J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 1
Q.TENURE
WHICH OF THESE APPLIES TO YOUR HOME
BASE: ALL ADULTS AGED 16+

		SEX		AGE									TENURE							
	TOTAL (z)	MALE (a)	FEMALE (b)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	16-34 (i)	35-54 (j)	18+ (k)	OWNED OUTRIGHT (l)	BOUGHT ON A MORTGAGE (m)	RENTED FROM LOCAL AUTHORITY/ BELONGS TO A HOUSING ASSOCIATION (n)	RENTED FROM PRIVATE LANDLORD (o)	OTHER (p)	OWNER/ OCCUPIER (q)	RENTERS (r)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	977	1016	263	246	273	323	357	531	509	596	1947	759	527	362	301	19	1286	663	1993
WEIGHTED BASE	**1993**	967	1026	321	309	362	321	288	392	630	683	1886	498	817	339	291	19**	1315	630	1993
	100%	*49%*	*51%*	*16%*	*16%*	*18%*	*16%*	*14%*	*20%*	*32%*	*34%*	*95%*	*25%*	*41%*	*17%*	*15%*	*1%***	*66%*	*32%*	*100%*
IT IS BEING BOUGHT ON A MORTGAGE	**817**	426	391	124	154	213	195	100	30	278	408	761	-	817	-	-	-	817	-	527
	41%bghlnor	44%zb	*38%*	39%h	50%zcghik	59%zcghik	61%zcdghik	35%h	*8%*	44%gh	60%zcdghik	40%gh	-	100%zlnoqr	-	-	-	62%zlnor	-	*26%*
IT IS OWNED OUTRIGHT	**498**	236	262	32	18	15	45	112	276	50	60	484	498	-	-	-	-	498	-	759
	25%cdefijmnor	*24%*	*26%*	10%e	*6%*	*4%*	14%deij	39%zcdefijk	70%zcdefgijk	*8%*	9%e	26%cdefij	100%zmnoqr	-	-	-	-	38%zmnor	-	*38%*
IT IS RENTED FROM A PRIVATE LANDLORD	**291**	139	152	90	82	50	32	19	18	173	82	282	-	-	-	291	-	-	291	301
	15%fghjlmnq	*14%*	*15%*	28%zefghjk	27%zefghjk	14%gh	10%h	*6%*	*5%*	27%zefghjk	12%gh	15%fghj	-	-	-	100%zlmnqr	-	-	46%zlmnq	*15%*
IT IS RENTED FROM THE LOCAL AUTHORITY/BELONGS TO A HOUSING ASSOCIATION	**339**	139	200	57	50	72	45	53	62	107	117	320	-	-	339	-	-	-	339	362
	17%almoq	*14%*	19%za	*18%*	*16%*	*20%*	*14%*	*18%*	*16%*	*17%*	17%f	*17%*	-	-	100%zlmoqr	-	-	-	54%zlmoq	*18%*
OTHER	**19**	13	6	6	3	3	2	1	3	10	5	19	-	-	-	-	19	-	-	19
	1%lmqr	*1%*	*1%*	*2%*	*1%*	*1%*	*1%*	*1%*	*1%*	*2%*	*1%*	*1%*	-	-	-	-	*100%*	-	-	*1%*
REFUSED	**29**	12	16	11	1	9	2	3	2	13	10	19	-	-	-	-	-	-	-	25
	1%lmnqr	*1%*	*2%*	4%zdfhk	*	2%k	*1%*	*1%*	*1%*	2%d	2%f	*1%*	-	-	-	-	-	-	-	*1%*
RENTER [NET]	**630**	278	351	147	133	122	76	71	80	280	198	602	-	-	339	291	-	-	630	663
	32%afghlmq	*29%*	34%za	46%zefghjk	43%zfghjk	34%fghj	*24%*	*25%*	*20%*	44%zefghjk	29%fh	32%fgh	-	-	100%zlmq	100%zlmq	-	-	100%zlmq	*33%*
OWNER/OCCUPIER [NET]	**1315**	663	653	156	172	228	241	212	307	328	469	1246	498	817	-	-	-	1315	-	1286
	66%cdinor	69%zb	*64%*	*49%*	*56%*	63%ci	75%zcdeijk	74%zcdeik	78%zcdeijk	*52%*	69%cdei	66%cdi	100%znor	100%znor	-	-	-	100%znor	-	*65%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g/h/i/j/k - z/l/m/n/o/p/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 2
Q.TENURE
WHICH OF THESE APPLIES TO YOUR HOME
BASE: ALL ADULTS AGED 16+

		OCCUPATION								INCOME				SOCIAL GRADE				CHILDREN IN HOUSEHOLD		
	TOTAL (z)	FULL-TIME (a)	PART-TIME (b)	SELF-EMPLOYED (c)	NOT WORKING - HOUSEWIFE (d)	STILL IN EDUCATION (e)	UNEMPLOYED (f)	RETIRED (g)	OTHER (h)	UP TO £9,499 (i)	£9,500 - £17,499 (j)	£17,500 - £24,999 (k)	£25,000 PLUS (l)	AB (m)	C1 (n)	C2 (o)	DE (p)	YES (q)	NO (r)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	644	209	117	97	138	67	599	122	164	235	142	750	518	638	347	490	519	1474	1993
WEIGHTED BASE	**1993** ***100%***	737 *37%*	218 *11%*	128* *6%**	111* *6%**	172* *9%**	65* *3%**	442 *22%*	120* *6%**	129 *6%*	197 *10%*	134 *7%*	798 *40%*	532 *27%*	573 *29%*	418 *21%*	470 *24%*	636 *32%*	1357 *68%*	1993 *100%*
IT IS BEING BOUGHT ON A MORTGAGE	**817** 41%fghijkpr	453 61%zbdefgh	113 52%zfgh	73 57%zefgh	46 42%fgh	66 39%gh	14 22%g	36 *8%*	16 *13%*	8 *6%*	24 *12%*	34 25%ij	484 61%zijk	280 53%zop	268 47%zp	173 41%p	96 *20%*	368 58%zr	449 *33%*	527 *26%*
IT IS OWNED OUTRIGHT	**498** 25%abefhloq	75 *10%*	35 16%a	22 *17%*	18 *16%*	19 *11%*	9 *13%*	310 70%zabcdefh	11 *9%*	29 *22%*	80 41%zikl	39 *29%*	176 *22%*	177 33%znop	130 *23%*	83 *20%*	109 *23%*	37 *6%*	462 34%zq	759 *38%*
IT IS RENTED FROM A PRIVATE LANDLORD	**291** 15%glm	119 16%g	30 14%g	19 15%g	19 17%g	54 31%zabcgh	15 22%g	21 *5%*	15 13%g	29 22%zl	30 *15%*	40 30%zjl	80 *10%*	41 *8%*	108 19%zm	71 17%m	71 15%m	96 *15%*	195 *14%*	301 *15%*
IT IS RENTED FROM THE LOCAL AUTHORITY/BELONGS TO A HOUSING ASSOCIATION	**339** 17%aclmn	78 *11%*	34 *16%*	12 *9%*	27 24%ac	21 *12%*	23 36%zabceg	70 16%a	73 61%zabcdefg	61 47%zjkl	61 31%zkl	19 14%l	50 *6%*	22 *4%*	48 8%m	84 20%mn	185 39%zmno	117 *18%*	222 *16%*	362 *18%*
OTHER	**19** ***1%***	7 *1%*	2 *1%*	- -	- -	3 *2%*	4 6%zabcdg	2 *	2 *2%*	2 *1%*	2 *1%*	2 *2%*	6 *1%*	5 *1%*	5 *1%*	4 *1%*	6 *1%*	5 *1%*	15 *1%*	19 *1%*
REFUSED	**29** 1%lr	5 *1%*	3 *2%*	3 *2%*	1 *1%*	9 5%zag	1 *1%*	3 *1%*	3 *3%*	- -	- -	- -	2 *	6 *1%*	14 3%z	4 *1%*	4 *1%*	14 *2%*	15 *1%*	25 *1%*
RENTER [NET]	**630** 32%aglmn	197 27%g	65 30%g	31 *24%*	46 41%acg	75 44%zabcg	38 58%zabcg	91 *21%*	88 73%zabcdeg	90 70%zjkl	91 46%zl	59 44%zl	130 *16%*	64 *12%*	156 27%m	154 37%mn	256 54%zmno	212 *33%*	417 *31%*	663 *33%*
OWNER/OCCUPIER [NET]	**1315** 66%efhijkp	527 72%zdefh	148 68%efh	95 74%defh	65 58%fh	85 50%h	23 *35%*	347 78%zabdefh	27 *22%*	37 *29%*	104 53%i	73 54%i	660 83%zijk	457 86%znop	398 69%op	256 61%p	205 *44%*	405 *64%*	911 *67%*	1286 *65%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h - z/i/j/k/l - z/m/n/o/p - z/q/r
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 3
Q.TENURE
WHICH OF THESE APPLIES TO YOUR HOME
BASE: ALL ADULTS AGED 16+

		GOVERNMENT OFFICE REGION														
	TOTAL (z)	EAST MIDLANDS (a)	EASTERN (b)	LONDON (c)	NORTH EAST (d)	NORTH WEST (e)	SCOTLAND (f)	SOUTH EAST (g)	SOUTH WEST (h)	WALES (i)	WEST MIDLANDS (j)	YORKS AND HUMBR (k)	SOUTH ENGLAND (l)	NORTH ENGLAND (m)	MIDLANDS (n)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	115	205	278	96	260	183	185	183	91	198	199	368	555	313	1993
WEIGHTED BASE	**1993** ***100%***	148* *7%**	192 *10%*	256 *13%*	87* *4%**	228 *11%*	174 *9%*	279 *14%*	176 *9%*	99* *5%**	178 *9%*	175 *9%*	455 *23%*	490 *25%*	326 *16%*	1993 *100%*
IT IS BEING BOUGHT ON A MORTGAGE	**817** 41%i	77 52%zcehi j	78 *41%*	99 *39%*	35 *40%*	85 *37%*	73 *42%*	118 *42%*	66 *38%*	29 *29%*	69 *39%*	87 50%zeim	185 *41%*	207 42%ei	147 45%ij	527 *26%*
IT IS OWNED OUTRIGHT	**498** 25%c	40 27%c	54 28%c	38 *15%*	20 *23%*	58 25%c	59 34%zcjmn	75 27%c	56 32%zcjn	24 *24%*	35 *19%*	41 *23%*	131 29%cj	119 24%c	74 23%c	759 *38%*
IT IS RENTED FROM A PRIVATE LANDLORD	**291** 15%fk	16 *11%*	30 15%f	40 15%f	17 20%fk	37 16%fk	13 *7%*	37 *13%*	30 17%fk	13 *13%*	45 25%zabcef giklmn	14 *8%*	67 15%f	69 14%k	61 19%afk	301 *15%*
IT IS RENTED FROM THE LOCAL AUTHORITY/BELONGS TO A HOUSING ASSOCIATION	**339** 17%aln	13 *9%*	24 *12%*	70 27%zabdf ghjklmn	14 *16%*	46 20%ahln	28 *16%*	39 *14%*	21 *12%*	33 33%zabde fghjklmn	22 *12%*	30 *17%*	59 *13%*	90 18%an	35 *11%*	362 *18%*
OTHER	**19** ***1%***	1 *1%*	- -	5 *2%*	- -	1 *	1 *1%*	1 *1%*	3 *2%*	1 *1%*	4 2%m	2 *1%*	5 *1%*	2 *	5 *2%*	19 *1%*
REFUSED	**29** ***1%***	1 *1%*	7 4%zehm	4 *2%*	1 *1%*	1 *1%*	* *	10 4%zhm	- -	- -	3 *1%*	2 *1%*	10 *2%*	4 *1%*	3 *1%*	25 *1%*
RENTER [NET]	**630** 32%af	29 *20%*	53 *28%*	110 43%zabfg hklmn	31 36%a	83 36%afkl	41 *23%*	76 *27%*	50 *29%*	46 46%zabfg hklmn	67 38%afgkl n	44 *25%*	126 *28%*	158 32%ak	96 30%a	663 *33%*
OWNER/OCCUPIER [NET]	**1315** 66%cij	117 79%zcdei jmn	131 69%ci	137 *53%*	55 *63%*	143 *63%*	132 76%zceij	193 69%ci	123 70%cij	53 *53%*	104 *58%*	128 73%cij	315 69%cij	326 66%ci	221 68%cij	1286 *65%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h/i/j/k/l/m/n
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 4
Q.TENURE
WHICH OF THESE APPLIES TO YOUR HOME
BASE: ALL ADULTS AGED 16+

		TENURE LIFESTAGE							AREA				
	TOTAL (z)	ANY (A TO G) (a)	FTB (B) (b)	OWNER-OCCUPIER UP-SIZER (C) (c)	PRS UP-SIZER (C) (d)	OWNER-OCCUPIER DOWN-SIZER (D) (e)	PRS DOWN-SIZER (D) (f)	ANY ACTIVE (g)	RURAL (h)	SUBURBAN (i)	URBAN (j)	METROP -OLITAN (k)	UNWTD TOTAL
UNWEIGHTED BASE	1993	415	40	34	14	37	12	170	445	484	660	404	1993
WEIGHTED BASE	1993 *100%*	475 *24%*	42* *2%**	36** *2%***	14** *1%***	36** *2%***	11** *1%***	168 *8%*	457 *23%*	503 *25%*	663 *33%*	371 *19%*	1993 *100%*
IT IS BEING BOUGHT ON A MORTGAGE	817 41%b	205 43%b	9 *21%*	28 *79%*	- -	23 *64%*	- -	72 43%b	190 *42%*	212 *42%*	281 *42%*	134 *36%*	527 *26%*
IT IS OWNED OUTRIGHT	498 25%abgk	84 18%b	2 *5%*	8 *21%*	- -	13 *36%*	- -	25 *15%*	158 35%zijk	118 23%k	164 25%k	59 *16%*	759 *38%*
IT IS RENTED FROM A PRIVATE LANDLORD	291 15%h	80 *17%*	22 53%zag	- -	14 *100%*	- -	11 *100%*	48 29%za	42 *9%*	74 15%h	85 *13%*	91 24%zhij	301 *15%*
IT IS RENTED FROM THE LOCAL AUTHORITY/BELONGS TO A HOUSING ASSOCIATION	339 *17%*	86 18%g	7 *18%*	- -	- -	- -	- -	19 *11%*	62 *14%*	82 *16%*	117 *18%*	78 21%zh	362 *18%*
OTHER	19 *1%*	9 *2%*	1 *1%*	- -	- -	- -	- -	2 *1%*	5 *1%*	3 *1%*	7 *1%*	4 *1%*	19 *1%*
REFUSED	29 1%h	11 *2%*	1 *3%*	- -	- -	- -	- -	2 *1%*	- -	14 3%zh	10 1%h	5 1%h	25 *1%*
RENTER [NET]	630 32%h	166 *35%*	30 70%zag	- -	14 *100%*	- -	11 *100%*	67 40%z	104 *23%*	156 31%h	201 30%h	169 46%zhij	663 *33%*
OWNER/OCCUPIER [NET]	1315 66%bgk	288 61%b	11 *26%*	36 *100%*	- -	36 *100%*	- -	97 58%b	348 76%zijk	330 66%k	445 67%k	193 *52%*	1286 *65%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g - z/h/i/j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 5
Q.TENURE
WHICH OF THESE APPLIES TO YOUR HOME
BASE: ALL ADULTS AGED 16+

		NEXT 12 MONTHS				AVERAGE PRICE			CONCERNED - RATE RISE		MORTGAGE TYPE		
	TOTAL (z)	GOOD TIME BUY (a)	GOOD TIME SELL (b)	BAD TIME BUY (c)	BAD TIME SELL (d)	HIGHER (e)	SAME (f)	LOWER (g)	CONCERNED (h)	NOT CONCERNED (i)	FIXED (j)	VARIABLE /TRACKER (k)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	975	912	692	739	983	509	352	151	365	284	123	1993
WEIGHTED BASE	**1993**	972	938	693	714	998	511	340	233	562	422	190*	1993
	100%	*49%*	*47%*	*35%*	*36%*	*50%*	*26%*	*17%*	*12%*	*28%*	*21%*	*10%**	*100%*
IT IS BEING BOUGHT ON A MORTGAGE	**817**	456	448	264	272	417	230	133	233	562	422	190	527
	41%	47%zcd	48%zcd	*38%*	*38%*	*42%*	*45%*	*39%*	100%z	100%z	100%z	100%z	*26%*
IT IS OWNED OUTRIGHT	**498**	255	245	167	175	257	141	74	-	-	-	-	759
	25%hijk	*26%*	*26%*	*24%*	*25%*	*26%*	*28%*	*22%*	-	-	-	-	*38%*
IT IS RENTED FROM A PRIVATE LANDLORD	**291**	116	111	117	115	138	58	64	-	-	-	-	301
	15%abfhijk	*12%*	*12%*	17%ab	16%ab	*14%*	*11%*	19%zf	-	-	-	-	*15%*
IT IS RENTED FROM THE LOCAL AUTHORITY/BELONGS TO A HOUSING ASSOCIATION	**339**	126	118	136	139	163	74	62	-	-	-	-	362
	17%abhijk	*13%*	*13%*	20%ab	19%ab	*16%*	*14%*	*18%*	-	-	-	-	*18%*
OTHER	**19**	10	10	4	5	8	4	2	-	-	-	-	19
	1%	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	-	-	-	-	*1%*
REFUSED	**29**	9	6	5	8	15	4	4	-	-	-	-	25
	1%bi	*1%*	*1%*	*1%*	*1%*	*2%*	*1%*	*1%*	-	-	-	-	*1%*
RENTER [NET]	**630**	242	229	253	253	300	132	126	-	-	-	-	663
	32%abfhijk	*25%*	*24%*	37%zab	35%zab	*30%*	*26%*	37%zef	-	-	-	-	*33%*
OWNER/OCCUPIER [NET]	**1315**	711	693	431	448	674	371	207	233	562	422	190	1286
	66%cd	73%zcd	74%zcd	*62%*	*63%*	*68%*	73%zg	*61%*	100%z	100%z	100%z	100%z	*65%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d - z/e/f/g - z/h/i - z/j/k
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 6
Q.YR02
WHICH OF THESE, IF ANY, APPLY TO YOU PERSONALLY?
BASE: ALL ADULTS AGED 16+

		SEX		AGE									TENURE							
	TOTAL (z)	MALE (a)	FEMALE (b)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	16-34 (i)	35-54 (j)	18+ (k)	OWNED OUTRIGHT (l)	BOUGHT ON A MORTGAGE (m)	RENTED FROM LOCAL AUTHORITY/ BELONGS TO A HOUSING ASSOCIATION (n)	RENTED FROM PRIVATE LANDLORD (o)	OTHER (p)	OWNER/ OCCUPIER (q)	RENTERS (r)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	977	1016	263	246	273	323	357	531	509	596	1947	759	527	362	301	19	1286	663	1993
WEIGHTED BASE	**1993** ***100%***	967 *49%*	1026 *51%*	321 *16%*	309 *16%*	362 *18%*	321 *16%*	288 *14%*	392 *20%*	630 *32%*	683 *34%*	1886 *95%*	498 *25%*	817 *41%*	339 *17%*	291 *15%*	19** *1%***	1315 *66%*	630 *32%*	1993 *100%*
A. I AM LIVING AT HOME WITH PARENTS	**271** 14%befghjlo	160 17%zb	111 *11%*	213 66%zdefghijk	41 13%efghj	8 2%h	6 2%h	2 *1%*	1 *	254 40%zdefghjk	14 2%h	179 9%efghj	46 *9%*	118 14%lo	64 19%zloqr	26 *9%*	8 *40%*	164 12%l	90 14%lo	203 *10%*
B. I AM LOOKING TO BUY AS A FIRST-TIME BUYER IN THE NEXT 12 MONTHS	**42** 2%fghlq	26 *3%*	16 *2%*	10 3%fgh	23 7%zefghijk	7 2%gh	1 *	* *	1 *	33 5%zfghjk	8 1%f	42 2%fghj	2 *	9 *1%*	7 2%l	22 8%zlmnqr	1 *3%*	11 1%l	30 5%zlmnq	40 *2%*
C. I AM LOOKING TO MOVE TO A LARGER PROPERTY IN THE NEXT 12 MONTHS	**57** 3%ghl	24 *2%*	33 *3%*	4 *1%*	23 7%zcfghijk	15 4%gh	10 3%h	3 *1%*	2 *	27 4%cgh	25 4%gh	57 3%gh	8 *2%*	28 *3%*	8 *2%*	14 5%l	- -	36 3%l	21 3%l	59 *3%*
D. I AM LOOKING TO MOVE TO A SMALLER PROPERTY IN THE NEXT 12 MONTHS	**52** 3%e	27 *3%*	26 *3%*	3 *1%*	6 *2%*	2 *1%*	9 *3%*	15 5%zceijk	18 5%zceijk	9 *1%*	11 *2%*	52 3%e	13 *3%*	23 *3%*	4 *1%*	11 *4%*	1 *6%*	36 *3%*	15 2%n	56 *3%*
E. I AM LOOKING TO BUY A SECOND HOME IN THE NEXT 12 MONTHS	**18** 1%h	10 *1%*	8 *1%*	- -	6 2%eh	- -	7 2%zcehjk	4 *1%*	1 *	6 *1%*	7 *1%*	18 1%h	2 *	12 *2%*	- -	3 *1%*	- -	15 1%l	3 *1%*	17 *1%*
F. I AM DOUBLE RENTING (E.G. HOMEOWNERS WHO LET THEIR EXISTING HOME AND RENT IN A DIFFERENT LOCATION)	**13** ***1%***	8 *1%*	5 *	1 *	3 *1%*	2 *1%*	2 *1%*	- -	4 *1%*	5 *1%*	4 *1%*	13 *1%*	2 *	4 *	3 *1%*	5 2%q	- -	6 *	7 *1%*	14 *1%*
G. I AM EXPECTING TO CONTRIBUTE FINANCIALLY TO A FAMILY MEMBER BUYING A PROPERTY IN NEXT 12 MONTHS	**38** 2%dinr	21 *2%*	17 *2%*	1 *	1 *	1 *	18 6%zcdehijk	11 4%zcdeik	6 2%i	2 *	19 3%dei	38 2%dei	14 3%znr	21 3%nr	1 *	3 *1%*	- -	35 3%znr	3 *1%*	43 *2%*
DON'T KNOW	**20** ***1%***	9 *1%*	11 *1%*	- -	2 *1%*	4 *1%*	1 *	6 2%ci	7 2%zi	2 *	5 *1%*	19 *1%*	9 2%zmq	4 *	3 *1%*	3 *1%*	- -	14 *1%*	6 *1%*	26 *1%*
NONE OF THESE	**1494** 75%acdi	693 *72%*	801 78%za	91 *28%*	206 67%ci	319 88%zcdik	272 85%zcdik	253 88%zcdik	353 90%zcdfik	298 47%c	591 87%zcdik	1480 78%cdi	405 81%zmnoqr	606 *74%*	250 *74%*	207 *71%*	8 *41%*	1011 77%z	457 *73%*	1549 *78%*
REFUSED	**5** *	2 *	3 *	2 *1%*	- -	3 *1%*	- -	- -	- -	2 *	3 *	5 *	- -	3 *	- -	- -	2 *11%*	3 *	- -	3 *
ANY (A TO G)	**475** 24%befghjlq	264 27%zb	211 *21%*	228 71%zdefghijk	101 33%zefghjk	36 *10%*	48 15%h	29 *10%*	32 *8%*	329 52%zdefghjk	84 12%h	382 20%efghj	84 *17%*	205 25%lq	86 25%l	80 28%l	9 *49%*	288 22%l	166 26%l	415 *21%*
FTB (A+B)	**310** 16%befghjlq	184 19%zb	125 *12%*	220 69%zdefghijk	64 21%zefghjk	15 4%gh	6 *2%*	2 *1%*	2 *	284 45%zdefghjk	22 3%gh	218 12%efghj	48 *10%*	125 15%l	71 21%zlmq	48 17%l	8 *43%*	172 13%l	119 19%zlq	239 *12%*
OWNER-OCCUPIER UP-SIZER (C)	**36** 2%hnor	16 *2%*	20 *2%*	2 *1%*	16 5%zcghijk	8 *2%*	6 *2%*	2 *1%*	2 *	18 3%ch	14 *2%*	36 2%h	8 2%nor	28 3%znor	- -	- -	- -	36 3%zlnor	- -	34 *2%*
PRS UP-SIZER (C)	**14** 1%lq	5 *1%*	8 *1%*	1 *	4 1%h	5 1%h	2 *1%*	1 *	- -	5 *1%*	8 1%h	14 *1%*	- -	- -	- -	14 5%zlmnqr	- -	- -	14 2%zlmnq	14 *1%*
OWNER-OCCUPIER DOWN-SIZER (D)	**36** 2%enor	18 *2%*	18 *2%*	2 *1%*	4 *1%*	- -	6 2%ej	8 3%ej	16 4%zceijk	6 *1%*	6 *1%*	35 2%ej	13 3%znor	23 3%nor	- -	- -	- -	36 3%znor	- -	37 *2%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g/h/i/j/k - z/l/m/n/o/p/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 6
Q.YR02
WHICH OF THESE, IF ANY, APPLY TO YOU PERSONALLY?
BASE: ALL ADULTS AGED 16+

