers were interested in purchasing a 2-bedroom accommodation in Merton, the minimum annual salary to make this affordable would be £43,000. This would allow them to purchase a house in most areas of Merton.

If the key workers were interested in purchasing a 3-bedroom accommodation in Merton, the minimum annual salary to make this affordable would be £54,000. This would allow them to purchase a house in most areas of Merton.

If the key workers were interested in purchasing a 4-bedroom accommodation in Merton, the minimum annual salary to make this affordable would be £84,000. This would allow them to purchase a house in most areas of Merton.

Now by analysing this data, we will find out what percentage of the nurses would make enough to afford these accommodations, and how big the gap is for those who cannot afford the accommodations.

For 1-bedroom:

% Of nurses within salary band	Salary range	Gap of
17%	£33,000 - £10,000	£23,000.00
	£33,000 - £14,000	£19,000.00
74%	£33,000 - £15,000	£18,000.00
	£33,000 - £19,999	£13,001.00
9%	£33,000 - £20,000	£13,000.00
	£33,000 - £24,000	£9,000.00

Table 2.38 One-bedroom (nurses)

For 2-bedrooms:

% Of nurses within salary band	Salary range	Gap of
17%	£43,000 - £10,000	£33,000.00
	£43,000 - £14,000	£29,000.00
74%	£43,000 - £15,000	£28,000.00
	£43,000 - £19,999	£23,001.00
9%	£43,000 - £20,000	£23,000.00
	£43,000 - £24,000	£19,000.00

Table 2.39 Two-bedrooms (nurses)

For 3-bedrooms:

% Of nurses within salary band	Salary range	Gap of
17%	£54,000 - £10,000	£44,000.00
	£54,000 - £14,000	£40,000.00
74%	£54,000 - £15,000	£39,000.00
	£54,000 - £19,999	£34,001.00
9%	£54,000 - £20,000	£34,000.00
	£54,000 - £24,000	£30,000.00

Table 2.40 Three-bedrooms (nurses)

For 4-bedrooms:

% Of nurses within salary band	Salary range	Gap of
17%	£84,000 - £10,000	£74,000.00
	£84,000 - £14,000	£70,000.00
74%	£84,000 - £15,000	£69,000.00
	£84,000 - £19,999	£64,001.00
9%	£84,000 - £20,000	£64,000.00
	£84,000 - £24,000	£60,000.00

Table 2.41 Four-bedrooms (nurses)