		SEX		AGE									TENURE								
	TOTAL (z)	MALE (a)	FEMALE (b)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	16-34 (i)	35-54 (j)	18+ (k)	OWNED OUTRIGHT (l)	BOUGHT ON A MORTGAGE (m)	RENTED FROM LOCAL AUTHORITY/ BELONGS TO A HOUSING ASSOCIATION (n)	RENTED FROM PRIVATE LANDLORD (o)	OTHER (p)	OWNER/ OCCUPIER (q)	RENTERS (r)	UNWTD TOTAL
WEIGHTED BASE	**1993**	967	1026	321	309	362	321	288	392	630	683	1886	498	817	339	291	19**	1315	630	1993
	100%	*49%*	*51%*	*16%*	*16%*	*18%*	*16%*	*14%*	*20%*	*32%*	*34%*	*95%*	*25%*	*41%*	*17%*	*15%*	*1%***	*66%*	*32%*	*100%*
PRS DOWN-SIZER (D)	**11**	6	4	1	1	2	2	4	1	2	4	11	-	-	-	11	-	-	11	12
	1%q	*1%*	*	*	*	*1%*	*1%*	*1%*	*	*	*1%*	*1%*	-	-	-	4%zlmnqr	-	-	2%zlmnq	*1%*
ANY ACTIVE	**168**	85	83	17	57	25	26	21	22	74	51	167	25	72	19	48	2	97	67	170
	8%hl	*9%*	*8%*	*5%*	18%zcefghijk	*7%*	*8%*	*7%*	*6%*	12%zchjk	*8%*	9%h	*5%*	9%l	*6%*	17%zlmnqr	*9%*	7%l	11%zlnq	*9%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g/h/i/j/k - z/l/m/n/o/p/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 7
Q.YR02
WHICH OF THESE, IF ANY, APPLY TO YOU PERSONALLY?
BASE: ALL ADULTS AGED 16+

		OCCUPATION								INCOME				SOCIAL GRADE				CHILDREN IN HOUSEHOLD		
	TOTAL (z)	FULL-TIME (a)	PART-TIME (b)	SELF-EMPLOYED (c)	NOT WORKING - HOUSEWIFE (d)	STILL IN EDUCATION (e)	UNEMPLOYED (f)	RETIRED (g)	OTHER (h)	UP TO £9,499 (i)	£9,500 - £17,499 (j)	£17,500 - £24,999 (k)	£25,000 PLUS (l)	AB (m)	C1 (n)	C2 (o)	DE (p)	YES (q)	NO (r)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	644	209	117	97	138	67	599	122	164	235	142	750	518	638	347	490	519	1474	1993
WEIGHTED BASE	**1993**	737	218	128*	111*	172*	65*	442	120*	129	197	134	798	532	573	418	470	636	1357	1993
	100%	*37%*	*11%*	*6%**	*6%**	*9%**	*3%**	*22%*	*6%**	*6%*	*10%*	*7%*	*40%*	*27%*	*29%*	*21%*	*24%*	*32%*	*68%*	*100%*
A. I AM LIVING AT HOME WITH PARENTS	**271**	64	34	5	10	122	25	2	8	9	11	7	45	44	87	74	66	65	206	203
	14%acghijklmq	9%g	16%acgh	4%g	9%g	71%zabcdfgh	38%zabcdgh	*1%*	6%g	*7%*	*5%*	*5%*	*6%*	*8%*	15%m	18%zm	14%m	*10%*	15%zq	*10%*
B. I AM LOOKING TO BUY AS A FIRST-TIME BUYER IN THE NEXT 12 MONTHS	**42**	32	3	1	1	3	1	1	-	-	4	5	22	12	13	8	9	13	30	40
	2%g	4%zgh	*2%*	*1%*	*1%*	*2%*	*2%*	*	-	-	*2%*	3%i	*3%*	*2%*	*2%*	*2%*	*2%*	*2%*	*2%*	*2%*
C. I AM LOOKING TO MOVE TO A LARGER PROPERTY IN THE NEXT 12 MONTHS	**57**	28	12	11	4	*	-	2	-	1	3	3	40	20	18	12	6	34	24	59
	3%gpr	4%g	5%zegh	8%zefgh	4%g	*	-	*	-	*1%*	*1%*	*2%*	5%zij	4%p	*3%*	*3%*	*1%*	5%zr	*2%*	*3%*
D. I AM LOOKING TO MOVE TO A SMALLER PROPERTY IN THE NEXT 12 MONTHS	**52**	16	8	3	-	1	3	18	4	8	3	3	27	18	13	10	12	6	46	56
	3%q	*2%*	*3%*	*2%*	-	*	*5%*	4%z	*3%*	6%zj	*1%*	*2%*	*3%*	*3%*	*2%*	*2%*	*2%*	*1%*	3%zq	*3%*
E. I AM LOOKING TO BUY A SECOND HOME IN THE NEXT 12 MONTHS	**18**	13	2	*	-	-	-	2	-	-	*	1	16	6	5	7	1	4	14	17
	1%p	2%zg	*1%*	*	-	-	-	*	-	-	*	*1%*	2%z	*1%*	*1%*	2%p	*	*1%*	*1%*	*1%*
F. I AM DOUBLE RENTING (E.G. HOMEOWNERS WHO LET THEIR EXISTING HOME AND RENT IN A DIFFERENT LOCATION)	**13**	4	-	1	2	2	-	4	-	1	3	2	2	3	2	6	2	3	10	14
	1%	*1%*	-	*1%*	*2%*	*1%*	-	*1%*	-	*1%*	2%l	*2%*	*	*1%*	*	*1%*	*1%*	*1%*	*1%*	*1%*
G. I AM EXPECTING TO CONTRIBUTE FINANCIALLY TO A FAMILY MEMBER BUYING A PROPERTY IN NEXT 12 MONTHS	**38**	14	11	4	1	-	-	7	1	1	2	2	28	15	10	9	5	4	34	43
	2%q	*2%*	5%zaeg	*3%*	*1%*	-	-	*2%*	*1%*	*1%*	*1%*	*2%*	4%z	*3%*	*2%*	*2%*	*1%*	*1%*	3%zq	*2%*
DON'T KNOW	**20**	4	3	1	*	-	-	10	2	1	1	-	1	3	7	6	4	4	16	26
	1%l	*	*1%*	*1%*	*	-	-	2%za	*2%*	*1%*	*1%*	-	*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*
NONE OF THESE	**1494**	568	147	102	93	45	35	399	105	107	171	112	628	417	425	288	364	501	993	1549
	75%befor	77%bef	68%e	79%ef	84%bef	*26%*	53%e	90%zabcef	88%zabef	83%z	87%zl	84%z	79%z	78%o	*74%*	*69%*	77%o	79%zr	*73%*	*78%*
REFUSED	**5**	3	-	-	-	-	2	-	-	-	-	-	-	-	*	-	4	3	2	3
	*	*	-	-	-	-	3%zabg	-	-	-	-	-	-	-	*	-	1%z	*	*	*
ANY (A TO G)	**475**	162	67	25	18	126	29	34	13	21	25	22	169	112	141	124	98	128	347	415
	24%ghijklq	22%gh	31%zadgh	20%g	16%g	74%zabcdfgh	44%zacdgh	*8%*	*10%*	*17%*	*13%*	*16%*	21%j	*21%*	*25%*	30%zmp	*21%*	*20%*	26%zq	*21%*
FTB (A+B)	**310**	96	37	6	11	123	26	3	8	9	14	11	67	54	99	82	75	77	232	239
	16%acghijklmq	13%cg	17%cgh	4%g	10%g	72%zabcdfgh	39%zabcdgh	*1%*	6%g	*7%*	*7%*	*9%*	*8%*	*10%*	17%m	20%m	16%m	*12%*	17%zq	*12%*
OWNER-OCCUPIER UP-SIZER (C)	**36**	20	5	8	1	-	-	2	-	1	1	-	30	16	11	8	2	17	19	34
	2%gpr	3%g	2%g	6%zegh	*1%*	-	-	*	-	*	*1%*	-	4%zjk	3%p	*2%*	*2%*	*	*3%*	*1%*	*2%*
PRS UP-SIZER (C)	**14**	6	4	1	2	*	-	-	-	-	-	3	9	4	6	2	2	9	4	14
	1%r	*1%*	2%g	*1%*	2%g	*	-	-	-	-	-	*2%*	*1%*	*1%*	*1%*	*	*	1%r	*	*1%*
OWNER-OCCUPIER DOWN-SIZER (D)	**36**	14	4	2	-	-	-	13	3	4	1	1	23	17	9	3	8	3	33	37
	2%q	*2%*	*2%*	*2%*	-	-	-	3%z	*3%*	3%j	*	*1%*	3%z	3%zo	*2%*	*1%*	*2%*	*1%*	2%zq	*2%*
PRS DOWN-SIZER (D)	**11**	3	3	1	-	*	2	2	-	2	-	2	3	-	3	6	2	1	9	12
	1%	*	*1%*	*1%*	-	*	4%zag	*	-	*2%*	-	*2%*	*	-	*	2%zm	*	*	*1%*	*1%*
ANY ACTIVE	**168**	88	25	15	5	4	4	22	4	10	10	11	103	57	46	38	27	57	111	170
	8%gp	12%zegh	12%egh	12%egh	*5%*	*3%*	*6%*	*5%*	*3%*	*8%*	*5%*	*8%*	13%zj	11%p	*8%*	*9%*	*6%*	*9%*	*8%*	*9%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h - z/i/j/k/l - z/m/n/o/p - z/q/r
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 8
Q.YR02
WHICH OF THESE, IF ANY, APPLY TO YOU PERSONALLY?
BASE: ALL ADULTS AGED 16+

		GOVERNMENT OFFICE REGION														
	TOTAL (z)	EAST MIDLANDS (a)	EASTERN (b)	LONDON (c)	NORTH EAST (d)	NORTH WEST (e)	SCOTLAND (f)	SOUTH EAST (g)	SOUTH WEST (h)	WALES (i)	WEST MIDLANDS (j)	YORKS AND HUMBR (k)	SOUTH ENGLAND (l)	NORTH ENGLAND (m)	MIDLANDS (n)	UNWTD TOTAL
UNWEIGHTED BASE	1993	115	205	278	96	260	183	185	183	91	198	199	368	555	313	1993
WEIGHTED BASE	1993 100%	148* 7%*	192 10%	256 13%	87* 4%*	228 11%	174 9%	279 14%	176 9%	99* 5%*	178 9%	175 9%	455 23%	490 25%	326 16%	1993 100%
A. I AM LIVING AT HOME WITH PARENTS	271 14%h	11 7%	18 9%	57 22%zabdeh jlmn	6 7%	25 11%	32 18%abdhm n	48 17%adhn	15 8%	14 14%	21 12%	25 14%	63 14%h	56 11%	32 10%	203 10%
B. I AM LOOKING TO BUY AS A FIRST-TIME BUYER IN THE NEXT 12 MONTHS	42 2%l	2 2%	2 1%	12 5%zghl	3 3%gl	6 3%l	6 4%gl	1 *	1 1%	3 3%	4 2%	2 1%	2 *	10 2%	6 2%	40 2%
C. I AM LOOKING TO MOVE TO A LARGER PROPERTY IN THE NEXT 12 MONTHS	57 3%	2 1%	4 2%	10 4%	1 1%	9 4%	9 5%gn	3 1%	7 4%	5 5%	3 2%	6 3%	9 2%	15 3%	5 1%	59 3%
D. I AM LOOKING TO MOVE TO A SMALLER PROPERTY IN THE NEXT 12 MONTHS	52 3%	2 2%	10 5%zck	3 1%	3 3%	7 3%	2 1%	11 4%	7 4%	1 1%	6 3%	1 1%	17 4%	10 2%	8 3%	56 3%
E. I AM LOOKING TO BUY A SECOND HOME IN THE NEXT 12 MONTHS	18 1%m	4 3%m	4 2%m	2 1%	- -	* *	1 *	6 2%m	- -	1 1%	1 *	* *	6 1%	1 *	4 1%j	17 1%
F. I AM DOUBLE RENTING (E.G. HOMEOWNERS WHO LET THEIR EXISTING HOME AND RENT IN A DIFFERENT LOCATION)	13 1%	2 1%	2 1%	3 1%	- -	* *	- -	1 *	- -	- -	3 2%	1 1%	1 *	2 *	5 1%	14 1%
G. I AM EXPECTING TO CONTRIBUTE FINANCIALLY TO A FAMILY MEMBER BUYING A PROPERTY IN NEXT 12 MONTHS	38 2%	7 5%cm	3 2%	2 1%	1 1%	2 1%	8 5%zcem	9 3%	2 1%	- -	3 1%	1 1%	11 2%	4 1%	10 3%jm	43 2%
DON'T KNOW	20 1%	- -	- -	3 1%	- -	1 *	- -	- -	14 8%zabcde fgijklmn	1 1%	- -	1 1%	14 3%zbgjmn	2 *	- -	26 1%
NONE OF THESE	1494 75%cf	125 84%zcfl	150 78%cf	162 63%	75 86%zcfgh l	178 78%cf	117 67%	205 73%	130 74%c	76 76%	140 79%cf	137 78%cf	335 74%c	390 79%zcf	265 81%zcfl	1549 78%
REFUSED	5 *	- -	- -	3 1%zm	- -	- -	- -	- -	2 1%	- -	- -	- -	2 *	- -	- -	3 *
ANY (A TO G)	475 24%dmn	24 16%	42 22%	88 34%zabde hjklmn	12 14%	49 22%	58 33%zabde hjklmn	74 27%d	31 17%	22 23%	38 21%	37 21%	105 23%h	99 20%	61 19%	415 21%
FTB (A+B)	310 16%ah	12 8%	20 10%	69 27%zabde ghjklmn	8 10%	31 14%	37 21%abdhm n	48 17%h	16 9%	16 16%	25 14%	27 15%	64 14%h	66 14%	37 11%	239 12%
OWNER-OCCUPIER UP-SIZER (C)	36 2%	- -	2 1%	5 2%	1 1%	6 3%	7 4%agln	1 *	2 1%	4 4%	3 2%	5 3%	3 1%	12 2%	3 1%	34 2%
PRS UP-SIZER (C)	14 1%	1 *	2 1%	2 1%	- -	3 1%	- -	2 1%	3 2%	1 1%	- -	- -	5 1%	3 1%	1 *	14 1%
OWNER-OCCUPIER DOWN-SIZER (D)	36 2%	- -	8 4%zack	2 1%	3 3%	4 2%	1 1%	7 3%	5 3%	1 1%	5 3%	1 *	12 3%	7 1%	5 1%	37 2%
PRS DOWN-SIZER (D)	11 1%	2 2%	1 1%	- -	- -	3 1%	- -	2 1%	1 *	- -	1 1%	1 *	3 1%	3 1%	3 1%	12 1%
ANY ACTIVE	168 8%	10 7%	19 10%	26 10%	6 7%	22 9%	19 11%	20 7%	15 8%	9 9%	13 7%	10 5%	34 7%	37 8%	24 7%	170 9%

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h/i/j/k/l/m/n
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 9
Q.YR02
WHICH OF THESE, IF ANY, APPLY TO YOU PERSONALLY?
BASE: ALL ADULTS AGED 16+

		TENURE LIFESTAGE							AREA				
	TOTAL (z)	ANY (A TO G) (a)	FTB (B) (b)	OWNER-OCCUPIER UP-SIZER (C) (c)	PRS UP-SIZER (C) (d)	OWNER-OCCUPIER DOWN-SIZER (D) (e)	PRS DOWN-SIZER (D) (f)	ANY ACTIVE (g)	RURAL (h)	SUBURBAN (i)	URBAN (j)	METROP -OLITAN (k)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	415	40	34	14	37	12	170	445	484	660	404	1993
WEIGHTED BASE	**1993**	475	42*	36**	14**	36**	11**	168	457	503	663	371	1993
	100%	*24%*	*2%**	*2%***	*1%***	*2%***	*1%***	*8%*	*23%*	*25%*	*33%*	*19%*	*100%*
A. I AM LIVING AT HOME WITH PARENTS	**271**	271	4	-	-	2	1	6	57	77	82	55	203
	14%g	57%zbg	*8%*	-	-	*6%*	*5%*	*4%*	*12%*	*15%*	*12%*	*15%*	*10%*
B. I AM LOOKING TO BUY AS A FIRST-TIME BUYER IN THE NEXT 12 MONTHS	**42**	42	42	-	-	-	-	42	8	9	13	12	40
	2%	9%z	100%zag	-	-	-	-	25%za	*2%*	*2%*	*2%*	*3%*	*2%*
C. I AM LOOKING TO MOVE TO A LARGER PROPERTY IN THE NEXT 12 MONTHS	**57**	57	-	36	14	-	-	57	10	12	22	14	59
	3%	12%zb	-	*100%*	*100%*	-	-	34%zab	*2%*	*2%*	*3%*	*4%*	*3%*
D. I AM LOOKING TO MOVE TO A SMALLER PROPERTY IN THE NEXT 12 MONTHS	**52**	52	-	-	-	36	11	52	9	10	20	14	56
	3%	11%z	-	-	-	*100%*	*100%*	31%zab	*2%*	*2%*	*3%*	*4%*	*3%*
E. I AM LOOKING TO BUY A SECOND HOME IN THE NEXT 12 MONTHS	**18**	18	1	-	-	1	-	18	9	1	5	3	17
	1%	4%z	*3%*	-	-	*2%*	-	11%za	2%zi	*	*1%*	*1%*	*1%*
F. I AM DOUBLE RENTING (E.G. HOMEOWNERS WHO LET THEIR EXISTING HOME AND RENT IN A DIFFERENT LOCATION)	**13**	13	-	-	-	-	-	-	3	1	4	5	14
	1%	3%z	-	-	-	-	-	-	*1%*	*	*1%*	*1%*	*1%*
G. I AM EXPECTING TO CONTRIBUTE FINANCIALLY TO A FAMILY MEMBER BUYING A PROPERTY IN NEXT 12 MONTHS	**38**	38	*	*	-	2	1	8	9	5	18	6	43
	2%	8%z	*1%*	*1%*	-	*6%*	*11%*	5%z	*2%*	*1%*	*3%*	*2%*	*2%*
DON'T KNOW	**20**	-	-	-	-	-	-	-	15	1	1	2	26
	1%j	-	-	-	-	-	-	-	3%zijk	*	*	*1%*	*1%*
NONE OF THESE	**1494**	-	-	-	-	-	-	-	341	384	503	266	1549
	75%abg	-	-	-	-	-	-	-	*75%*	*76%*	*76%*	*72%*	*78%*
REFUSED	**5**	-	-	-	-	-	-	-	2	3	-	-	3
	*	-	-	-	-	-	-	-	*	*1%*	-	-	*
ANY (A TO G)	**475**	475	42	36	14	36	11	168	99	115	159	102	415
	24%	100%z	100%z	*100%*	*100%*	*100%*	*100%*	100%z	*22%*	*23%*	*24%*	*27%*	*21%*
FTB (A+B)	**310**	310	42	-	-	2	1	45	62	86	94	67	239
	16%	65%zg	100%zag	-	-	*6%*	*5%*	27%z	*14%*	*17%*	*14%*	*18%*	*12%*
OWNER-OCCUPIER UP-SIZER (C)	**36**	36	-	36	-	-	-	36	6	10	13	7	34
	2%	8%z	-	*100%*	-	-	-	21%zab	*1%*	*2%*	*2%*	*2%*	*2%*
PRS UP-SIZER (C)	**14**	14	-	-	14	-	-	14	2	1	5	6	14
	1%	3%z	-	-	*100%*	-	-	8%za	*	*	*1%*	*2%*	*1%*
OWNER-OCCUPIER DOWN-SIZER (D)	**36**	36	-	-	-	36	-	36	7	5	16	8	37
	2%	8%z	-	-	-	*100%*	-	21%zab	*2%*	*1%*	*2%*	*2%*	*2%*
PRS DOWN-SIZER (D)	**11**	11	-	-	-	-	11	11	*	4	2	4	12
	1%	2%z	-	-	-	-	*100%*	6%za	*	*1%*	*	*1%*	*1%*
ANY ACTIVE	**168**	168	42	36	14	36	11	168	36	32	59	41	170
	8%	35%z	100%za	*100%*	*100%*	*100%*	*100%*	100%za	*8%*	*6%*	*9%*	11%i	*9%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g - z/h/i/j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 10
Q.YR02
WHICH OF THESE, IF ANY, APPLY TO YOU PERSONALLY?
BASE: ALL ADULTS AGED 16+

		NEXT 12 MONTHS				AVERAGE PRICE			CONCERNED - RATE RISE		MORTGAGE TYPE		
	TOTAL (z)	GOOD TIME BUY (a)	GOOD TIME SELL (b)	BAD TIME BUY (c)	BAD TIME SELL (d)	HIGHER (e)	SAME (f)	LOWER (g)	CONCERNED (h)	NOT CONCERNED (i)	FIXED (j)	VARIABLE /TRACKER (k)	UNWTD TOTAL
UNWEIGHTED BASE	1993	975	912	692	739	983	509	352	151	365	284	123	1993
WEIGHTED BASE	1993	972	938	693	714	998	511	340	233	562	422	190*	1993
	100%	49%	47%	35%	36%	50%	26%	17%	12%	28%	21%	10%*	100%
A. I AM LIVING AT HOME WITH PARENTS	271	92	132	131	88	164	43	44	19	84	8	29	203
	14%afj	9%	14%a	19%zabd	12%	16%zf	8%	13%	8%	15%	2%	15%j	10%
B. I AM LOOKING TO BUY AS A FIRST-TIME BUYER IN THE NEXT 12 MONTHS	42	30	24	9	13	25	5	10	7	*	2	*	40
	2%ij	3%z	3%	1%	2%	2%	1%	3%	3%i	*	*	*	2%
C. I AM LOOKING TO MOVE TO A LARGER PROPERTY IN THE NEXT 12 MONTHS	57	28	33	25	18	30	13	11	14	15	16	7	59
	3%	3%	4%	4%	3%	3%	3%	3%	6%z	3%	4%	4%	3%
D. I AM LOOKING TO MOVE TO A SMALLER PROPERTY IN THE NEXT 12 MONTHS	52	29	29	16	21	30	10	11	2	21	10	7	56
	3%	3%	3%	2%	3%	3%	2%	3%	1%	4%	2%	4%	3%
E. I AM LOOKING TO BUY A SECOND HOME IN THE NEXT 12 MONTHS	18	14	12	3	4	12	1	5	4	9	10	2	17
	1%f	1%z	1%	*	1%	1%	*	1%	2%	2%	2%z	1%	1%
F. I AM DOUBLE RENTING (E.G. HOMEOWNERS WHO LET THEIR EXISTING HOME AND RENT IN A DIFFERENT LOCATION)	13	9	5	3	7	7	1	5	1	3	3	-	14
	1%	1%	1%	*	1%	1%	*	2%f	*	1%	1%	-	1%
G. I AM EXPECTING TO CONTRIBUTE FINANCIALLY TO A FAMILY MEMBER BUYING A PROPERTY IN NEXT 12 MONTHS	38	24	23	13	14	17	13	7	7	14	11	7	43
	2%	2%	2%	2%	2%	2%	3%	2%	3%	2%	3%	4%	2%
DON'T KNOW	20	9	6	2	5	9	3	4	2	1	2	-	26
	1%c	1%	1%	*	1%	1%	1%	1%	1%	*	*	-	1%
NONE OF THESE	1494	748	686	496	550	714	424	248	181	424	362	141	1549
	75%ce	77%bc	73%	72%	77%c	72%	83%zeg	73%	78%	75%	86%zk	74%	78%
REFUSED	5	-	-	-	-	*	-	-	-	-	-	-	3
	*	-	-	-	-	*	-	-	-	-	-	-	*
ANY (A TO G)	475	214	246	196	159	274	84	88	51	137	59	49	415
	24%fj	22%	26%a	28%zad	22%	27%zf	16%	26%f	22%	24%	14%	26%j	21%
FTB (A+B)	310	121	155	138	99	185	48	54	23	84	10	30	239
	16%afj	12%	16%a	20%zad	14%	19%zf	9%	16%f	10%	15%	2%	16%j	12%
OWNER-OCCUPIER UP-SIZER (C)	36	23	26	13	9	20	8	6	14	15	16	7	34
	2%	2%	3%z	2%	1%	2%	2%	2%	6%z	3%	4%z	4%	2%
PRS UP-SIZER (C)	14	1	4	9	7	6	5	3	-	-	-	-	14
	1%a	*	*	1%zab	1%a	1%	1%	1%	-	-	-	-	1%
OWNER-OCCUPIER DOWN-SIZER (D)	36	22	23	8	10	18	7	11	2	21	10	7	37
	2%	2%	2%	1%	1%	2%	1%	3%	1%	4%z	2%	4%	2%
PRS DOWN-SIZER (D)	11	4	3	7	7	9	2	-	-	-	-	-	12
	1%	*	*	1%	1%	1%	*	-	-	-	-	-	1%
ANY ACTIVE	168	100	96	53	56	95	29	37	26	45	38	17	170
	8%f	10%z	10%z	8%	8%	10%f	6%	11%f	11%	8%	9%	9%	9%

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d - z/e/f/g - z/h/i - z/j/k
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 11
Q.YR03 SUMMARY TABLE
THINKING ABOUT THE NEXT 12 MONTHS, DO YOU THINK IT WOULD BE A GOOD TIME OR A BAD TIME FOR PEOPLE IN GENERAL TO...
BASE: ALL ADULTS AGED 16+

	A) BUY A PROPERTY?	B) SELL A PROPERTY?
UNWEIGHTED BASE	1993	1993
WEIGHTED BASE	1993	1993
(4) VERY GOOD TIME	114 *6%*	112 *6%*
(3) FAIRLY GOOD TIME	858 *43%*	825 *41%*
(2) FAIRLY BAD TIME	591 *30%*	622 *31%*
(1) VERY BAD TIME	102 *5%*	92 *5%*
MEAN	2.59	2.58
DON'T KNOW	328 *16%*	341 *17%*
GOOD TIME	972 *49%*	938 *47%*
BAD TIME	693 *35%*	714 *36%*
NET GOOD	279 *14%*	223 *11%*

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 12
Q.YR03_1
THINKING ABOUT THE NEXT 12 MONTHS, DO YOU THINK IT WOULD BE A GOOD TIME OR A BAD TIME FOR PEOPLE IN GENERAL TO...
A) BUY A PROPERTY?
BASE: ALL ADULTS AGED 16+

		SEX		AGE									TENURE								
	TOTAL (z)	MALE (a)	FEMALE (b)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	16-34 (i)	35-54 (j)	18+ (k)	OWNED OUTRIGHT (l)	BOUGHT ON A MORTGAGE (m)	RENTED FROM LOCAL AUTHORITY/ BELONGS TO A HOUSING ASSOCIATION (n)	RENTED FROM PRIVATE LANDLORD (o)	OTHER (p)	OWNER/ OCCUPIER (q)	RENTERS (r)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	977	1016	263	246	273	323	357	531	509	596	1947	759	527	362	301	19	1286	663	1993
WEIGHTED BASE	**1993** ***100%***	967 *49%*	1026 *51%*	321 *16%*	309 *16%*	362 *18%*	321 *16%*	288 *14%*	392 *20%*	630 *32%*	683 *34%*	1886 *95%*	498 *25%*	817 *41%*	339 *17%*	291 *15%*	19** *1%***	1315 *66%*	630 *32%*	1993 *100%*
(4) VERY GOOD TIME	**114** ***6%***	54 *6%*	60 *6%*	17 *5%*	19 *6%*	18 *5%*	17 *5%*	21 *7%*	22 *6%*	36 *6%*	35 *5%*	102 *5%*	31 *6%*	46 *6%*	16 *5%*	20 *7%*	- -	77 *6%*	36 *6%*	116 *6%*
(3) FAIRLY GOOD TIME	**858** 43%cinor	422 *44%*	436 *42%*	90 *28%*	133 43%ci	160 44%ci	159 50%zcik	138 48%ci	178 45%ci	223 35%c	319 47%ci	826 44%ci	224 45%nor	410 50%znor	110 *32%*	96 *33%*	10 *51%*	634 48%zlnor	206 *33%*	859 *43%*
(2) FAIRLY BAD TIME	**591** 30%b	311 *32%*	281 *27%*	135 42%zdefghijk	87 *28%*	103 *28%*	85 *26%*	78 *27%*	104 *27%*	222 35%zdfghjk	188 *27%*	551 *29%*	141 *28%*	236 *29%*	110 *33%*	97 *33%*	3 *14%*	376 *29%*	207 33%z	576 *29%*
(1) VERY BAD TIME	**102** 5%q	44 *5%*	58 *6%*	19 *6%*	8 *3%*	21 *6%*	23 7%d	14 *5%*	17 *4%*	28 *4%*	44 *6%*	100 *5%*	26 5%q	28 *3%*	26 8%zmq	21 7%m	1 *6%*	54 *4%*	46 7%zmq	116 *6%*
MEAN	2.59cnor	2.59	2.60	2.40	2.66ci	2.58c	2.60c	2.67ci	2.64ci	2.53c	2.59c	2.59c	2.62nor	2.66znor	2.44	2.50	2.64	2.64znor	2.47	2.58
DON'T KNOW	**328** 16%afmq	136 *14%*	192 19%za	60 19%f	62 20%fg	61 *17%*	37 *11%*	37 *13%*	71 18%f	122 19%fg	98 14%f	308 16%f	76 15%q	98 *12%*	77 23%zlmq	57 20%mq	6 *29%*	174 *13%*	134 21%zlmq	326 *16%*
GOOD TIME	**972** 49%cinor	476 *49%*	496 *48%*	107 *33%*	152 49%ci	177 49%c	176 55%zcik	160 55%zcik	200 51%ci	259 41%c	353 52%ci	927 49%ci	255 51%nor	456 56%znor	126 *37%*	116 *40%*	10 *51%*	711 54%zlnor	242 *38%*	975 *49%*
BAD TIME	**693** 35%hq	354 *37%*	339 *33%*	154 48%zdefghijk	95 *31%*	124 *34%*	108 *34%*	91 *32%*	121 *31%*	249 40%zdghk	231 *34%*	651 *35%*	167 *33%*	264 *32%*	136 40%zlmq	117 40%zmq	4 *20%*	431 *33%*	253 40%zlmq	692 *35%*
NET GOOD	**279** 14%cinor	122 *13%*	157 *15%*	-46 *-14%*	56 18%ci	53 15%ci	69 21%zcijk	68 24%zceik	78 20%zcik	10 *2%*	122 18%zcik	276 15%ci	88 18%znor	192 23%zlnor	-10 *-3%*	-1 *	6 *31%*	280 21%zlnor	-11 *-2%*	283 *14%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g/h/i/j/k - z/l/m/n/o/p/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 13
Q.YR03_1
THINKING ABOUT THE NEXT 12 MONTHS, DO YOU THINK IT WOULD BE A GOOD TIME OR A BAD TIME FOR PEOPLE IN GENERAL TO...
A) BUY A PROPERTY?
BASE: ALL ADULTS AGED 16+

		OCCUPATION								INCOME				SOCIAL GRADE				CHILDREN IN HOUSEHOLD		
	TOTAL (z)	FULL-TIME (a)	PART-TIME (b)	SELF-EMPLOYED (c)	NOT WORKING - HOUSEWIFE (d)	STILL IN EDUCATION (e)	UNEMPLOYED (f)	RETIRED (g)	OTHER (h)	UP TO £9,499 (i)	£9,500 - £17,499 (j)	£17,500 - £24,999 (k)	£25,000 PLUS (l)	AB (m)	C1 (n)	C2 (o)	DE (p)	YES (q)	NO (r)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	644	209	117	97	138	67	599	122	164	235	142	750	518	638	347	490	519	1474	1993
WEIGHTED BASE	**1993**	737	218	128*	111*	172*	65*	442	120*	129	197	134	798	532	573	418	470	636	1357	1993
	100%	*37%*	*11%*	*6%**	*6%**	*9%**	*3%**	*22%*	*6%**	*6%*	*10%*	*7%*	*40%*	*27%*	*29%*	*21%*	*24%*	*32%*	*68%*	*100%*
(4) VERY GOOD TIME	**114**	38	13	14	6	13	1	24	4	9	16	9	46	30	38	9	38	37	77	116
	6%o	*5%*	*6%*	11%zah	*6%*	*8%*	*2%*	*5%*	*3%*	*7%*	*8%*	*7%*	*6%*	6%o	7%o	*2%*	8%zo	*6%*	*6%*	*6%*
(3) FAIRLY GOOD TIME	**858**	355	101	56	43	37	14	208	45	32	82	68	423	244	240	190	184	274	584	859
	43%efi	48%zef	46%ef	44%ef	38%e	*21%*	*21%*	47%zef	38%ef	*25%*	41%i	51%i	53%zij	*46%*	*42%*	*45%*	*39%*	*43%*	*43%*	*43%*
(2) FAIRLY BAD TIME	**591**	215	59	36	23	78	24	119	36	49	57	39	216	163	174	126	127	174	418	576
	30%	*29%*	*27%*	*28%*	*21%*	45%zabcdg	*37%*	*27%*	*30%*	38%zl	*29%*	*29%*	*27%*	*31%*	*30%*	*30%*	*27%*	*27%*	*31%*	*29%*
(1) VERY BAD TIME	**102**	29	9	7	9	12	9	20	8	10	14	3	38	29	28	16	29	27	75	116
	5%	*4%*	*4%*	*6%*	*8%*	*7%*	13%zabg	*4%*	*6%*	8%k	*7%*	*2%*	*5%*	*5%*	*5%*	*4%*	*6%*	*4%*	*6%*	*6%*
MEAN	2.59efi	2.63ef	2.65ef	2.67ef	2.57f	2.37	2.16	2.64ef	2.48f	2.39	2.60i	2.70i	2.66zi	2.59	2.60	2.56	2.61	2.63	2.57	2.58
DON'T KNOW	**328**	100	35	14	30	32	17	72	27	29	29	15	75	66	93	77	92	124	204	326
	16%almr	*14%*	*16%*	*11%*	27%zacg	*19%*	26%ac	*16%*	23%ac	23%zkl	15%l	*11%*	*9%*	*12%*	*16%*	18%m	20%m	19%r	*15%*	*16%*
GOOD TIME	**972**	393	114	70	49	50	15	232	49	40	98	77	469	274	278	199	221	311	660	975
	49%efi	53%zefh	53%ef	55%ef	44%f	*29%*	*23%*	52%zefh	41%f	*31%*	50%i	58%zi	59%zij	*51%*	*49%*	*48%*	*47%*	*49%*	*49%*	*49%*
BAD TIME	**693**	244	68	44	32	89	33	139	44	59	70	42	254	192	202	142	157	200	493	692
	35%g	*33%*	*31%*	*34%*	*29%*	52%zabcdg	51%zabdg	*31%*	*37%*	46%zkl	*36%*	*31%*	*32%*	*36%*	*35%*	*34%*	*33%*	*32%*	36%z	*35%*
NET GOOD	**279**	149	46	26	17	-39	-18	93	5	-19	27	36	215	82	76	56	65	111	168	283
	14%efhir	20%zefh	21%zefh	20%fh	15%h	*-23%*	*-27%*	21%zefh	*4%*	*-15%*	14%i	27%zij	27%zij	*15%*	*13%*	*14%*	*14%*	17%zr	*12%*	*14%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h - z/i/j/k/l - z/m/n/o/p - z/q/r
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 14
Q.YR03_1
THINKING ABOUT THE NEXT 12 MONTHS, DO YOU THINK IT WOULD BE A GOOD TIME OR A BAD TIME FOR PEOPLE IN GENERAL TO...
A) BUY A PROPERTY?
BASE: ALL ADULTS AGED 16+

		GOVERNMENT OFFICE REGION														
	TOTAL (z)	EAST MIDLANDS (a)	EASTERN (b)	LONDON (c)	NORTH EAST (d)	NORTH WEST (e)	SCOTLAND (f)	SOUTH EAST (g)	SOUTH WEST (h)	WALES (i)	WEST MIDLANDS (j)	YORKS AND HUMBR (k)	SOUTH ENGLAND (l)	NORTH ENGLAND (m)	MIDLANDS (n)	UNWTD TOTAL
UNWEIGHTED BASE	1993	115	205	278	96	260	183	185	183	91	198	199	368	555	313	1993
WEIGHTED BASE	1993 100%	148* 7%*	192 10%	256 13%	87* 4%*	228 11%	174 9%	279 14%	176 9%	99* 5%*	178 9%	175 9%	455 23%	490 25%	326 16%	1993 100%
(4) VERY GOOD TIME	114 6%em	9 6%	16 8%ejm	22 9%ejkm	4 4%	4 2%	16 9%ejklm	10 4%	9 5%	13 13%zegjkl mn	5 3%	5 3%	19 4%	13 3%	15 5%	116 6%
(3) FAIRLY GOOD TIME	858 43%gl	75 51%cgl	86 45%g	96 38%	46 53%cgil	94 41%	86 49%gl	93 33%	78 44%l	36 37%	76 43%	91 52%zcgil	170 37%	232 47%zcegl	152 47%gl	859 43%
(2) FAIRLY BAD TIME	591 30%bn	35 24%	43 22%	84 33%bn	18 21%	73 32%bn	55 32%	119 43%zabde hijklmn	45 26%	24 25%	41 23%	53 30%	165 36%zabdh jn	144 29%	77 23%	576 29%
(1) VERY BAD TIME	102 5%	3 2%	16 8%afkn	19 7%afk	8 10%aefkmn	8 3%	4 2%	14 5%	9 5%	10 10%aefkmn	8 5%	4 2%	23 5%	20 4%	11 3%	116 6%
MEAN	2.59gl	2.75zceg lm	2.64g	2.55	2.59	2.53	2.71egl	2.42	2.62gl	2.62	2.60g	2.64g	2.49	2.58g	2.67egl	2.58
DON'T KNOW	328 16%f	26 17%f	32 16%f	35 14%	10 12%	50 22%zcfkm	14 8%	43 15%	35 20%f	16 16%	47 26%zbcdf gklmn	22 13%	78 17%f	82 17%f	72 22%zcdfk	326 16%
GOOD TIME	972 49%gl	85 57%egl	102 53%gl	118 46%	50 57%egl	98 43%	102 58%zcegj l	103 37%	87 49%gl	49 50%	82 46%	97 55%egl	190 42%	245 50%egl	166 51%gjl	975 49%
BAD TIME	693 35%n	38 26%	58 30%	103 40%ajn	27 31%	80 35%	59 34%	133 48%zabde fhjklmn	54 31%	35 35%	50 28%	57 32%	187 41%zabhj mn	164 33%	87 27%	692 35%
NET GOOD	279 14%cegl	47 32%zcegh ijlmn	44 23%zcegl	15 6%l	23 27%zcelm	18 8%l	43 24%zceg l	-31 -11%	33 19%cegl	15 15%cl	32 18%cegl	40 23%zceglm	2 *	81 16%cegl	79 24%zcegj lm	283 14%

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h/i/j/k/l/m/n
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 15
Q.YR03_1
THINKING ABOUT THE NEXT 12 MONTHS, DO YOU THINK IT WOULD BE A GOOD TIME OR A BAD TIME FOR PEOPLE IN GENERAL TO...
A) BUY A PROPERTY?
BASE: ALL ADULTS AGED 16+

		TENURE LIFESTAGE							AREA				
	TOTAL (z)	ANY (A TO G) (a)	FTB (B) (b)	OWNER-OCCUPIER UP-SIZER (C) (c)	PRS UP-SIZER (C) (d)	OWNER-OCCUPIER DOWN-SIZER (D) (e)	PRS DOWN-SIZER (D) (f)	ANY ACTIVE (g)	RURAL (h)	SUBURBAN (i)	URBAN (j)	METROP -OLITAN (k)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	415	40	34	14	37	12	170	445	484	660	404	1993
WEIGHTED BASE	**1993** ***100%***	475 *24%*	42* *2%**	36** *2%***	14** *1%***	36** *2%***	11** *1%***	168 *8%*	457 *23%*	503 *25%*	663 *33%*	371 *19%*	1993 *100%*
(4) VERY GOOD TIME	**114** 6%i	34 *7%*	6 14%z	3 *7%*	1 *6%*	5 *13%*	1 *6%*	16 *10%*	29 *6%*	18 *4%*	48 7%i	19 *5%*	116 *6%*
(3) FAIRLY GOOD TIME	**858** 43%ik	180 *38%*	24 57%a	20 *57%*	1 *4%*	18 *49%*	3 *30%*	84 50%a	230 50%zik	184 *37%*	306 46%ik	137 *37%*	859 *43%*
(2) FAIRLY BAD TIME	**591** 30%j	170 36%zg	9 *22%*	12 *34%*	9 *64%*	6 *18%*	7 *64%*	48 *28%*	137 *30%*	170 34%j	171 *26%*	113 *31%*	576 *29%*
(1) VERY BAD TIME	**102** ***5%***	25 *5%*	- -	1 *1%*	1 *5%*	2 *5%*	- -	5 *3%*	18 *4%*	20 *4%*	40 *6%*	24 *6%*	116 *6%*
MEAN	2.59i	2.54	2.91za	2.71	2.14	2.83	2.42	2.72za	2.65ik	2.51	2.64ik	2.52	2.58
DON'T KNOW	**328** 16%gh	65 14%g	3 *6%*	* *1%*	3 *21%*	6 *15%*	- -	15 *9%*	43 *10%*	110 22%zhj	97 15%h	77 21%zhj	326 *16%*
GOOD TIME	**972** 49%ik	214 *45%*	30 71%za	23 *64%*	1 *10%*	22 *62%*	4 *36%*	100 59%za	259 57%zik	202 *40%*	354 53%zik	156 *42%*	975 *49%*
BAD TIME	**693** ***35%***	196 41%zbg	9 *22%*	13 *35%*	9 *69%*	8 *23%*	7 *64%*	53 *32%*	154 *34%*	190 *38%*	212 *32%*	137 *37%*	692 *35%*
NET GOOD	**279** 14%aik	19 *4%*	21 49%zag	10 *29%*	-8 *-59%*	14 *39%*	-3 *-28%*	47 28%za	104 23%zik	12 *2%*	142 22%zik	19 *5%*	283 *14%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g - z/h/i/j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 16
Q.YR03_1
THINKING ABOUT THE NEXT 12 MONTHS, DO YOU THINK IT WOULD BE A GOOD TIME OR A BAD TIME FOR PEOPLE IN GENERAL TO...
A) BUY A PROPERTY?
BASE: ALL ADULTS AGED 16+

		NEXT 12 MONTHS				AVERAGE PRICE			CONCERNED - RATE RISE		MORTGAGE TYPE		
	TOTAL (z)	GOOD TIME BUY (a)	GOOD TIME SELL (b)	BAD TIME BUY (c)	BAD TIME SELL (d)	HIGHER (e)	SAME (f)	LOWER (g)	CONCERNED (h)	NOT CONCERNED (i)	FIXED (j)	VARIABLE /TRACKER (k)	UNWTD TOTAL
UNWEIGHTED BASE	1993	975	912	692	739	983	509	352	151	365	284	123	1993
WEIGHTED BASE	1993	972	938	693	714	998	511	340	233	562	422	190*	1993
	100%	49%	47%	35%	36%	50%	26%	17%	12%	28%	21%	10%*	100%
(4) VERY GOOD TIME	114	114	74	-	37	71	19	23	12	27	29	4	116
	6%cf	12%zbcd	8%zc	-	5%c	7%zf	4%	7%	5%	5%	7%	2%	6%
(3) FAIRLY GOOD TIME	858	858	609	-	228	454	257	135	104	300	221	98	859
	43%cd	88%zbcd	65%zcd	-	32%c	45%	50%zg	40%	45%	53%z	52%z	52%	43%
(2) FAIRLY BAD TIME	591	-	204	591	378	305	158	117	77	156	113	66	576
	30%ab	-	22%a	85%zabd	53%zab	31%	31%	34%	33%	28%	27%	35%	29%
(1) VERY BAD TIME	102	-	34	102	61	52	18	27	14	14	15	6	116
	5%abi	-	4%a	15%zabd	9%zab	5%	3%	8%zf	6%	3%	3%	3%	6%
MEAN	2.59cd	3.12zbcd	2.78zcd	1.85	2.34c	2.62	2.61	2.51	2.55	2.68z	2.70z	2.58	2.58
DON'T KNOW	328	-	17	-	10	116	60	38	26	65	44	17	326
	16%abcdefgijk	-	2%ac	-	1%ac	12%	12%	11%	11%	12%	10%	9%	16%
GOOD TIME	972	972	683	-	265	525	276	158	116	327	250	102	975
	49%cd	100%zbcd	73%zcd	-	37%c	53%z	54%z	47%	50%	58%z	59%z	54%	49%
BAD TIME	693	-	238	693	439	357	176	144	91	170	128	71	692
	35%ab	-	25%a	100%zabd	62%zab	36%	34%	42%zf	39%	30%	30%	38%	35%
NET GOOD	279	972	445	-693	-175	168	100	15	25	157	122	31	283
	14%dg	100%zbcd	47%zd	-100%	-24%	17%zg	20%zg	4%	11%	28%zh	29%zk	16%	14%

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d - z/e/f/g - z/h/i - z/j/k
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

Table 17
Q.YR03_2
THINKING ABOUT THE NEXT 12 MONTHS, DO YOU THINK IT WOULD BE A GOOD TIME OR A BAD TIME FOR PEOPLE IN GENERAL TO...
B) SELL A PROPERTY?
BASE: ALL ADULTS AGED 16+

		SEX		AGE									TENURE								
	TOTAL (z)	MALE (a)	FEMALE (b)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	16-34 (i)	35-54 (j)	18+ (k)	OWNED OUTRIGHT (l)	BOUGHT ON A MORTGAGE (m)	RENTED FROM LOCAL AUTHORITY/ BELONGS TO A HOUSING ASSOCIATION (n)	RENTED FROM PRIVATE LANDLORD (o)	OTHER (p)	OWNER/ OCCUPIER (q)	RENTERS (r)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	977	1016	263	246	273	323	357	531	509	596	1947	759	527	362	301	19	1286	663	1993
WEIGHTED BASE	**1993**	967	1026	321	309	362	321	288	392	630	683	1886	498	817	339	291	19**	1315	630	1993
	100%	*49%*	*51%*	*16%*	*16%*	*18%*	*16%*	*14%*	*20%*	*32%*	*34%*	*95%*	*25%*	*41%*	*17%*	*15%*	*1%***	*66%*	*32%*	*100%*
(4) VERY GOOD TIME	**112**	53	59	21	13	19	11	23	25	34	30	98	28	45	19	18	2	73	37	117
	6%	*6%*	*6%*	*6%*	*4%*	*5%*	*3%*	8%fjk	*6%*	*5%*	*4%*	*5%*	*6%*	*5%*	*6%*	*6%*	*12%*	*6%*	*6%*	*6%*
(3) FAIRLY GOOD TIME	**825**	412	413	118	124	134	157	130	163	242	291	783	217	403	99	92	8	620	192	795
	41%nor	*43%*	*40%*	*37%*	*40%*	*37%*	49%zce ijk	*45%*	*41%*	*38%*	43%e	*42%*	43%nor	49%znor	*29%*	*32%*	*39%*	47%zlnor	*30%*	*40%*
(2) FAIRLY BAD TIME	**622**	325	297	102	103	124	93	83	116	206	217	597	148	253	115	97	3	401	213	627
	31%	*34%*	*29%*	*32%*	*33%*	*34%*	*29%*	*29%*	*30%*	*33%*	*32%*	*32%*	*30%*	*31%*	*34%*	*33%*	*17%*	*30%*	*34%*	*31%*
(1) VERY BAD TIME	**92**	35	57	15	6	20	17	13	21	21	37	87	27	20	23	17	2	47	41	112
	5%dmq	*4%*	*6%*	*5%*	*2%*	*6%*	*5%*	*4%*	5%d	*3%*	5%d	5%d	5%mq	*2%*	7%zmq	6%m	*11%*	*4%*	6%zmq	*6%*
MEAN	2.58nr	2.59	2.57	2.56	2.59	2.51	2.58	2.65ek	2.59	2.57	2.54	2.57	2.59nr	2.66znor	2.44	2.50	2.65	2.63zlno r	2.47	2.56
DON'T KNOW	**341**	141	200	64	63	65	42	39	67	127	108	321	78	97	82	66	4	175	148	342
	17%amq	*15%*	19%za	*20%*	20%fg	*18%*	*13%*	*14%*	*17%*	20%fg	*16%*	*17%*	16%q	*12%*	24%zlmq	23%zlmq	*21%*	*13%*	23%zlm q	*17%*
GOOD TIME	**938**	465	472	139	137	153	168	153	188	276	321	881	245	448	118	111	10	693	229	912
	47%nor	*48%*	*46%*	*43%*	*44%*	*42%*	52%eij k	53%zei k	*48%*	*44%*	47%e	*47%*	49%nor	55%znor	*35%*	*38%*	*50%*	53%zlnor	*36%*	*46%*
BAD TIME	**714**	360	354	118	109	144	110	96	137	227	254	684	175	272	139	115	5	448	253	739
	36%	*37%*	*35%*	*37%*	*35%*	*40%*	*34%*	*33%*	*35%*	*36%*	*37%*	*36%*	*35%*	*33%*	41%zmq	*39%*	*28%*	*34%*	40%zmq	*37%*
NET GOOD	**223**	105	118	21	28	8	58	56	51	49	66	196	69	176	-20	-4	4	245	-24	173
	11%ein or	*11%*	*11%*	7%e	9%e	*2%*	18%zcd eijk	20%zcd ehijk	13%ceik	8%e	10%e	10%e	14%znor	21%zlnoqr	*-6%*	*-1%*	*22%*	19%zlnor	*-4%*	*9%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g/h/i/j/k - z/l/m/n/o/p/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 18
Q.YR03_2
THINKING ABOUT THE NEXT 12 MONTHS, DO YOU THINK IT WOULD BE A GOOD TIME OR A BAD TIME FOR PEOPLE IN GENERAL TO...
B) SELL A PROPERTY?
BASE: ALL ADULTS AGED 16+

		OCCUPATION								INCOME				SOCIAL GRADE				CHILDREN IN HOUSEHOLD		
	TOTAL (z)	FULL-TIME (a)	PART-TIME (b)	SELF-EMPLOYED (c)	NOT WORKING - HOUSEWIFE (d)	STILL IN EDUCATION (e)	UNEMPLOYED (f)	RETIRED (g)	OTHER (h)	UP TO £9,499 (i)	£9,500 - £17,499 (j)	£17,500 - £24,999 (k)	£25,000 PLUS (l)	AB (m)	C1 (n)	C2 (o)	DE (p)	YES (q)	NO (r)	UNWTD TOTAL
UNWEIGHTED BASE	1993	644	209	117	97	138	67	599	122	164	235	142	750	518	638	347	490	519	1474	1993
WEIGHTED BASE	1993	737	218	128*	111*	172*	65*	442	120*	129	197	134	798	532	573	418	470	636	1357	1993
	100%	37%	11%	6%*	6%*	9%*	3%*	22%	6%*	6%	10%	7%	40%	27%	29%	21%	24%	32%	68%	100%
(4) VERY GOOD TIME	112	34	9	10	4	15	5	30	6	10	15	7	48	34	35	13	30	40	73	117
	6%	5%	4%	8%	3%	9%	7%	7%	5%	7%	8%	5%	6%	6%	6%	3%	6%	6%	5%	6%
(3) FAIRLY GOOD TIME	825	324	96	59	45	53	16	193	40	30	68	58	375	229	244	182	170	232	594	795
	41%fijpq	44%ef	44%f	46%ef	40%	31%	24%	44%ef	33%	23%	35%i	43%i	47%zij	43%	43%	44%	36%	36%	44%zq	40%
(2) FAIRLY BAD TIME	622	246	70	33	27	60	22	128	36	49	71	50	265	180	172	127	142	203	419	627
	31%	33%	32%	26%	24%	35%	34%	29%	30%	38%	36%	37%	33%	34%	30%	30%	30%	32%	31%	31%
(1) VERY BAD TIME	92	28	7	11	5	9	3	21	8	7	10	4	34	24	25	16	28	29	64	112
	5%	4%	3%	9%a	4%	5%	5%	5%	7%	6%	5%	3%	4%	4%	4%	4%	6%	4%	5%	6%
MEAN	2.58i	2.57	2.59	2.61	2.59	2.54	2.49	2.62	2.49	2.43	2.54	2.56	2.60i	2.59	2.61	2.57	2.54	2.56	2.59	2.56
DON'T KNOW	341	104	35	15	31	35	19	71	30	33	33	15	77	65	97	80	100	133	209	342
	17%almr	14%	16%	12%	28%zabcg	20%	29%zabcg	16%	25%zacg	25%zkl	17%l	11%	10%	12%	17%	19%m	21%zm	21%zr	15%	17%
GOOD TIME	938	358	105	69	48	68	21	223	46	39	83	64	423	263	279	196	200	271	666	912
	47%fipq	49%f	48%f	54%fh	43%	39%	32%	50%fh	38%	31%	42%i	48%i	53%zij	49%	49%	47%	43%	43%	49%zq	46%
BAD TIME	714	274	77	44	32	69	25	149	44	57	80	54	299	204	197	142	170	232	482	739
	36%	37%	36%	34%	28%	40%	39%	34%	37%	44%z	41%	40%	37%	38%	34%	34%	36%	36%	36%	37%
NET GOOD	223	83	27	26	17	-1	-5	74	2	-17	3	10	124	59	82	53	29	39	184	173
	11%efhijpq	11%efh	13%efh	20%zaefh	15%efh	-1%	-7%	17%zaefh	2%e	-13%	1%	8%j	16%zijk	11%p	14%zp	13%p	6%	6%	14%zq	9%

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h - z/i/j/k/l - z/m/n/o/p - z/q/r
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 19
Q.YR03_2
THINKING ABOUT THE NEXT 12 MONTHS, DO YOU THINK IT WOULD BE A GOOD TIME OR A BAD TIME FOR PEOPLE IN GENERAL TO...
B) SELL A PROPERTY?
BASE: ALL ADULTS AGED 16+

		GOVERNMENT OFFICE REGION														
	TOTAL (z)	EAST MIDLANDS (a)	EASTERN (b)	LONDON (c)	NORTH EAST (d)	NORTH WEST (e)	SCOTLAND (f)	SOUTH EAST (g)	SOUTH WEST (h)	WALES (i)	WEST MIDLANDS (j)	YORKS AND HUMBR (k)	SOUTH ENGLAND (l)	NORTH ENGLAND (m)	MIDLANDS (n)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	115	205	278	96	260	183	185	183	91	198	199	368	555	313	1993
WEIGHTED BASE	**1993** *100%*	148* *7%**	192 *10%*	256 *13%*	87* *4%**	228 *11%*	174 *9%*	279 *14%*	176 *9%*	99* *5%**	178 *9%*	175 *9%*	455 *23%*	490 *25%*	326 *16%*	1993 *100%*
(4) VERY GOOD TIME	**112** 6%el	8 *6%*	23 12%zeghjl mn	20 8%eghl	8 9%eghlm	4 *2%*	11 7%e	8 *3%*	4 *2%*	8 8%el	9 *5%*	9 *5%*	12 *3%*	21 4%e	17 5%e	117 *6%*
(3) FAIRLY GOOD TIME	**825** 41%ce	71 48%ce	90 47%ce	79 *31%*	33 *38%*	69 *30%*	75 43%ce	125 45%ce	85 48%cem	38 *38%*	77 43%ce	83 48%cem	210 46%cem	186 38%e	147 45%ce	795 *40%*
(2) FAIRLY BAD TIME	**622** 31%bjn	44 *29%*	37 *19%*	100 39%zbhjl n	26 *30%*	95 41%zabhi jlmn	66 38%bhjn	88 32%b	43 *24%*	26 *26%*	41 *23%*	57 33%b	131 29%b	178 36%zbhjl n	84 *26%*	627 *31%*
(1) VERY BAD TIME	**92** 5%n	1 *1%*	10 *5%*	25 10%zaeghj klmn	8 9%zaegkl mn	8 *3%*	7 *4%*	8 *3%*	6 *4%*	9 9%agln	6 *3%*	5 *3%*	14 *3%*	21 *4%*	7 *2%*	112 *6%*
MEAN	2.58cem	2.69cem	2.79zcde fglm	2.42	2.55	2.39	2.57e	2.58e	2.63ce	2.56	2.67cem	2.63cem	2.60ce	2.51e	2.68zcem	2.56
DON'T KNOW	**341** 17%f	24 *16%*	32 *17%*	33 *13%*	12 *13%*	53 23%zcfkm	15 *9%*	50 18%f	38 21%cfk	18 *18%*	46 26%zbcdf kmn	20 *11%*	88 19%f	85 17%fk	70 21%cfk	342 *17%*
GOOD TIME	**938** 47%cem	79 53%ce	113 59%zcelm	99 *39%*	41 47%e	73 *32%*	87 50%e	133 48%e	89 50%ce	46 46%e	85 48%e	93 53%cem	222 49%ce	207 42%e	164 50%cem	912 *46%*
BAD TIME	**714** 36%bhjn	45 *30%*	47 *24%*	124 49%zabgh jkln	34 39%bj	102 45%zabhj ln	73 42%bhjn	96 *34%*	49 *28%*	35 *35%*	47 *26%*	62 36%b	145 *32%*	199 41%zbhjl n	92 *28%*	739 *37%*
NET GOOD	**223** 11%cem	34 23%zcdef m	66 35%zcde fghijkl mn	-25 *-10%*	7 8%m	-30 *-13%*	14 8%m	37 13%cem	39 22%zcdef glm	11 11%m	39 22%zcdef m	30 17%zcefm	77 17%zcefm	8 *2%*	73 22%zcdefg im	173 *9%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h/i/j/k/l/m/n
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 20
Q.YR03_2
THINKING ABOUT THE NEXT 12 MONTHS, DO YOU THINK IT WOULD BE A GOOD TIME OR A BAD TIME FOR PEOPLE IN GENERAL TO...
B) SELL A PROPERTY?
BASE: ALL ADULTS AGED 16+

		TENURE LIFESTAGE							AREA				
	TOTAL (z)	ANY (A TO G) (a)	FTB (B) (b)	OWNER-OCCUPIER UP-SIZER (C) (c)	PRS UP-SIZER (C) (d)	OWNER-OCCUPIER DOWN-SIZER (D) (e)	PRS DOWN-SIZER (D) (f)	ANY ACTIVE (g)	RURAL (h)	SUBURBAN (i)	URBAN (j)	METROP -OLITAN (k)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	415	40	34	14	37	12	170	445	484	660	404	1993
WEIGHTED BASE	**1993**	475	42*	36**	14**	36**	11**	168	457	503	663	371	1993
	100%	*24%*	*2%**	*2%***	*1%***	*2%***	*1%***	*8%*	*23%*	*25%*	*33%*	*19%*	*100%*
(4) VERY GOOD TIME	**112**	36	5	2	2	3	2	14	32	12	53	15	117
	6%i	*8%*	*12%*	*5%*	*16%*	*9%*	*15%*	*8%*	7%i	*2%*	8%zik	*4%*	*6%*
(3) FAIRLY GOOD TIME	**825**	210	19	25	2	20	2	82	207	201	282	136	795
	41%	*44%*	*44%*	*68%*	*13%*	*55%*	*18%*	*49%*	45%k	*40%*	*43%*	*37%*	*40%*
(2) FAIRLY BAD TIME	**622**	136	12	8	5	9	7	48	149	171	183	119	627
	31%j	*29%*	*28%*	*23%*	*37%*	*25%*	*68%*	*29%*	*33%*	*34%*	*28%*	*32%*	*31%*
(1) VERY BAD TIME	**92**	23	1	1	2	1	-	8	19	12	39	23	112
	5%i	*5%*	*3%*	*1%*	*13%*	*3%*	-	*5%*	*4%*	*2%*	6%i	6%i	*6%*
MEAN	2.58k	2.64	2.74	2.79	2.42	2.75	2.47	2.67	2.62k	2.54	2.63k	2.49	2.56
DON'T KNOW	**341**	70	5	1	3	3	-	16	51	108	105	77	342
	17%gh	15%g	*12%*	*2%*	*21%*	*8%*	-	*10%*	*11%*	22%zhj	*16%*	21%h	*17%*
GOOD TIME	**938**	246	24	26	4	23	3	96	239	213	335	151	912
	47%ik	*52%*	*56%*	*73%*	*29%*	*64%*	*32%*	57%z	52%zik	*42%*	51%zik	*41%*	*46%*
BAD TIME	**714**	159	13	9	7	10	7	56	167	182	222	142	739
	36%	*34%*	*32%*	*24%*	*50%*	*29%*	*68%*	*33%*	*37%*	*36%*	*34%*	*38%*	*37%*
NET GOOD	**223**	86	10	18	-3	13	-4	39	72	30	113	9	173
	11%ik	18%z	25%z	*49%*	*-20%*	*35%*	*-36%*	24%za	16%zik	6%k	17%zik	*2%*	*9%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g - z/h/i/j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 21
Q.YR03_2
THINKING ABOUT THE NEXT 12 MONTHS, DO YOU THINK IT WOULD BE A GOOD TIME OR A BAD TIME FOR PEOPLE IN GENERAL TO...
B) SELL A PROPERTY?
BASE: ALL ADULTS AGED 16+

		NEXT 12 MONTHS				AVERAGE PRICE			CONCERNED - RATE RISE		MORTGAGE TYPE		
	TOTAL (z)	GOOD TIME BUY (a)	GOOD TIME SELL (b)	BAD TIME BUY (c)	BAD TIME SELL (d)	HIGHER (e)	SAME (f)	LOWER (g)	CONCERNED (h)	NOT CONCERNED (i)	FIXED (j)	VARIABLE /TRACKER (k)	UNWTD TOTAL
UNWEIGHTED BASE	1993	975	912	692	739	983	509	352	151	365	284	123	1993
WEIGHTED BASE	1993	972	938	693	714	998	511	340	233	562	422	190*	1993
	100%	49%	47%	35%	36%	50%	26%	17%	12%	28%	21%	10%*	100%
(4) VERY GOOD TIME	112	81	112	30	-	83	10	19	16	21	27	8	117
	6%df	8%zcd	12%zacd	4%d	-	8%zf	2%	6%f	7%	4%	6%	4%	6%
(3) FAIRLY GOOD TIME	825	601	825	208	-	473	223	114	89	311	204	97	795
	41%cdg	62%zcd	88%zacd	30%d	-	47%zg	44%g	33%	38%	55%zh	48%z	51%	40%
(2) FAIRLY BAD TIME	622	228	-	384	622	288	190	137	93	159	137	64	627
	31%ab	23%b	-	55%zab	87%zabc	29%	37%ze	40%ze	40%zi	28%	33%	34%	31%
(1) VERY BAD TIME	92	36	-	55	92	33	21	31	10	10	10	5	112
	5%bei	4%b	-	8%zab	13%zabc	3%	4%	9%zef	4%	2%	2%	2%	6%
MEAN	2.58cdfg	2.77zcd	3.12zacd	2.31d	1.87	2.69zfg	2.50	2.40	2.53	2.69zh	2.65	2.63	2.56
DON'T KNOW	341	25	-	16	-	121	67	39	26	62	43	17	342
	17%abcdefgij k	3%bd	-	2%bd	-	12%	13%	11%	11%	11%	10%	9%	17%
GOOD TIME	938	683	938	238	-	555	233	133	104	332	231	105	912
	47%cdg	70%zcd	100%zacd	34%d	-	56%zfg	46%	39%	45%	59%zh	55%z	55%	46%
BAD TIME	714	265	-	439	714	322	211	168	103	169	148	68	739
	36%abei	27%b	-	63%zab	100%zabc	32%	41%ze	49%zef	44%zi	30%	35%	36%	37%
NET GOOD	223	418	938	-202	-714	234	22	-36	1	163	83	37	173
	11%cfgh	43%zc	100%zacd	-29%	-100%	23%zfg	4%	-10%	1%	29%zh	20%z	19%z	9%

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d - z/e/f/g - z/h/i - z/j/k
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 22
Q.YR03
SUMMARY TABLE
BASE: ALL ADULTS AGED 16+

		SEX		AGE									TENURE							
	TOTAL (z)	MALE (a)	FEMALE (b)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	16-34 (i)	35-54 (j)	18+ (k)	OWNED OUTRIGHT (l)	BOUGHT ON A MORTGAGE (m)	RENTED FROM LOCAL AUTHORITY/ BELONGS TO A HOUSING ASSOCIATION (n)	RENTED FROM PRIVATE LANDLORD (o)	OTHER (p)	OWNER/ OCCUPIER (q)	RENTERS (r)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	977	1016	263	246	273	323	357	531	509	596	1947	759	527	362	301	19	1286	663	1993
WEIGHTED BASE	**1993**	967	1026	321	309	362	321	288	392	630	683	1886	498	817	339	291	19**	1315	630	1993
	100%	*49%*	*51%*	*16%*	*16%*	*18%*	*16%*	*14%*	*20%*	*32%*	*34%*	*95%*	*25%*	*41%*	*17%*	*15%*	*1%***	*66%*	*32%*	*100%*
12 MTHS GOOD TIME BUY	**972**	476	496	107	152	177	176	160	200	259	353	927	255	456	126	116	10	711	242	975
	49%cinor	*49%*	*48%*	*33%*	49%ci	49%c	55%zcik	55%zcik	51%ci	41%c	52%ci	49%ci	51%nor	56%znor	*37%*	*40%*	*51%*	54%zlnor	*38%*	*49%*
12 MTHS GOOD TIME SELL	**938**	465	472	139	137	153	168	153	188	276	321	881	245	448	118	111	10	693	229	912
	47%nor	*48%*	*46%*	*43%*	*44%*	*42%*	52%eijk	53%zeik	*48%*	*44%*	47%e	*47%*	49%nor	55%znor	*35%*	*38%*	*50%*	53%zlnor	*36%*	*46%*
12 MTHS BAD TIME BUY	**693**	354	339	154	95	124	108	91	121	249	231	651	167	264	136	117	4	431	253	692
	35%hq	*37%*	*33%*	48%zdefghijk	*31%*	*34%*	*34%*	*32%*	*31%*	40%zdghk	*34%*	*35%*	*33%*	*32%*	40%zlmq	40%zmq	*20%*	*33%*	40%zlmq	*35%*
12 MTHS BAD TIME SELL	**714**	360	354	118	109	144	110	96	137	227	254	684	175	272	139	115	5	448	253	739
	36%	*37%*	*35%*	*37%*	*35%*	*40%*	*34%*	*33%*	*35%*	*36%*	*37%*	*36%*	*35%*	*33%*	41%zmq	*39%*	*28%*	*34%*	40%zmq	*37%*
12 MTHS GOOD TIME BUY GOOD TIME SELL	**683**	325	358	78	98	114	124	123	146	176	238	642	187	328	83	70	8	515	154	671
	34%cinor	*34%*	*35%*	*24%*	*32%*	*31%*	39%ci	43%zcdeijk	37%ci	*28%*	35%ci	34%ci	38%znor	40%znor	*25%*	*24%*	*43%*	39%znor	*24%*	*34%*
12 MTHS GOOD TIME BUY BAD TIME SELL	**265**	143	122	24	48	61	48	33	51	73	108	260	63	119	39	38	2	182	77	277
	13%c	*15%*	*12%*	*8%*	16%ci	17%c	15%c	*11%*	*13%*	12%c	16%zc	14%c	*13%*	*15%*	*12%*	*13%*	*8%*	14%l	*12%*	*14%*
12 MTHS BAD TIME BUY GOOD TIME SELL	**238**	132	106	61	36	35	44	27	35	97	79	221	52	113	34	37	1	165	70	222
	12%bh	*14%*	*10%*	19%zeghjk	*12%*	*10%*	*14%*	*9%*	*9%*	15%zdghk	*12%*	12%h	*11%*	*14%*	*10%*	*13%*	*5%*	13%l	*11%*	*11%*
12 MTHS BAD TIME BUY BAD TIME SELL	**439**	215	224	91	57	83	61	63	84	148	144	414	111	149	99	74	3	260	173	452
	22%mq	*22%*	*22%*	28%dfk	*19%*	*23%*	*19%*	*22%*	*21%*	24%d	*21%*	*22%*	22%q	*18%*	29%zlmq	25%m	*14%*	*20%*	27%zlmq	*23%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g/h/i/j/k - z/l/m/n/o/p/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 23
Q.YR03
SUMMARY TABLE
BASE: ALL ADULTS AGED 16+

		OCCUPATION								INCOME				SOCIAL GRADE				CHILDREN IN HOUSEHOLD		
	TOTAL (z)	FULL-TIME (a)	PART-TIME (b)	SELF-EMPLOYED (c)	NOT WORKING - HOUSEWIFE (d)	STILL IN EDUCATION (e)	UNEMPLOYED (f)	RETIRED (g)	OTHER (h)	UP TO £9,499 (i)	£9,500 - £17,499 (j)	£17,500 - £24,999 (k)	£25,000 PLUS (l)	AB (m)	C1 (n)	C2 (o)	DE (p)	YES (q)	NO (r)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	644	209	117	97	138	67	599	122	164	235	142	750	518	638	347	490	519	1474	1993
WEIGHTED BASE	**1993**	737	218	128*	111*	172*	65*	442	120*	129	197	134	798	532	573	418	470	636	1357	1993
	100%	*37%*	*11%*	*6%**	*6%**	*9%**	*3%**	*22%*	*6%**	*6%*	*10%*	*7%*	*40%*	*27%*	*29%*	*21%*	*24%*	*32%*	*68%*	*100%*
12 MTHS GOOD TIME BUY	**972**	393	114	70	49	50	15	232	49	40	98	77	469	274	278	199	221	311	660	975
	49%efi	53%zefh	53%ef	55%ef	44%f	*29%*	*23%*	52%zefh	41%f	*31%*	50%i	58%zi	59%zij	*51%*	*49%*	*48%*	*47%*	*49%*	*49%*	*49%*
12 MTHS GOOD TIME SELL	**938**	358	105	69	48	68	21	223	46	39	83	64	423	263	279	196	200	271	666	912
	47%fipq	49%f	48%f	54%fh	*43%*	*39%*	*32%*	50%fh	*38%*	*31%*	42%i	48%i	53%zij	*49%*	*49%*	*47%*	*43%*	*43%*	49%zq	*46%*
12 MTHS BAD TIME BUY	**693**	244	68	44	32	89	33	139	44	59	70	42	254	192	202	142	157	200	493	692
	35%g	*33%*	*31%*	*34%*	*29%*	52%zabcdg	51%zabdg	*31%*	*37%*	46%zkl	*36%*	*31%*	*32%*	*36%*	*35%*	*34%*	*33%*	*32%*	36%z	*35%*
12 MTHS BAD TIME SELL	**714**	274	77	44	32	69	25	149	44	57	80	54	299	204	197	142	170	232	482	739
	36%	*37%*	*36%*	*34%*	*28%*	*40%*	*39%*	*34%*	*37%*	44%z	*41%*	*40%*	*37%*	*38%*	*34%*	*34%*	*36%*	*36%*	*36%*	*37%*
12 MTHS GOOD TIME BUY GOOD TIME SELL	**683**	271	77	44	35	37	8	174	37	25	61	47	324	187	189	147	159	200	483	671
	34%efi	37%ef	35%ef	35%f	31%f	*21%*	*12%*	39%zef	30%f	*19%*	31%i	35%i	41%zij	*35%*	*33%*	*35%*	*34%*	*31%*	*36%*	*34%*
12 MTHS GOOD TIME BUY BAD TIME SELL	**265**	116	32	23	12	10	7	53	12	14	34	29	135	83	79	49	54	101	164	277
	13%r	16%ze	15%e	18%e	*11%*	*6%*	*10%*	*12%*	*10%*	*11%*	*17%*	22%zi	17%z	*16%*	*14%*	*12%*	*12%*	*16%*	*12%*	*14%*
12 MTHS BAD TIME BUY GOOD TIME SELL	**238**	86	25	23	11	31	13	41	9	15	21	17	90	73	83	45	37	68	170	222
	12%gp	*12%*	*11%*	18%gh	*10%*	18%g	19%gh	*9%*	*7%*	*11%*	*11%*	*13%*	*11%*	14%p	14%p	*11%*	*8%*	*11%*	*13%*	*11%*
12 MTHS BAD TIME BUY BAD TIME SELL	**439**	155	44	20	19	57	19	95	30	40	47	25	161	116	116	94	113	127	312	452
	22%	*21%*	*20%*	*16%*	*17%*	33%zabcdg	*29%*	*21%*	*25%*	31%zkl	*24%*	*19%*	*20%*	*22%*	*20%*	*22%*	*24%*	*20%*	*23%*	*23%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h - z/i/j/k/l - z/m/n/o/p - z/q/r
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 24
Q.YR03
SUMMARY TABLE
BASE: ALL ADULTS AGED 16+

		GOVERNMENT OFFICE REGION														
	TOTAL (z)	EAST MIDLANDS (a)	EASTERN (b)	LONDON (c)	NORTH EAST (d)	NORTH WEST (e)	SCOTLAND (f)	SOUTH EAST (g)	SOUTH WEST (h)	WALES (i)	WEST MIDLANDS (j)	YORKS AND HUMBR (k)	SOUTH ENGLAND (l)	NORTH ENGLAND (m)	MIDLANDS (n)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	115	205	278	96	260	183	185	183	91	198	199	368	555	313	1993
WEIGHTED BASE	**1993** ***100%***	148* *7%**	192 *10%*	256 *13%*	87* *4%**	228 *11%*	174 *9%*	279 *14%*	176 *9%*	99* *5%**	178 *9%*	175 *9%*	455 *23%*	490 *25%*	326 *16%*	1993 *100%*
12 MTHS GOOD TIME BUY	**972** 49%gl	85 57%egl	102 53%gl	118 *46%*	50 57%egl	98 *43%*	102 58%zcegjl	103 *37%*	87 49%gl	49 *50%*	82 *46%*	97 55%egl	190 *42%*	245 50%egl	166 51%gjl	975 *49%*
12 MTHS GOOD TIME SELL	**938** 47%cem	79 53%ce	113 59%zcelm	99 *39%*	41 47%e	73 *32%*	87 50%e	133 48%e	89 50%ce	46 46%e	85 48%e	93 53%cem	222 49%ce	207 42%e	164 50%cem	912 *46%*
12 MTHS BAD TIME BUY	**693** 35%n	38 *26%*	58 *30%*	103 40%ajn	27 *31%*	80 *35%*	59 *34%*	133 48%zabdefhjklmn	54 *31%*	35 *35%*	50 *28%*	57 *32%*	187 41%zabhjmn	164 *33%*	87 *27%*	692 *35%*
12 MTHS BAD TIME SELL	**714** 36%bhjn	45 *30%*	47 *24%*	124 49%zabghjkln	34 39%bj	102 45%zabhjln	73 42%bhjn	96 *34%*	49 *28%*	35 *35%*	47 *26%*	62 36%b	145 *32%*	199 41%zbhjln	92 *28%*	739 *37%*
12 MTHS GOOD TIME BUY GOOD TIME SELL	**683** 34%ceg	67 45%zceglm	85 44%zceglm	56 *22%*	33 38%c	60 *26%*	81 46%zceghlm	72 *26%*	61 34%cl	34 35%c	63 36%c	70 40%cegl	133 *29%*	163 33%ce	130 40%zcegl	671 *34%*
12 MTHS GOOD TIME BUY BAD TIME SELL	**265** 13%l	16 *11%*	17 *9%*	62 24%zabefghjklmn	17 20%bgjln	35 15%g	19 *11%*	23 *8%*	21 *12%*	13 *13%*	17 *9%*	24 *14%*	44 *10%*	76 16%bgl	33 *10%*	277 *14%*
12 MTHS BAD TIME BUY GOOD TIME SELL	**238** 12%efm	10 *7%*	28 15%efm	40 16%aefmn	8 *9%*	11 *5%*	6 *3%*	59 21%zadefjkmn	24 13%ef	11 11%f	20 12%ef	21 12%ef	83 18%zaefhmn	40 8%e	30 9%f	222 *11%*
12 MTHS BAD TIME BUY BAD TIME SELL	**439** 22%bhjn	28 *19%*	29 *15%*	61 24%b	17 *19%*	67 29%zbhjmn	53 30%zbhjn	72 26%bhjn	28 *16%*	22 *22%*	28 *16%*	36 *21%*	100 22%h	120 24%bhjn	56 *17%*	452 *23%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h/i/j/k/l/m/n
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

Table 25
Q.YR03
SUMMARY TABLE
BASE: ALL ADULTS AGED 16+

		TENURE LIFESTAGE							AREA				
	TOTAL (z)	ANY (A TO G) (a)	FTB (B) (b)	OWNER-OCCUPIER UP-SIZER (C) (c)	PRS UP-SIZER (C) (d)	OWNER-OCCUPIER DOWN-SIZER (D) (e)	PRS DOWN-SIZER (D) (f)	ANY ACTIVE (g)	RURAL (h)	SUBURBAN (i)	URBAN (j)	METROP -OLITAN (k)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	415	40	34	14	37	12	170	445	484	660	404	1993
WEIGHTED BASE	**1993** ***100%***	475 *24%*	42* *2%**	36** *2%***	14** *1%***	36** *2%***	11** *1%***	168 *8%*	457 *23%*	503 *25%*	663 *33%*	371 *19%*	1993 *100%*
12 MTHS GOOD TIME BUY	**972** 49%ik	214 *45%*	30 71%za	23 *64%*	1 *10%*	22 *62%*	4 *36%*	100 59%za	259 57%zik	202 *40%*	354 53%zik	156 *42%*	975 *49%*
12 MTHS GOOD TIME SELL	**938** 47%ik	246 *52%*	24 *56%*	26 *73%*	4 *29%*	23 *64%*	3 *32%*	96 57%z	239 52%zik	213 *42%*	335 51%zik	151 *41%*	912 *46%*
12 MTHS BAD TIME BUY	**693** ***35%***	196 41%zbg	9 *22%*	13 *35%*	9 *69%*	8 *23%*	7 *64%*	53 *32%*	154 *34%*	190 *38%*	212 *32%*	137 *37%*	692 *35%*
12 MTHS BAD TIME SELL	**714** ***36%***	159 *34%*	13 *32%*	9 *24%*	7 *50%*	10 *29%*	7 *68%*	56 *33%*	167 *37%*	182 *36%*	222 *34%*	142 *38%*	739 *37%*
12 MTHS GOOD TIME BUY GOOD TIME SELL	**683** 34%ik	160 *34%*	23 54%za	18 *50%*	1 *10%*	18 *51%*	3 *28%*	76 45%za	196 43%zik	145 *29%*	242 36%ik	100 *27%*	671 *34%*
12 MTHS GOOD TIME BUY BAD TIME SELL	**265** ***13%***	46 *10%*	6 *14%*	5 *13%*	- -	4 *11%*	1 *8%*	20 *12%*	55 *12%*	54 *11%*	103 *15%*	53 *14%*	277 *14%*
12 MTHS BAD TIME BUY GOOD TIME SELL	**238** 12%h	83 17%zbg	1 *2%*	9 *24%*	3 *19%*	2 *5%*	* *4%*	16 *10%*	39 *9%*	61 *12%*	90 14%h	48 *13%*	222 *11%*
12 MTHS BAD TIME BUY BAD TIME SELL	**439** 22%j	111 *23%*	7 *17%*	4 *11%*	7 *50%*	6 *18%*	6 *60%*	35 *21%*	111 24%j	125 25%j	117 *18%*	87 23%j	452 *23%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g - z/h/i/j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 26
Q.YR03
SUMMARY TABLE
BASE: ALL ADULTS AGED 16+

		NEXT 12 MONTHS				AVERAGE PRICE			CONCERNED - RATE RISE		MORTGAGE TYPE		
	TOTAL (z)	GOOD TIME BUY (a)	GOOD TIME SELL (b)	BAD TIME BUY (c)	BAD TIME SELL (d)	HIGHER (e)	SAME (f)	LOWER (g)	CONCERNED (h)	NOT CONCERNED (i)	FIXED (j)	VARIABLE /TRACKER (k)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	975	912	692	739	983	509	352	151	365	284	123	1993
WEIGHTED BASE	**1993**	972	938	693	714	998	511	340	233	562	422	190*	1993
	100%	*49%*	*47%*	*35%*	*36%*	*50%*	*26%*	*17%*	*12%*	*28%*	*21%*	*10%**	*100%*
12 MTHS GOOD TIME BUY	**972**	972	683	-	265	525	276	158	116	327	250	102	975
	49%cd	100%zbcd	73%zcd	-	37%c	53%z	54%z	*47%*	*50%*	58%z	59%z	*54%*	*49%*
12 MTHS GOOD TIME SELL	**938**	683	938	238	-	555	233	133	104	332	231	105	912
	47%cdg	70%zcd	100%zacd	34%d	-	56%zfg	*46%*	*39%*	*45%*	59%zh	55%z	*55%*	*46%*
12 MTHS BAD TIME BUY	**693**	-	238	693	439	357	176	144	91	170	128	71	692
	35%ab	-	25%a	100%zabd	62%zab	*36%*	*34%*	42%zf	*39%*	*30%*	*30%*	*38%*	*35%*
12 MTHS BAD TIME SELL	**714**	265	-	439	714	322	211	168	103	169	148	68	739
	36%abei	27%b	-	63%zab	100%zabc	*32%*	41%ze	49%zef	44%zi	*30%*	*35%*	*36%*	*37%*
12 MTHS GOOD TIME BUY GOOD TIME SELL	**683**	683	683	-	-	399	185	89	77	241	175	72	671
	34%cdg	70%zcd	73%zcd	-	-	40%zg	36%g	*26%*	*33%*	43%z	41%z	*38%*	*34%*
12 MTHS GOOD TIME BUY BAD TIME SELL	**265**	265	-	-	265	116	81	67	38	81	72	30	277
	13%bc	27%zbc	-	-	37%zabc	*12%*	*16%*	20%ze	*16%*	*14%*	*17%*	*16%*	*14%*
12 MTHS BAD TIME BUY GOOD TIME SELL	**238**	-	238	238	-	146	45	42	27	84	52	33	222
	12%adf	-	25%zad	34%zabd	-	15%zf	*9%*	*12%*	*12%*	*15%*	*12%*	*17%*	*11%*
12 MTHS BAD TIME BUY BAD TIME SELL	**439**	-	-	439	439	199	129	100	63	86	74	39	452
	22%abi	-	-	63%zab	62%zab	*20%*	*25%*	30%ze	27%i	*15%*	*17%*	*20%*	*23%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d - z/e/f/g - z/h/i - z/j/k
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 27
Q.YR03
SUMMARY TABLE
BASE: ALL OWNER OCCUPIERS

		SEX		AGE									TENURE								
	TOTAL (z)	MALE (a)	FEMALE (b)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	16-34 (i)	35-54 (j)	18+ (k)	OWNED OUTRIGHT (l)	BOUGHT ON A MORTGAGE (m)	RENTED FROM LOCAL AUTHORITY/ BELONGS TO A HOUSING ASSOCIATION (n)	RENTED FROM PRIVATE LANDLORD (o)	OTHER (p)	OWNER/ OCCUPIER (q)	RENTERS (r)	UNWTD TOTAL
UNWEIGHTED BASE	1286	646	640	96	119	148	223	263	437	215	371	1258	759	527	-	-	-	1286	-	1286
WEIGHTED BASE	1315 *100%*	663 *50%*	653 *50%*	156* *12%**	172* *13%**	228 *17%*	241 *18%*	212 *16%*	307 *23%*	328 *25%*	469 *36%*	1246 *95%*	498 *38%*	817 *62%*	-** -**	-** -**	-** -**	1315 *100%*	-** -**	1286 *100%*
12 MTHS GOOD TIME BUY	711 54%cl	345 *52%*	365 *56%*	60 *39%*	96 56%ci	124 *54%*	145 60%ci	125 59%ci	160 *52%*	157 *48%*	269 57%c	679 54%c	255 *51%*	456 *56%*	- -	- -	- -	711 54%l	- -	689 *54%*
12 MTHS GOOD TIME SELL	693 53%l	347 *52%*	346 *53%*	86 *55%*	97 *56%*	105 *46%*	136 57%j	116 *54%*	152 *50%*	183 *56%*	242 *52%*	645 *52%*	245 *49%*	448 *55%*	- -	- -	- -	693 53%l	- -	648 *50%*
12 MTHS BAD TIME BUY	431 *33%*	235 *35%*	196 *30%*	79 51%zde fghjk	54 *31%*	71 *31%*	73 *30%*	62 *29%*	91 *30%*	133 41%zdg hjk	145 *31%*	395 *32%*	167 *33%*	264 *32%*	- -	- -	- -	431 *33%*	- -	416 *32%*
12 MTHS BAD TIME SELL	448 *34%*	236 *36%*	212 *32%*	53 *34%*	57 *33%*	88 *39%*	78 *32%*	72 *34%*	100 *33%*	110 *33%*	166 *36%*	428 *34%*	175 *35%*	272 *33%*	- -	- -	- -	448 *34%*	- -	456 *35%*
12 MTHS GOOD TIME BUY GOOD TIME SELL	515 *39%*	242 *37%*	273 *42%*	49 *32%*	69 *40%*	81 *35%*	102 *43%*	94 *44%*	120 *39%*	119 *36%*	183 *39%*	485 *39%*	187 *38%*	328 *40%*	- -	- -	- -	515 *39%*	- -	488 *38%*
12 MTHS GOOD TIME BUY BAD TIME SELL	182 14%l	98 *15%*	84 *13%*	8 *5%*	27 16%i	40 18%c	39 16%c	28 *13%*	39 *13%*	35 *11%*	80 17%c	181 15%c	63 *13%*	119 *15%*	- -	- -	- -	182 14%l	- -	188 *15%*
12 MTHS BAD TIME BUY GOOD TIME SELL	165 13%hl	96 *15%*	69 *11%*	37 24%zeg hjk	25 *15%*	23 *10%*	33 *14%*	19 *9%*	28 *9%*	62 19%zeg hk	56 *12%*	149 12%h	52 *11%*	113 *14%*	- -	- -	- -	165 13%l	- -	146 *11%*
12 MTHS BAD TIME BUY BAD TIME SELL	260 *20%*	136 *21%*	124 *19%*	43 *27%*	28 *16%*	48 *21%*	37 *16%*	43 *20%*	60 *20%*	71 22%d	86 *18%*	241 *19%*	111 22%zq	149 *18%*	- -	- -	- -	260 *20%*	- -	262 *20%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g/h/i/j/k - z/l/m/n/o/p/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 28
Q.YR03
SUMMARY TABLE
BASE: ALL OWNER OCCUPIERS

		OCCUPATION								INCOME				SOCIAL GRADE				CHILDREN IN HOUSEHOLD		
	TOTAL (z)	FULL-TIME (a)	PART-TIME (b)	SELF-EMPLOYED (c)	NOT WORKING - HOUSEWIFE (d)	STILL IN EDUCATION (e)	UNEMPLOYED (f)	RETIRED (g)	OTHER (h)	UP TO £9,499 (i)	£9,500 - £17,499 (j)	£17,500 - £24,999 (k)	£25,000 PLUS (l)	AB (m)	C1 (n)	C2 (o)	DE (p)	YES (q)	NO (r)	UNWTD TOTAL
UNWEIGHTED BASE	**1286**	428	136	81	53	44	21	494	29	52	138	81	600	441	428	199	218	293	993	1286
WEIGHTED BASE	**1315**	527	148	95*	65**	85**	23**	347	27**	37*	104	73*	660	457	398	256	205	405	911	1286
	100%	*40%*	*11%*	*7%**	*5%***	*6%***	*2%***	*26%*	*2%***	*3%**	*8%*	*6%**	*50%*	*35%*	*30%*	*19%*	*16%*	*31%*	*69%*	*100%*
12 MTHS GOOD TIME BUY	**711**	300	87	54	35	29	5	185	15	14	54	47	396	241	207	146	117	229	481	689
	54%i	*57%*	*59%*	*57%*	*54%*	*34%*	*24%*	*54%*	*55%*	*36%*	*52%*	64%i	60%zi	*53%*	*52%*	*57%*	*57%*	*57%*	*53%*	*54%*
12 MTHS GOOD TIME SELL	**693**	271	83	52	37	45	11	178	15	10	52	35	360	234	210	144	104	201	492	648
	53%i	*51%*	*56%*	*55%*	*57%*	*53%*	*50%*	*51%*	*57%*	*27%*	50%i	49%i	55%i	*51%*	*53%*	*56%*	*51%*	*50%*	*54%*	*50%*
12 MTHS BAD TIME BUY	**431**	161	43	33	17	49	15	105	8	14	39	18	202	158	140	80	53	126	305	416
	33%p	*30%*	*29%*	*35%*	*26%*	*58%*	*65%*	*30%*	*30%*	*37%*	*37%*	*24%*	*31%*	*35%*	35%p	*31%*	*26%*	*31%*	*33%*	*32%*
12 MTHS BAD TIME SELL	**448**	190	47	34	14	32	9	113	8	16	38	28	241	165	138	83	61	152	296	456
	34%	*36%*	*32%*	*36%*	*21%*	*38%*	*39%*	*33%*	*30%*	*43%*	*37%*	*39%*	*37%*	*36%*	*35%*	*32%*	*30%*	*38%*	*32%*	*35%*
12 MTHS GOOD TIME BUY GOOD TIME SELL	**515**	212	59	36	29	23	3	141	12	9	38	30	277	170	141	113	91	152	363	488
	39%i	*40%*	*40%*	*38%*	*45%*	*27%*	*15%*	*41%*	*44%*	*24%*	*37%*	*41%*	42%i	*37%*	*35%*	*44%*	*45%*	*38%*	*40%*	*38%*
12 MTHS GOOD TIME BUY BAD TIME SELL	**182**	85	24	16	5	3	2	42	3	4	14	16	114	67	61	33	21	73	109	188
	14%r	*16%*	*16%*	*17%*	*8%*	*4%*	*9%*	*12%*	*12%*	*10%*	*13%*	*22%*	17%z	*15%*	*15%*	*13%*	*10%*	18%zr	*12%*	*15%*
12 MTHS BAD TIME BUY GOOD TIME SELL	**165**	58	20	14	8	22	8	32	3	1	13	5	76	61	62	30	12	47	118	146
	13%gip	*11%*	*14%*	*15%*	*12%*	*26%*	*36%*	*9%*	*12%*	*3%*	*13%*	*7%*	*12%*	13%p	16%p	*12%*	*6%*	*12%*	*13%*	*11%*
12 MTHS BAD TIME BUY BAD TIME SELL	**260**	102	23	18	8	27	7	70	5	12	25	12	124	94	76	50	40	79	181	262
	20%	*19%*	*16%*	*19%*	*13%*	*32%*	*30%*	*20%*	*18%*	33%zl	*24%*	*17%*	*19%*	*21%*	*19%*	*20%*	*20%*	*19%*	*20%*	*20%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h - z/i/j/k/l - z/m/n/o/p - z/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 29
Q.YR03
SUMMARY TABLE
BASE: ALL OWNER OCCUPIERS

		GOVERNMENT OFFICE REGION														
	TOTAL (z)	EAST MIDLANDS (a)	EASTERN (b)	LONDON (c)	NORTH EAST (d)	NORTH WEST (e)	SCOTLAND (f)	SOUTH EAST (g)	SOUTH WEST (h)	WALES (i)	WEST MIDLANDS (j)	YORKS AND HUMBR (k)	SOUTH ENGLAND (l)	NORTH ENGLAND (m)	MIDLANDS (n)	UNWTD TOTAL
UNWEIGHTED BASE	**1286**	89	144	138	63	158	138	131	129	50	106	140	260	361	195	1286
WEIGHTED BASE	**1315** ***100%***	117* *9%**	131 *10%*	137* *10%**	55* *4%**	143 *11%*	132* *10%**	193* *15%**	123* *9%**	53** *4%***	104* *8%**	128* *10%**	315 *24%*	326 *25%*	221 *17%*	1286 *100%*
12 MTHS GOOD TIME BUY	**711** ***54%***	71 *61%*	78 *59%*	66 *48%*	32 *58%*	73 *51%*	81 61%g	89 *46%*	62 *51%*	27 *51%*	57 *55%*	76 *59%*	151 *48%*	181 *56%*	128 *58%*	689 *54%*
12 MTHS GOOD TIME SELL	**693** 53%ce	64 55%e	91 69%zcdef gjlmn	54 *40%*	28 *51%*	51 *36%*	68 52%e	104 54%e	71 58%ce	27 *50%*	58 56%ce	76 59%cem	175 56%ce	155 48%e	122 55%ce	648 *50%*
12 MTHS BAD TIME BUY	**431** 33%n	28 *24%*	43 *33%*	53 39%ajn	16 *30%*	43 *30%*	43 *32%*	82 43%zajmn	39 *32%*	19 *36%*	25 *24%*	39 *30%*	121 38%ahjn	99 *30%*	53 *24%*	416 *32%*
12 MTHS BAD TIME SELL	**448** 34%bhjn	33 *28%*	30 *23%*	65 48%zabgh jkln	21 *37%*	65 46%zabgh jlmn	55 42%bhjln	62 *32%*	29 *24%*	21 *39%*	25 *24%*	41 *32%*	92 *29%*	127 39%bhjln	58 *26%*	456 *35%*
12 MTHS GOOD TIME BUY GOOD TIME SELL	**515** 39%ce	56 48%ce	69 52%zcegl m	30 *22%*	23 42%c	44 *31%*	63 48%ceg	63 *33%*	49 40%c	18 *34%*	43 41%c	57 45%c	112 36%c	124 38%ce	99 45%ce	488 *38%*
12 MTHS GOOD TIME BUY BAD TIME SELL	**182** 14%b	14 *12%*	9 *7%*	36 26%zabfg hjklmn	9 *16%*	27 19%bhl	17 *13%*	19 *10%*	11 *9%*	9 *17%*	13 *12%*	18 *14%*	30 *10%*	54 17%bl	27 *12%*	188 *15%*
12 MTHS BAD TIME BUY GOOD TIME SELL	**165** 13%efm	9 *7%*	23 17%efm	24 17%efm	5 *9%*	5 *4%*	5 *4%*	39 20%zaefm n	19 16%efm	7 *14%*	13 12%ef	17 13%ef	58 18%zaefmn	27 8%e	22 *10%*	146 *11%*
12 MTHS BAD TIME BUY BAD TIME SELL	**260** 20%jn	19 *16%*	19 *14%*	30 *22%*	12 *21%*	38 27%zbhjn	38 28%zbhjn	43 22%j	17 *14%*	12 *22%*	11 *11%*	22 *17%*	61 *19%*	71 22%jn	30 *14%*	262 *20%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h/i/j/k/l/m/n
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 30
Q.YR03
SUMMARY TABLE
BASE: ALL OWNER OCCUPIERS

		TENURE LIFESTAGE							AREA				
	TOTAL (z)	ANY (A TO G) (a)	FTB (B) (b)	OWNER-OCCUPIER UP-SIZER (C) (c)	PRS UP-SIZER (C) (d)	OWNER-OCCUPIER DOWN-SIZER (D) (e)	PRS DOWN-SIZER (D) (f)	ANY ACTIVE (g)	RURAL (h)	SUBURBAN (i)	URBAN (j)	METROP -OLITAN (k)	UNWTD TOTAL
UNWEIGHTED BASE	**1286**	230	9	34	-	37	-	92	340	319	432	195	1286
WEIGHTED BASE	**1315** *100%*	288 *22%*	11** *1%***	36** *3%***	-** -**	36** *3%***	-** -**	97* *7%**	348 *26%*	330 *25%*	445 *34%*	193 *15%*	1286 *100%*
12 MTHS GOOD TIME BUY	**711** 54%i	140 *48%*	5 *47%*	23 *64%*	- -	22 *62%*	- -	62 64%a	216 62%zik	153 *46%*	245 55%i	96 *50%*	689 *54%*
12 MTHS GOOD TIME SELL	**693** ***53%***	175 61%z	5 *47%*	26 *73%*	- -	23 *64%*	- -	65 67%z	195 *56%*	156 *47%*	248 *56%*	93 *48%*	648 *50%*
12 MTHS BAD TIME BUY	**431** ***33%***	121 42%zg	3 *28%*	13 *35%*	- -	8 *23%*	- -	25 *26%*	109 *31%*	119 *36%*	142 *32%*	61 *32%*	416 *32%*
12 MTHS BAD TIME SELL	**448** ***34%***	86 *30%*	3 *28%*	9 *24%*	- -	10 *29%*	- -	25 *26%*	128 *37%*	121 *37%*	134 *30%*	66 *34%*	456 *35%*
12 MTHS GOOD TIME BUY GOOD TIME SELL	**515** 39%i	113 *39%*	5 *47%*	18 *50%*	- -	18 *51%*	- -	51 52%za	165 47%zik	108 *33%*	177 *40%*	65 *34%*	488 *38%*
12 MTHS GOOD TIME BUY BAD TIME SELL	**182** 14%a	23 *8%*	- -	5 *13%*	- -	4 *11%*	- -	11 *11%*	48 *14%*	44 *13%*	59 *13%*	31 *16%*	188 *15%*
12 MTHS BAD TIME BUY GOOD TIME SELL	**165** 13%h	59 21%zg	- -	9 *24%*	- -	2 *5%*	- -	11 *11%*	29 *8%*	44 *13%*	67 15%h	26 *13%*	146 *11%*
12 MTHS BAD TIME BUY BAD TIME SELL	**260** 20%j	61 *21%*	3 *28%*	4 *11%*	- -	6 *18%*	- -	14 *15%*	79 *23%*	74 *23%*	72 *16%*	35 *18%*	262 *20%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g - z/h/i/j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 31
Q.YR03
SUMMARY TABLE
BASE: ALL OWNER OCCUPIERS

		NEXT 12 MONTHS				AVERAGE PRICE			CONCERNED - RATE RISE		MORTGAGE TYPE		
	TOTAL (z)	GOOD TIME BUY (a)	GOOD TIME SELL (b)	BAD TIME BUY (c)	BAD TIME SELL (d)	HIGHER (e)	SAME (f)	LOWER (g)	CONCERNED (h)	NOT CONCERNED (i)	FIXED (j)	VARIABLE /TRACKER (k)	UNWTD TOTAL
UNWEIGHTED BASE	1286	689	648	416	456	642	365	211	151	365	284	123	1286
WEIGHTED BASE	1315	711	693	431	448	674	371	207	233	562	422	190*	1286
	100%	*54%*	*53%*	*33%*	*34%*	*51%*	*28%*	*16%*	*18%*	*43%*	*32%*	*14%**	*100%*
12 MTHS GOOD TIME BUY	711	711	515	-	182	385	214	107	116	327	250	102	689
	54%cd	100%zbcd	74%zcd	-	41%c	*57%*	*58%*	*51%*	*50%*	*58%*	*59%*	*54%*	*54%*
12 MTHS GOOD TIME SELL	693	515	693	165	-	414	178	95	104	332	231	105	648
	53%cd	73%zcd	100%zacd	38%d	-	61%zfg	*48%*	*46%*	*45%*	59%zh	*55%*	*55%*	*50%*
12 MTHS BAD TIME BUY	431	-	165	431	260	227	114	84	91	170	128	71	416
	33%ab	-	24%a	100%zabd	58%zab	*34%*	*31%*	40%z	*39%*	*30%*	*30%*	*38%*	*32%*
12 MTHS BAD TIME SELL	448	182	-	260	448	199	147	97	103	169	148	68	456
	34%abe	26%b	-	60%zab	100%zabc	*29%*	40%ze	47%ze	44%zi	*30%*	*35%*	*36%*	*35%*
12 MTHS GOOD TIME BUY GOOD TIME SELL	515	515	515	-	-	301	144	66	77	241	175	72	488
	39%cd	73%zcd	74%zcd	-	-	45%zg	*39%*	*32%*	*33%*	*43%*	*41%*	*38%*	*38%*
12 MTHS GOOD TIME BUY BAD TIME SELL	182	182	-	-	182	78	64	40	38	81	72	30	188
	14%bc	26%zbc	-	-	41%zabc	*12%*	17%e	19%ze	*16%*	*14%*	*17%*	*16%*	*15%*
12 MTHS BAD TIME BUY GOOD TIME SELL	165	-	165	165	-	106	31	27	27	84	52	33	146
	13%adf	-	24%zad	38%zabd	-	16%zf	*8%*	*13%*	*12%*	*15%*	*12%*	*17%*	*11%*
12 MTHS BAD TIME BUY BAD TIME SELL	260	-	-	260	260	118	82	56	63	86	74	39	262
	20%abi	-	-	60%zab	58%zab	*17%*	*22%*	27%ze	27%zi	*15%*	*17%*	*20%*	*20%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d - z/e/f/g - z/h/i - z/j/k
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 32
Q.YR04
AS YOU MAY KNOW, THE AVERAGE PROPERTY PRICE IN THE UK IS £224,353 ACCORDING TO THE FEBRUARY 2018 HALIFAX HOUSE PRICE INDEX.
THIS SCREEN SHOWS POSSIBLE PERCENTAGE CHANGES IN THE AVERAGE PROPERTY PRICE WITH EQUIVALENT AMOUNTS.
DO YOU THINK THE AVERAGE PROPERTY PRICE IN THE UK WILL BE HIGHER OR LOWER IN 12 MONTHS TIME, OR WILL IT BE THE SAME?
BASE: ALL ADULTS AGED 16+

		SEX		AGE									TENURE							
	TOTAL (z)	MALE (a)	FEMALE (b)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	16-34 (i)	35-54 (j)	18+ (k)	OWNED OUTRIGHT (l)	BOUGHT ON A MORTGAGE (m)	RENTED FROM LOCAL AUTHORITY/ BELONGS TO A HOUSING ASSOCIATION (n)	RENTED FROM PRIVATE LANDLORD (o)	OTHER (p)	OWNER/ OCCUPIER (q)	RENTERS (r)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	977	1016	263	246	273	323	357	531	509	596	1947	759	527	362	301	19	1286	663	1993
WEIGHTED BASE	**1993** ***100%***	967 *49%*	1026 *51%*	321 *16%*	309 *16%*	362 *18%*	321 *16%*	288 *14%*	392 *20%*	630 *32%*	683 *34%*	1886 *95%*	498 *25%*	817 *41%*	339 *17%*	291 *15%*	19** *1%***	1315 *66%*	630 *32%*	1993 *100%*
(4) A. HIGHER BY 15% OR MORE...	**42** 2%mq	15 *2%*	27 *3%*	8 *2%*	9 *3%*	8 *2%*	2 *1%*	7 *3%*	8 *2%*	17 *3%*	10 *2%*	42 2%f	8 2%q	6 *1%*	15 4%zlmq	13 5%zlmq	- -	14 *1%*	28 5%zlmq	48 *2%*
(3) B. HIGHER BY 10% OR MORE BUT LESS THAN 15%...	**117** 6%gq	49 *5%*	68 *7%*	27 8%g	22 *7%*	19 *5%*	20 *6%*	9 *3%*	19 *5%*	50 8%g	39 *6%*	111 6%g	25 *5%*	38 *5%*	28 8%lmq	20 *7%*	* *2%*	63 *5%*	48 8%zq	116 *6%*
(2) C. HIGHER BY 5% OR MORE BUT LESS THAN 10%...	**355** 18%b	196 20%zb	159 *15%*	72 *22%*	62 *20%*	58 *16%*	53 *17%*	46 *16%*	64 *16%*	134 21%k	111 *16%*	324 *17%*	94 *19%*	144 *18%*	55 *16%*	53 *18%*	5 *24%*	238 *18%*	108 *17%*	347 *17%*
(1) D. HIGHER BUT LESS THAN 5% HIGHER...	**484** 24%nor	252 *26%*	232 *23%*	78 *24%*	64 *21%*	100 *28%*	65 *20%*	72 *25%*	104 *27%*	143 *23%*	165 24%f	458 *24%*	131 26%nor	228 28%znor	64 *19%*	52 *18%*	3 *16%*	359 27%znor	117 *19%*	472 *24%*
(0) E. THE SAME...	**511** 26%cio r	244 *25%*	267 *26%*	54 *17%*	67 *22%*	92 *25%*	97 30%cdi	91 32%zcd ik	110 28%ci	121 *19%*	189 28%ci	495 26%ci	141 28%znor	230 28%or	74 *22%*	58 *20%*	4 *20%*	371 28%znor	132 *21%*	509 *26%*
(-1) F. LOWER BUT LESS THAN 5% LOWER...	**182** ***9%***	84 *9%*	98 *10%*	33 *10%*	25 *8%*	35 *10%*	34 *11%*	24 *8%*	31 *8%*	58 *9%*	69 *10%*	169 *9%*	41 *8%*	77 *9%*	27 *8%*	33 *12%*	2 *9%*	118 *9%*	61 *10%*	179 *9%*
(-2) G. LOWER BY 5% OR MORE BUT LESS THAN 10%...	**93** ***5%***	41 *4%*	51 *5%*	10 *3%*	14 *5%*	17 *5%*	18 *6%*	17 *6%*	17 *4%*	24 *4%*	36 *5%*	93 *5%*	23 *5%*	36 *4%*	14 *4%*	19 *7%*	- -	59 *4%*	33 *5%*	104 *5%*
(-3) H. LOWER BY 10% OR MORE BUT LESS THAN 15%...	**48** 2%q	22 *2%*	26 *3%*	4 *1%*	12 *4%*	10 *3%*	9 *3%*	4 *1%*	9 *2%*	16 *2%*	19 *3%*	44 *2%*	9 *2%*	15 *2%*	14 4%q	9 *3%*	1 *3%*	23 *2%*	22 4%zq	50 *3%*
(-4) I. LOWER BY 15% OR MORE...	**17** 1%l	7 *1%*	10 *1%*	3 *1%*	3 *1%*	3 *1%*	3 *1%*	3 *1%*	3 *1%*	5 *1%*	6 *1%*	17 *1%*	2 *	5 *1%*	8 2%zlq	2 *1%*	- -	7 *1%*	10 2%zlq	19 *1%*
DON'T KNOW	**143** 7%almq	56 *6%*	87 9%a	32 *10%*	30 *10%*	20 *6%*	18 *6%*	15 *5%*	27 *7%*	62 10%zgjk	39 *6%*	133 *7%*	26 *5%*	37 *5%*	41 12%zlmq	31 11%zlmq	5 *24%*	63 *5%*	71 11%zlmq	149 *7%*
LOT HIGHER [10%+]	**160** 8%lmq	64 *7%*	95 *9%*	35 *11%*	32 *10%*	27 *7%*	22 *7%*	17 *6%*	27 *7%*	67 11%g	49 *7%*	153 *8%*	33 *7%*	44 *5%*	43 13%zlmq	33 11%zlmq	* *2%*	77 *6%*	76 12%zlmq	164 *8%*
LITTLE HIGHER [UNDER 10%]	**839** 42%bno r	448 46%zb	390 *38%*	150 47%f	127 *41%*	158 *44%*	118 *37%*	118 *41%*	168 *43%*	277 *44%*	276 *40%*	782 *41%*	225 45%znor	373 46%nor	119 *35%*	105 *36%*	8 *40%*	598 45%znor	224 *36%*	819 *41%*
HIGHER	**998** 50%bf	513 53%zb	486 *47%*	185 58%zfg jk	158 *51%*	185 *51%*	140 *44%*	135 *47%*	195 *50%*	344 55%fk	325 *48%*	936 50%f	257 *52%*	417 *51%*	163 *48%*	138 *47%*	8 *43%*	674 *51%*	300 *48%*	983 *49%*
LOWER	**340** 17%l	154 *16%*	185 *18%*	49 *15%*	54 *17%*	65 *18%*	65 *20%*	48 *17%*	60 *15%*	103 *16%*	130 *19%*	323 *17%*	74 *15%*	133 *16%*	62 *18%*	64 22%zlq	2 *13%*	207 *16%*	126 20%zlq	352 *18%*
LITTLE LOWER [UNDER 10%]	**275** ***14%***	125 *13%*	149 *15%*	43 *13%*	40 *13%*	52 *14%*	53 *16%*	41 *14%*	47 *12%*	82 *13%*	104 *15%*	262 *14%*	63 *13%*	113 *14%*	41 *12%*	53 18%zl	2 *9%*	176 *13%*	93 15%n	283 *14%*
LOT LOWER [10%+]	**65** 3%lq	29 *3%*	36 *3%*	6 *2%*	14 *5%*	13 *4%*	12 *4%*	7 *2%*	13 *3%*	21 *3%*	25 *4%*	61 *3%*	11 *2%*	20 *2%*	21 6%zlmq	11 *4%*	1 *3%*	31 *2%*	32 5%zlmq	69 *3%*
NET HIGHER (HOUSE PRICE OUTLOOK)	**658** 33%bfj or	358 37%zb	300 *29%*	136 42%zfg jk	104 34%f	120 33%fj	75 *23%*	87 *30%*	135 34%f	241 38%zdf gjk	195 29%f	613 32%fj	183 37%znor	284 35%or	101 *30%*	74 *25%*	6 *30%*	467 36%zor	175 *28%*	631 *32%*
MEAN	0.61f	0.65	0.58	0.91ze fghjk	0.70	0.57	0.43	0.52	0.59	0.80zf gjk	0.50	0.60f	0.64	0.57	0.65	0.62	0.70	0.60	0.64	0.59

Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g/h/i/j/k - z/l/m/n/o/p/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 33
Q.YR04
AS YOU MAY KNOW, THE AVERAGE PROPERTY PRICE IN THE UK IS £224,353 ACCORDING TO THE FEBRUARY 2018 HALIFAX HOUSE PRICE INDEX.
THIS SCREEN SHOWS POSSIBLE PERCENTAGE CHANGES IN THE AVERAGE PROPERTY PRICE WITH EQUIVALENT AMOUNTS.
DO YOU THINK THE AVERAGE PROPERTY PRICE IN THE UK WILL BE HIGHER OR LOWER IN 12 MONTHS TIME, OR WILL IT BE THE SAME?
BASE: ALL ADULTS AGED 16+

		OCCUPATION								INCOME				SOCIAL GRADE				CHILDREN IN HOUSEHOLD		
	TOTAL (z)	FULL-TIME (a)	PART-TIME (b)	SELF-EMPLOYED (c)	NOT WORKING - HOUSEWIFE (d)	STILL IN EDUCATION (e)	UNEMPLOYED (f)	RETIRED (g)	OTHER (h)	UP TO £9,499 (i)	£9,500 - £17,499 (j)	£17,500 - £24,999 (k)	£25,000 PLUS (l)	AB (m)	C1 (n)	C2 (o)	DE (p)	YES (q)	NO (r)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	644	209	117	97	138	67	599	122	164	235	142	750	518	638	347	490	519	1474	1993
WEIGHTED BASE	**1993**	737	218	128*	111*	172*	65*	442	120*	129	197	134	798	532	573	418	470	636	1357	1993
	100%	*37%*	*11%*	*6%**	*6%**	*9%**	*3%**	*22%*	*6%**	*6%*	*10%*	*7%*	*40%*	*27%*	*29%*	*21%*	*24%*	*32%*	*68%*	*100%*
(4) A. HIGHER BY 15% OR MORE...	**42**	7	6	2	2	2	7	9	8	13	2	5	11	7	4	10	21	16	26	48
	2%an	*1%*	*3%*	*1%*	*2%*	*1%*	11%zabcdeg	*2%*	6%zag	10%zjkl	*1%*	*3%*	*1%*	*1%*	*1%*	*2%*	5%zmn	*3%*	*2%*	*2%*
(3) B. HIGHER BY 10% OR MORE BUT LESS THAN 15%...	**117**	38	12	6	8	19	3	24	8	6	16	10	39	22	39	25	31	37	80	116
	6%	*5%*	*6%*	*5%*	*7%*	*11%*	*5%*	*5%*	*6%*	*4%*	*8%*	*7%*	*5%*	*4%*	*7%*	*6%*	*7%*	*6%*	*6%*	*6%*
(2) C. HIGHER BY 5% OR MORE BUT LESS THAN 10%...	**355**	143	31	24	11	45	18	72	11	21	32	20	142	99	86	100	69	106	249	347
	18%h	19%h	*14%*	*19%*	*10%*	26%bdh	27%bdh	*16%*	*9%*	*16%*	*16%*	*15%*	*18%*	*19%*	*15%*	24%znp	*15%*	*17%*	*18%*	*17%*
(1) D. HIGHER BUT LESS THAN 5% HIGHER...	**484**	168	50	29	30	50	18	116	24	29	37	37	212	142	153	90	99	157	327	472
	24%	*23%*	*23%*	*22%*	*27%*	*29%*	*27%*	*26%*	*20%*	*23%*	*19%*	*28%*	27%j	*27%*	*27%*	*21%*	*21%*	*25%*	*24%*	*24%*
(0) E. THE SAME...	**511**	199	58	44	27	21	11	125	28	25	58	33	221	137	151	94	129	164	347	509
	26%e	27%e	27%e	34%ef	*24%*	*12%*	*16%*	28%e	*23%*	*19%*	29%i	*24%*	28%i	*26%*	*26%*	*23%*	*27%*	*26%*	*26%*	*26%*
(-1) F. LOWER BUT LESS THAN 5% LOWER...	**182**	79	21	6	9	13	1	36	17	10	17	9	81	50	56	48	29	64	118	179
	9%p	11%f	*10%*	*5%*	*8%*	*7%*	*2%*	*8%*	14%cf	*8%*	*9%*	*7%*	*10%*	*9%*	*10%*	11%p	*6%*	*10%*	*9%*	*9%*
(-2) G. LOWER BY 5% OR MORE BUT LESS THAN 10%...	**93**	40	12	4	3	4	2	20	6	12	11	12	36	29	25	14	26	28	65	104
	5%	*5%*	*6%*	*3%*	*3%*	*2%*	*4%*	*5%*	*5%*	9%zl	*6%*	9%z	*5%*	*5%*	*4%*	*3%*	*5%*	*4%*	*5%*	*5%*
(-3) H. LOWER BY 10% OR MORE BUT LESS THAN 15%...	**48**	20	5	3	3	3	*	9	4	1	11	1	26	18	10	9	11	13	35	50
	2%	*3%*	*2%*	*2%*	*3%*	*2%*	*	*2%*	*3%*	*	6%zik	*1%*	*3%*	*3%*	*2%*	*2%*	*2%*	*2%*	*3%*	*3%*
(-4) I. LOWER BY 15% OR MORE...	**17**	3	6	2	1	1	1	3	-	1	5	2	4	4	3	5	6	7	10	19
	1%	*	3%za	*2%*	*1%*	*1%*	*1%*	*1%*	-	*1%*	2%zl	*2%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*
DON'T KNOW	**143**	39	15	9	19	16	5	28	14	11	8	6	27	24	47	23	49	43	101	149
	7%ajlm	*5%*	*7%*	*7%*	17%zabg	*9%*	*7%*	*6%*	12%a	9%l	*4%*	*4%*	*3%*	*4%*	8%m	*6%*	11%zmo	*7%*	*7%*	*7%*
LOT HIGHER [10%+]	**160**	45	19	8	10	21	10	33	15	19	18	14	50	29	43	35	52	53	107	164
	8%alm	*6%*	*9%*	*6%*	*9%*	*12%*	16%zag	*7%*	13%a	14%zl	*9%*	*11%*	*6%*	*5%*	*8%*	*8%*	11%zm	*8%*	*8%*	*8%*
LITTLE HIGHER [UNDER 10%]	**839**	311	81	53	41	94	35	188	36	50	69	57	354	241	239	190	168	263	575	819
	42%hjp	42%h	*37%*	*41%*	*36%*	55%zabdh	54%bh	43%h	*30%*	*39%*	*35%*	*43%*	44%j	45%p	*42%*	45%p	*36%*	*41%*	*42%*	*41%*
HIGHER	**998**	356	99	60	50	115	46	221	51	69	87	72	404	270	282	225	221	316	682	983
	50%	*48%*	*46%*	*47%*	*45%*	67%zabcdgh	70%zabcdgh	*50%*	*42%*	*54%*	*44%*	*53%*	*51%*	*51%*	*49%*	*54%*	*47%*	*50%*	*50%*	*49%*
LOWER	**340**	143	45	16	16	20	5	69	27	24	44	24	147	100	93	75	71	112	227	352
	17%	19%f	21%f	*12%*	*14%*	*12%*	*7%*	*16%*	23%f	*19%*	22%z	*18%*	*18%*	*19%*	*16%*	*18%*	*15%*	*18%*	*17%*	*18%*
LITTLE LOWER [UNDER 10%]	**275**	119	34	10	12	16	4	57	23	22	28	20	117	79	80	61	54	92	183	283
	14%	16%cf	*16%*	*8%*	*11%*	*10%*	*6%*	*13%*	19%cf	*17%*	*14%*	*15%*	*15%*	*15%*	*14%*	*15%*	*12%*	*14%*	*13%*	*14%*
LOT LOWER [10%+]	**65**	24	11	6	4	4	1	12	4	2	16	4	30	21	13	14	17	21	44	69
	3%	*3%*	*5%*	*4%*	*4%*	*2%*	*1%*	*3%*	*3%*	*1%*	8%zil	*3%*	*4%*	*4%*	*2%*	*3%*	*4%*	*3%*	*3%*	*3%*
NET HIGHER (HOUSE PRICE OUTLOOK)	**658**	213	54	45	34	95	41	152	23	45	43	48	257	170	189	150	150	204	455	631
	33%abhj	*29%*	*25%*	35%h	*31%*	55%zabcdgh	63%zabcdgh	34%bh	*20%*	35%j	*22%*	36%j	32%j	*32%*	*33%*	*36%*	*32%*	*32%*	*33%*	*32%*
MEAN	0.61j	0.52	0.43	0.57	0.59	1.10zabcgh	1.35zabcdgh	0.60	0.55	0.85jl	0.35	0.63	0.53	0.51	0.59	0.72	0.67	0.60	0.62	0.59

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h - z/i/j/k/l - z/m/n/o/p - z/q/r
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 34
Q.YR04
AS YOU MAY KNOW, THE AVERAGE PROPERTY PRICE IN THE UK IS £224,353 ACCORDING TO THE FEBRUARY 2018 HALIFAX HOUSE PRICE INDEX.
THIS SCREEN SHOWS POSSIBLE PERCENTAGE CHANGES IN THE AVERAGE PROPERTY PRICE WITH EQUIVALENT AMOUNTS.
DO YOU THINK THE AVERAGE PROPERTY PRICE IN THE UK WILL BE HIGHER OR LOWER IN 12 MONTHS TIME, OR WILL IT BE THE SAME?
BASE: ALL ADULTS AGED 16+

		GOVERNMENT OFFICE REGION														
	TOTAL (z)	EAST MIDLANDS (a)	EASTERN (b)	LONDON (c)	NORTH EAST (d)	NORTH WEST (e)	SCOTLAND (f)	SOUTH EAST (g)	SOUTH WEST (h)	WALES (i)	WEST MIDLANDS (j)	YORKS AND HUMBR (k)	SOUTH ENGLAND (l)	NORTH ENGLAND (m)	MIDLANDS (n)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	115	205	278	96	260	183	185	183	91	198	199	368	555	313	1993
WEIGHTED BASE	**1993**	148*	192	256	87*	228	174	279	176	99*	178	175	455	490	326	1993
	100%	*7%**	*10%*	*13%*	*4%**	*11%*	*9%*	*14%*	*9%*	*5%**	*9%*	*9%*	*23%*	*25%*	*16%*	*100%*
(4) A. HIGHER BY 15% OR MORE...	**42**	1	3	12	2	6	2	5	2	1	8	1	7	9	9	48
	2%	*1%*	*2%*	5%zklm	*2%*	*3%*	*1%*	*2%*	*1%*	*1%*	4%zkn	*1%*	*2%*	*2%*	*3%*	*2%*
(3) B. HIGHER BY 10% OR MORE BUT LESS THAN 15%...	**117**	2	13	17	2	13	11	34	10	1	11	3	44	18	13	116
	6%km	*2%*	7%k	7%k	*3%*	6%m	*6%*	12%zadeikmn	*6%*	*1%*	6%kn	*1%*	10%zahikmn	*4%*	*4%*	*6%*
(2) C. HIGHER BY 5% OR MORE BUT LESS THAN 10%...	**355**	19	46	45	18	31	41	48	25	11	34	37	72	86	54	347
	18%	*13%*	24%zaehil	*17%*	*21%*	*14%*	23%ei	*17%*	*14%*	*11%*	*19%*	*21%*	*16%*	18%e	*16%*	*17%*
(1) D. HIGHER BUT LESS THAN 5% HIGHER...	**484**	42	39	41	17	55	38	63	63	26	41	60	126	132	83	472
	24%c	28%c	*20%*	*16%*	*19%*	24%c	*22%*	*23%*	36%zbcdefgjlmn	*26%*	*23%*	34%zbcdfgjm	28%cg	27%c	25%c	*24%*
(0) E. THE SAME...	**511**	54	31	61	22	64	46	80	40	45	35	33	120	119	89	509
	26%b	36%zbchjkmn	*16%*	*24%*	*25%*	28%b	27%b	29%b	*23%*	45%zbcdefghjklmn	*20%*	*19%*	26%b	24%b	27%bj	*26%*
(-1) F. LOWER BUT LESS THAN 5% LOWER...	**182**	16	21	23	13	18	15	20	14	6	16	21	33	52	32	179
	9%	*11%*	*11%*	*9%*	15%gl	*8%*	*9%*	*7%*	*8%*	*6%*	*9%*	*12%*	*7%*	*11%*	*10%*	*9%*
(-2) G. LOWER BY 5% OR MORE BUT LESS THAN 10%...	**93**	5	14	18	9	12	7	4	3	3	6	11	7	32	11	104
	5%gl	*4%*	8%ghl	7%ghl	10%zghjln	5%gl	*4%*	*1%*	*2%*	*3%*	*3%*	6%gl	*2%*	7%zghl	*3%*	*5%*
(-3) H. LOWER BY 10% OR MORE BUT LESS THAN 15%...	**48**	4	9	11	2	6	3	6	4	-	2	1	9	10	6	50
	2%	*3%*	*4%*	*4%*	*2%*	*3%*	*2%*	*2%*	*2%*	-	*1%*	*1%*	*2%*	*2%*	*2%*	*3%*
(-4) I. LOWER BY 15% OR MORE...	**17**	-	2	6	-	3	2	2	1	1	1	1	2	4	1	19
	1%	-	*1%*	2%z	-	*1%*	*1%*	*1%*	*	*1%*	*1%*	*	*	*1%*	*	*1%*
DON'T KNOW	**143**	5	13	22	3	19	9	19	14	8	24	7	34	29	29	149
	7%	*4%*	*7%*	*9%*	*3%*	8%m	*5%*	*7%*	*8%*	*8%*	13%zabdfklmn	*4%*	*7%*	*6%*	9%a	*7%*
LOT HIGHER [10%+]	**160**	3	17	29	4	19	13	39	13	1	19	4	51	27	22	164
	8%aikm	*2%*	9%aik	11%aikm	*5%*	8%aikm	*7%*	14%zadikmn	*7%*	*1%*	10%aikmn	*2%*	11%zahikm	5%k	7%a	*8%*
LITTLE HIGHER [UNDER 10%]	**839**	61	85	86	35	87	79	111	87	36	75	97	198	218	136	819
	42%c	*41%*	44%c	*34%*	*40%*	*38%*	45%c	*40%*	50%cel	*37%*	*42%*	55%zacdegijlmn	43%c	45%ce	*42%*	*41%*
HIGHER	**998**	64	102	115	39	105	92	150	100	38	94	100	249	245	158	983
	50%i	*43%*	53%i	*45%*	*45%*	*46%*	*53%*	54%i	57%aci	*38%*	53%i	57%aci	55%ci	*50%*	*48%*	*49%*
LOWER	**340**	25	46	58	24	40	27	31	21	9	25	34	52	98	50	352
	17%gl	*17%*	24%zghijln	23%zghijl	27%zfghijln	*17%*	*16%*	*11%*	*12%*	*9%*	*14%*	20%gl	*11%*	20%ghil	*15%*	*18%*
LITTLE LOWER [UNDER 10%]	**275**	21	36	41	22	30	22	24	17	8	22	32	41	84	43	283
	14%gl	*14%*	19%ghl	16%gl	25%zefghijlmn	*13%*	*13%*	*8%*	*10%*	*9%*	*12%*	18%ghl	*9%*	17%zeghl	*13%*	*14%*
LOT LOWER [10%+]	**65**	4	11	17	2	9	5	7	4	1	3	2	12	14	7	69
	3%	*3%*	6%k	7%zjklmn	*2%*	*4%*	*3%*	*3%*	*3%*	*1%*	*2%*	*1%*	*3%*	*3%*	*2%*	*3%*
NET HIGHER (HOUSE PRICE OUTLOOK)	**658**	39	55	57	16	66	65	119	78	29	69	66	197	147	108	631
	33%cd	*27%*	*29%*	*22%*	*18%*	*29%*	37%cd	43%zabcdem	45%zabcdeimn	*29%*	39%cdemn	38%cdm	43%zabcdeimn	30%cd	33%cd	*32%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h/i/j/k/l/m/n
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 34
Q.YR04
AS YOU MAY KNOW, THE AVERAGE PROPERTY PRICE IN THE UK IS £224,353 ACCORDING TO THE FEBRUARY 2018 HALIFAX HOUSE PRICE INDEX.
THIS SCREEN SHOWS POSSIBLE PERCENTAGE CHANGES IN THE AVERAGE PROPERTY PRICE WITH EQUIVALENT AMOUNTS.
DO YOU THINK THE AVERAGE PROPERTY PRICE IN THE UK WILL BE HIGHER OR LOWER IN 12 MONTHS TIME, OR WILL IT BE THE SAME?
BASE: ALL ADULTS AGED 16+

		GOVERNMENT OFFICE REGION														
	TOTAL (z)	EAST MIDLANDS (a)	EASTERN (b)	LONDON (c)	NORTH EAST (d)	NORTH WEST (e)	SCOTLAND (f)	SOUTH EAST (g)	SOUTH WEST (h)	WALES (i)	WEST MIDLANDS (j)	YORKS AND HUMBR (k)	SOUTH ENGLAND (l)	NORTH ENGLAND (m)	MIDLANDS (n)	UNWTD TOTAL
WEIGHTED BASE	1993	148*	192	256	87*	228	174	279	176	99*	178	175	455	490	326	1993
	100%	*7%**	*10%*	*13%*	*4%**	*11%*	*9%*	*14%*	*9%*	*5%**	*9%*	*9%*	*23%*	*25%*	*16%*	*100%*
MEAN	0.61	0.37	0.56	0.49	0.37	0.51	0.70	0.88zacd eim	0.73a	0.42	0.88zade imn	0.57	0.82zacd eim	0.50	0.63a	0.59

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h/i/j/k/l/m/n
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 35
Q.YR04
AS YOU MAY KNOW, THE AVERAGE PROPERTY PRICE IN THE UK IS £224,353 ACCORDING TO THE FEBRUARY 2018 HALIFAX HOUSE PRICE INDEX.
THIS SCREEN SHOWS POSSIBLE PERCENTAGE CHANGES IN THE AVERAGE PROPERTY PRICE WITH EQUIVALENT AMOUNTS.
DO YOU THINK THE AVERAGE PROPERTY PRICE IN THE UK WILL BE HIGHER OR LOWER IN 12 MONTHS TIME, OR WILL IT BE THE SAME?
BASE: ALL ADULTS AGED 16+

		TENURE LIFESTAGE							AREA				
	TOTAL (z)	ANY (A TO G) (a)	FTB (B) (b)	OWNER-OCCUPIER UP-SIZER (C) (c)	PRS UP-SIZER (C) (d)	OWNER-OCCUPIER DOWN-SIZER (D) (e)	PRS DOWN-SIZER (D) (f)	ANY ACTIVE (g)	RURAL (h)	SUBURBAN (i)	URBAN (j)	METROP -OLITAN (k)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	415	40	34	14	37	12	170	445	484	660	404	1993
WEIGHTED BASE	**1993** ***100%***	475 *24%*	42* *2%**	36** *2%***	14** *1%***	36** *2%***	11** *1%***	168 *8%*	457 *23%*	503 *25%*	663 *33%*	371 *19%*	1993 *100%*
(4) A. HIGHER BY 15% OR MORE...	**42** ***2%***	14 *3%*	2 *4%*	- -	- -	2 *7%*	- -	6 *3%*	4 *1%*	8 *2%*	15 *2%*	16 4%zhi	48 *2%*
(3) B. HIGHER BY 10% OR MORE BUT LESS THAN 15%...	**117** ***6%***	46 10%z	3 *8%*	4 *11%*	- -	2 *5%*	3 *25%*	16 *9%*	21 *5%*	32 *6%*	38 *6%*	27 *7%*	116 *6%*
(2) C. HIGHER BY 5% OR MORE BUT LESS THAN 10%...	**355** 18%i	112 24%z	10 *24%*	6 *17%*	4 *29%*	5 *14%*	3 *29%*	38 *22%*	86 *19%*	66 *13%*	133 20%i	69 *19%*	347 *17%*
(1) D. HIGHER BUT LESS THAN 5% HIGHER...	**484** 24%k	103 *22%*	9 *22%*	9 *26%*	2 *13%*	9 *24%*	3 *31%*	36 *22%*	136 30%zjk	129 *26%*	146 *22%*	73 *20%*	472 *24%*
(0) E. THE SAME...	**511** 26%agk	84 *18%*	5 *12%*	8 *23%*	5 *33%*	7 *18%*	2 *16%*	29 *17%*	114 *25%*	146 29%k	181 27%k	71 *19%*	509 *26%*
(-1) F. LOWER BUT LESS THAN 5% LOWER...	**182** ***9%***	47 *10%*	3 *8%*	2 *7%*	2 *15%*	8 *22%*	- -	18 *11%*	44 *10%*	51 *10%*	53 *8%*	34 *9%*	179 *9%*
(-2) G. LOWER BY 5% OR MORE BUT LESS THAN 10%...	**93** ***5%***	19 *4%*	6 13%za	3 *8%*	- -	2 *4%*	- -	13 8%a	20 *4%*	21 *4%*	32 *5%*	21 *6%*	104 *5%*
(-3) H. LOWER BY 10% OR MORE BUT LESS THAN 15%...	**48** ***2%***	15 *3%*	1 *2%*	1 *2%*	1 *10%*	1 *4%*	- -	6 *3%*	14 *3%*	8 *2%*	20 *3%*	6 *2%*	50 *3%*
(-4) I. LOWER BY 15% OR MORE...	**17** ***1%***	7 *2%*	1 *1%*	- -	- -	- -	- -	1 *	2 *	3 *1%*	7 *1%*	5 *1%*	19 *1%*
DON'T KNOW	**143** 7%h	28 *6%*	2 *5%*	2 *5%*	- -	1 *2%*	- -	7 *4%*	15 *3%*	39 8%h	40 *6%*	49 13%zhij	149 *7%*
LOT HIGHER [10%+]	**160** ***8%***	60 13%z	5 *12%*	4 *11%*	- -	4 *12%*	3 *25%*	21 13%z	25 *6%*	39 *8%*	52 *8%*	43 12%zh	164 *8%*
LITTLE HIGHER [UNDER 10%]	**839** ***42%***	215 *45%*	19 *46%*	16 *43%*	6 *41%*	14 *38%*	6 *60%*	74 *44%*	222 49%zik	196 *39%*	278 *42%*	143 *38%*	819 *41%*
HIGHER	**998** ***50%***	274 58%z	25 *58%*	20 *55%*	6 *41%*	18 *49%*	9 *84%*	95 *57%*	247 *54%*	235 *47%*	331 *50%*	185 *50%*	983 *49%*
LOWER	**340** ***17%***	88 *19%*	10 *25%*	6 *17%*	3 *25%*	11 *30%*	- -	37 *22%*	80 *18%*	83 *16%*	111 *17%*	66 *18%*	352 *18%*
LITTLE LOWER [UNDER 10%]	**275** ***14%***	66 *14%*	9 *21%*	5 *15%*	2 *15%*	9 *26%*	- -	31 18%a	64 *14%*	71 *14%*	85 *13%*	55 *15%*	283 *14%*
LOT LOWER [10%+]	**65** ***3%***	22 *5%*	2 *4%*	1 *2%*	1 *10%*	1 *4%*	- -	6 *4%*	16 *4%*	12 *2%*	26 *4%*	11 *3%*	69 *3%*
NET HIGHER (HOUSE PRICE OUTLOOK)	**658** ***33%***	187 39%z	14 *34%*	14 *38%*	2 *16%*	7 *19%*	9 *84%*	58 *35%*	167 *37%*	152 *30%*	220 *33%*	120 *32%*	631 *32%*
MEAN	**0.61**	0.81z	0.66	0.69	0.25	0.52	1.63	0.73	0.58	0.56	0.61	0.76	0.59

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g - z/h/i/j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 36
Q.YR04
AS YOU MAY KNOW, THE AVERAGE PROPERTY PRICE IN THE UK IS £224,353 ACCORDING TO THE FEBRUARY 2018 HALIFAX HOUSE PRICE INDEX.
THIS SCREEN SHOWS POSSIBLE PERCENTAGE CHANGES IN THE AVERAGE PROPERTY PRICE WITH EQUIVALENT AMOUNTS.
DO YOU THINK THE AVERAGE PROPERTY PRICE IN THE UK WILL BE HIGHER OR LOWER IN 12 MONTHS TIME, OR WILL IT BE THE SAME?
BASE: ALL ADULTS AGED 16+

		NEXT 12 MONTHS				AVERAGE PRICE			CONCERNED - RATE RISE		MORTGAGE TYPE		
	TOTAL (z)	GOOD TIME BUY (a)	GOOD TIME SELL (b)	BAD TIME BUY (c)	BAD TIME SELL (d)	HIGHER (e)	SAME (f)	LOWER (g)	CONCERNED (h)	NOT CONCERNED (i)	FIXED (j)	VARIABLE /TRACKER (k)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	975	912	692	739	983	509	352	151	365	284	123	1993
WEIGHTED BASE	**1993**	972	938	693	714	998	511	340	233	562	422	190*	1993
	100%	*49%*	*47%*	*35%*	*36%*	*50%*	*26%*	*17%*	*12%*	*28%*	*21%*	*10%**	*100%*
(4) A. HIGHER BY 15% OR MORE...	**42**	12	19	24	19	42	-	-	2	4	6	-	48
	2%afgi	*1%*	2%a	3%za	3%a	4%zfg	-	-	*1%*	*1%*	*1%*	-	*2%*
(3) B. HIGHER BY 10% OR MORE BUT LESS THAN 15%...	**117**	55	56	47	40	117	-	-	10	27	25	3	116
	6%fg	*6%*	*6%*	*7%*	*6%*	12%zfg	-	-	*4%*	*5%*	*6%*	*2%*	*6%*
(2) C. HIGHER BY 5% OR MORE BUT LESS THAN 10%...	**355**	186	202	132	110	355	-	-	47	98	78	32	347
	18%fg	19%d	22%zad	19%d	*15%*	36%zfg	-	-	*20%*	*17%*	*18%*	*17%*	*17%*
(1) D. HIGHER BUT LESS THAN 5% HIGHER...	**484**	273	278	154	153	484	-	-	44	176	110	54	472
	24%dfg	28%zcd	30%zcd	*22%*	*21%*	48%zfg	-	-	*19%*	31%zh	*26%*	*29%*	*24%*
(0) E. THE SAME...	**511**	276	233	176	211	-	511	-	80	146	120	63	509
	26%eg	28%zb	*25%*	*25%*	30%zc	-	100%zeg	-	34%z	*26%*	*29%*	*33%*	*26%*
(-1) F. LOWER BUT LESS THAN 5% LOWER...	**182**	76	67	77	87	-	-	182	18	59	30	24	179
	9%bef	*8%*	*7%*	11%b	12%zab	-	-	54%zef	*8%*	*10%*	*7%*	*12%*	*9%*
(-2) G. LOWER BY 5% OR MORE BUT LESS THAN 10%...	**93**	53	37	35	50	-	-	93	13	23	22	9	104
	5%ef	5%b	*4%*	*5%*	7%zbc	-	-	27%zef	*6%*	*4%*	*5%*	*4%*	*5%*
(-3) H. LOWER BY 10% OR MORE BUT LESS THAN 15%...	**48**	22	24	24	23	-	-	48	3	12	9	4	50
	2%ef	*2%*	*3%*	*4%*	*3%*	-	-	14%zef	*1%*	*2%*	*2%*	*2%*	*3%*
(-4) I. LOWER BY 15% OR MORE...	**17**	6	5	7	8	-	-	17	3	3	4	2	19
	1%e	*1%*	*1%*	*1%*	*1%*	-	-	5%zef	*1%*	*	*1%*	*1%*	*1%*
DON'T KNOW	**143**	12	16	17	14	-	-	-	13	15	17	-	149
	7%abcdefgij k	*1%*	*2%*	*2%*	*2%*	-	-	-	*6%*	*3%*	4%k	-	*7%*
LOT HIGHER [10%+]	**160**	67	75	70	58	160	-	-	13	30	31	3	164
	8%fgk	*7%*	*8%*	10%za	*8%*	16%zfg	-	-	*5%*	*5%*	7%k	*2%*	*8%*
LITTLE HIGHER [UNDER 10%]	**839**	459	480	286	263	839	-	-	90	274	187	86	819
	42%dfg	47%zcd	51%zacd	41%d	*37%*	84%zfg	-	-	*39%*	49%z	*44%*	*45%*	*41%*
HIGHER	**998**	525	555	357	322	998	-	-	103	304	219	89	983
	50%dfg	54%zd	59%zacd	51%d	*45%*	100%zfg	-	-	*44%*	*54%*	*52%*	*47%*	*49%*
LOWER	**340**	158	133	144	168	-	-	340	36	97	66	37	352
	17%bef	16%b	*14%*	21%zb	24%zab	-	-	100%zef	*16%*	*17%*	*16%*	*20%*	*18%*
LITTLE LOWER [UNDER 10%]	**275**	130	104	112	137	-	-	275	31	82	53	32	283
	14%bef	13%b	*11%*	16%b	19%zabc	-	-	81%zef	*13%*	*15%*	*12%*	*17%*	*14%*
LOT LOWER [10%+]	**65**	29	29	32	31	-	-	65	5	15	13	5	69
	3%ef	*3%*	*3%*	*5%*	*4%*	-	-	19%zef	*2%*	*3%*	*3%*	*3%*	*3%*
NET HIGHER (HOUSE PRICE OUTLOOK)	**658**	367	423	213	153	998	0	-340	67	207	153	52	631
	33%dg	38%zcd	45%zacd	31%d	*21%*	100%zg	*0%*	*-100%*	*29%*	*37%*	*36%*	*27%*	*32%*
MEAN	0.61dfg	0.61d	0.75zacd	0.60d	0.40	1.72zfg	0.00g	-1.71	0.52	0.57	0.61	0.37	0.59

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d - z/e/f/g - z/h/i - z/j/k
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 37
Q.YR05
NOW THINKING ABOUT THE CURRENT SITUATION, WHICH 2 OR 3 OF THESE, IF ANY, DO YOU THINK ARE THE MAIN BARRIERS TO PEOPLE IN GENERAL BEING ABLE TO BUY A PROPERTY?
BASE: ALL ADULTS AGED 16+ ASKED

		SEX		AGE									TENURE							
	TOTAL (z)	MALE (a)	FEMALE (b)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	16-34 (i)	35-54 (j)	18+ (k)	OWNED OUTRIGHT (l)	BOUGHT ON A MORTGAGE (m)	RENTED FROM LOCAL AUTHORITY/ BELONGS TO A HOUSING ASSOCIATION (n)	RENTED FROM PRIVATE LANDLORD (o)	OTHER (p)	OWNER/ OCCUPIER (q)	RENTERS (r)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	977	1016	263	246	273	323	357	531	509	596	1947	759	527	362	301	19	1286	663	1993
WEIGHTED BASE	**1993** ***100%***	967 *49%*	1026 *51%*	321 *16%*	309 *16%*	362 *18%*	321 *16%*	288 *14%*	392 *20%*	630 *32%*	683 *34%*	1886 *95%*	498 *25%*	817 *41%*	339 *17%*	291 *15%*	19** *1%***	1315 *66%*	630 *32%*	1993 *100%*
A. JOB SECURITY/THE POSSIBILITY OF PEOPLE LOSING THEIR JOBS	**843** 42%e	395 *41%*	448 *44%*	130 *40%*	125 *40%*	130 *36%*	148 46%ej	126 *44%*	184 47%zek	255 *40%*	278 41%e	807 43%e	240 48%zmoqr	328 *40%*	146 *43%*	118 *41%*	4 *19%*	568 *43%*	264 *42%*	890 *45%*
B. HOUSEHOLD FINANCES	**683** ***34%***	318 *33%*	365 *36%*	92 *29%*	115 *37%*	124 *34%*	125 39%c	94 *33%*	133 *34%*	207 *33%*	249 *36%*	660 *35%*	165 *33%*	261 *32%*	132 39%q	111 *38%*	7 *38%*	426 *32%*	243 39%zlmq	714 *36%*
C. CONCERNS ABOUT RISES IN INTEREST RATES	**334** 17%bhnr	182 19%zb	152 *15%*	54 *17%*	45 *15%*	71 19%h	61 19%h	50 *17%*	52 *13%*	99 *16%*	132 19%h	310 16%h	92 18%nr	158 19%nr	37 *11%*	42 *14%*	2 *8%*	250 19%znr	79 *13%*	331 *17%*
D. RISING PROPERTY PRICES/PRICES BEING TOO HIGH	**735** 37%bghl	396 41%zb	339 *33%*	132 41%gh	135 44%zgh	154 43%gh	115 *36%*	86 *30%*	114 *29%*	267 42%zghk	269 39%gh	705 37%gh	156 *31%*	345 42%zlnqr	109 *32%*	107 *37%*	8 *43%*	501 38%l	215 *34%*	703 *35%*
E. BEING ABLE TO RAISE ENOUGH DEPOSIT	**1253** 63%cnr	595 *62%*	658 *64%*	177 *55%*	204 66%ci	225 *62%*	213 66%c	189 66%c	245 *62%*	381 *60%*	438 *64%*	1185 63%c	325 65%nr	549 67%znr	167 *49%*	181 62%nr	10 *51%*	875 66%znr	348 55%n	1203 *60%*
F. THE GENERAL AVAILABILITY OF MORTGAGES	**249** 12%h	136 *14%*	112 *11%*	45 *14%*	37 *12%*	54 *15%*	35 *11%*	40 *14%*	38 *10%*	82 *13%*	88 *13%*	231 *12%*	62 *12%*	103 *13%*	38 *11%*	44 *15%*	2 *11%*	164 *12%*	82 *13%*	248 *12%*
G. SHORTAGE OF PROPERTY FOR SALE WHERE PEOPLE WANT TO LIVE	**179** 9%b	103 11%zb	76 *7%*	28 *9%*	22 *7%*	35 *10%*	28 *9%*	27 *9%*	40 *10%*	49 *8%*	63 *9%*	167 *9%*	57 12%znqr	66 *8%*	23 *7%*	28 *10%*	2 *11%*	123 *9%*	51 *8%*	184 *9%*
H. SHORTAGE OF THE RIGHT TYPE OF PROPERTY PEOPLE WANT TO BUY	**144** 7%nr	70 *7%*	74 *7%*	17 *5%*	14 *5%*	25 *7%*	27 *8%*	30 11%zdik	31 *8%*	32 *5%*	52 *8%*	142 8%i	42 8%nr	64 8%n	13 *4%*	21 *7%*	3 *13%*	106 8%n	34 *5%*	154 *8%*
I. FALLING PROPERTY PRICES MAKING IT DIFFICULT TO SELL ONE PROPERTY IN ORDER TO BUY ANOTHER PROPERTY	**46** 2%hl	24 *2%*	22 *2%*	11 4%h	5 *2%*	13 4%h	8 *3%*	4 *2%*	3 *1%*	17 *3%*	22 3%h	42 2%h	5 *1%*	21 *3%*	9 *3%*	8 *3%*	- -	26 2%l	18 3%l	43 *2%*
J. THE FEES AND COSTS RELATED TO BUYING A HOUSE E.G. SURVEYOR/LEGAL FEES	**276** 14%hn	128 *13%*	148 *14%*	55 *17%*	39 *13%*	55 *15%*	40 *13%*	43 *15%*	44 *11%*	94 *15%*	95 *14%*	263 14%h	69 *14%*	122 *15%*	34 *10%*	49 17%nr	2 *8%*	191 *14%*	84 13%n	266 *13%*
K. THE LEVEL OF STAMP DUTY	**132** 7%nor	71 *7%*	61 *6%*	10 *3%*	26 8%ci	25 *7%*	22 *7%*	17 *6%*	31 8%c	37 *6%*	48 *7%*	128 *7%*	41 8%znor	69 8%nor	10 *3%*	11 *4%*	1 *4%*	110 8%znor	21 *3%*	129 *6%*
OTHER	**67** 3%al	21 *2%*	45 4%za	17 *5%*	9 *3%*	8 *2%*	7 *2%*	9 *3%*	17 4%k	26 *4%*	15 *2%*	55 *3%*	10 *2%*	26 *3%*	22 6%zlmq	9 *3%*	* *2%*	36 3%l	30 5%zlq	56 *3%*
NONE OF THESE	* *	* *	- -	* *	- -	- -	- -	- -	- -	* *	- -	* *	- -	- -	- -	* *	- -	- -	* *	1 *
DON'T KNOW	**30** 2%q	12 *1%*	18 *2%*	11 3%dk	1 *	5 *1%*	3 *1%*	3 *1%*	7 *2%*	12 2%d	8 *1%*	26 *1%*	6 *1%*	5 *1%*	16 5%zlmoqr	2 *1%*	2 *8%*	11 *1%*	18 3%zlmoq	32 *2%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g/h/i/j/k - z/l/m/n/o/p/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 38
Q.YR05
NOW THINKING ABOUT THE CURRENT SITUATION, WHICH 2 OR 3 OF THESE, IF ANY, DO YOU THINK ARE THE MAIN BARRIERS TO PEOPLE IN GENERAL BEING ABLE TO BUY A PROPERTY?
BASE: ALL ADULTS AGED 16+ ASKED

		OCCUPATION								INCOME				SOCIAL GRADE				CHILDREN IN HOUSEHOLD		
	TOTAL (z)	FULL-TIME (a)	PART-TIME (b)	SELF-EMPLOYED (c)	NOT WORKING - HOUSEWIFE (d)	STILL IN EDUCATION (e)	UNEMPLOYED (f)	RETIRED (g)	OTHER (h)	UP TO £9,499 (i)	£9,500 - £17,499 (j)	£17,500 - £24,999 (k)	£25,000 PLUS (l)	AB (m)	C1 (n)	C2 (o)	DE (p)	YES (q)	NO (r)	UNWTD TOTAL
UNWEIGHTED BASE	1993	644	209	117	97	138	67	599	122	164	235	142	750	518	638	347	490	519	1474	1993
WEIGHTED BASE	1993	737	218	128*	111*	172*	65*	442	120*	129	197	134	798	532	573	418	470	636	1357	1993
	100%	37%	11%	6%*	6%*	9%*	3%*	22%	6%*	6%	10%	7%	40%	27%	29%	21%	24%	32%	68%	100%
A. JOB SECURITY/THE POSSIBILITY OF PEOPLE LOSING THEIR JOBS	843	314	91	31	49	59	34	219	46	64	102	71	297	188	223	205	227	243	599	890
	42%clm	43%c	42%c	24%	44%c	34%	52%ce	49%zace	39%c	50%l	52%zl	53%zl	37%	35%	39%	49%zmn	48%zmn	38%	44%zq	45%
B. HOUSEHOLD FINANCES	683	262	83	32	43	45	32	138	48	42	68	44	280	184	166	162	170	222	460	714
	34%cn	36%c	38%c	25%	39%	26%	48%zceg	31%	40%c	33%	34%	33%	35%	35%	29%	39%n	36%n	35%	34%	36%
C. CONCERNS ABOUT RISES IN INTEREST RATES	334	136	43	22	14	31	10	63	15	14	27	19	160	88	93	74	80	94	240	331
	17%	18%	20%	17%	12%	18%	16%	14%	12%	11%	14%	14%	20%zi	16%	16%	18%	17%	15%	18%	17%
D. RISING PROPERTY PRICES/PRICES BEING TOO HIGH	735	288	80	63	43	76	24	127	34	49	60	41	342	241	230	130	135	246	490	703
	37%gjop	39%gh	37%g	49%zgh	38%	44%gh	37%	29%	28%	38%	30%	30%	43%zjk	45%zop	40%op	31%	29%	39%	36%	35%
E. BEING ABLE TO RAISE ENOUGH DEPOSIT	1253	493	139	91	64	87	35	278	65	70	118	90	564	380	345	279	249	406	847	1203
	63%eip	67%zeh	64%	71%efh	58%	51%	54%	63%	54%	55%	60%	67%i	71%zij	71%znp	60%p	67%p	53%	64%	62%	60%
F. THE GENERAL AVAILABILITY OF MORTGAGES	249	90	35	15	12	20	8	46	22	18	27	23	90	54	70	55	69	98	150	248
	12%r	12%	16%	12%	11%	11%	12%	10%	19%g	14%	14%	17%	11%	10%	12%	13%	15%	15%zr	11%	12%
G. SHORTAGE OF PROPERTY FOR SALE WHERE PEOPLE WANT TO LIVE	179	58	15	24	10	17	4	46	5	11	16	9	88	69	53	29	29	58	121	184
	9%p	8%	7%	19%zabfgh	9%	10%	7%	10%h	4%	9%	8%	7%	11%z	13%zop	9%	7%	6%	9%	9%	9%
H. SHORTAGE OF THE RIGHT TYPE OF PROPERTY PEOPLE WANT TO BUY	144	54	23	17	5	7	-	28	10	9	14	7	81	63	54	14	13	35	109	154
	7%fop	7%f	11%f	13%zefg	5%	4%	-	6%	8%f	7%	7%	5%	10%z	12%zop	9%zop	3%	3%	5%	8%z	8%
I. FALLING PROPERTY PRICES MAKING IT DIFFICULT TO SELL ONE PROPERTY IN ORDER TO BUY ANOTHER PROPERTY	46	16	3	4	5	8	-	5	5	5	6	7	13	5	12	10	19	18	28	43
	2%gm	2%	1%	3%	5%g	5%g	-	1%	4%g	4%	3%	5%zl	2%	1%	2%	2%	4%zm	3%	2%	2%
J. THE FEES AND COSTS RELATED TO BUYING A HOUSE E.G. SURVEYOR/LEGAL FEES	276	109	29	19	12	29	9	56	13	15	35	22	125	69	88	59	59	86	190	266
	14%	15%	13%	14%	11%	17%	14%	13%	11%	12%	18%	16%	16%	13%	15%	14%	13%	14%	14%	13%
K. THE LEVEL OF STAMP DUTY	132	66	7	11	4	5	2	36	1	6	13	3	81	55	34	23	21	39	93	129
	7%bhp	9%zbh	3%	9%h	4%	3%	3%	8%bh	1%	4%	6%	2%	10%zik	10%znop	6%	5%	5%	6%	7%	6%
OTHER	67	20	*	3	3	14	1	19	6	4	5	-	13	8	17	19	23	31	36	56
	3%bklmr	3%	*	3%	3%	8%zab	1%	4%b	5%b	3%k	2%	-	2%	1%	3%	5%m	5%m	5%r	3%	3%
NONE OF THESE	*	-	-	-	-	*	-	-	-	-	-	-	*	-	*	-	-	-	*	1
	*	-	-	-	-	*	-	-	-	-	-	-	*	-	*	-	-	-	*	*
DON'T KNOW	30	1	3	1	3	6	3	7	6	1	4	1	*	2	13	4	11	6	24	32
	2%alm	*	1%a	1%	2%a	3%a	5%a	2%a	5%zag	1%	2%l	1%	*	*	2%m	1%	2%m	1%	2%	2%

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h - z/i/j/k/l - z/m/n/o/p - z/q/r
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 39
Q.YR05
NOW THINKING ABOUT THE CURRENT SITUATION, WHICH 2 OR 3 OF THESE, IF ANY, DO YOU THINK ARE THE MAIN BARRIERS TO PEOPLE IN GENERAL BEING ABLE TO BUY A PROPERTY?
BASE: ALL ADULTS AGED 16+ ASKED

		GOVERNMENT OFFICE REGION														
	TOTAL (z)	EAST MIDLANDS (a)	EASTERN (b)	LONDON (c)	NORTH EAST (d)	NORTH WEST (e)	SCOTLAND (f)	SOUTH EAST (g)	SOUTH WEST (h)	WALES (i)	WEST MIDLANDS (j)	YORKS AND HUMBR (k)	SOUTH ENGLAND (l)	NORTH ENGLAND (m)	MIDLANDS (n)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	115	205	278	96	260	183	185	183	91	198	199	368	555	313	1993
WEIGHTED BASE	**1993**	148*	192	256	87*	228	174	279	176	99*	178	175	455	490	326	1993
	100%	*7%**	*10%*	*13%*	*4%**	*11%*	*9%*	*14%*	*9%*	*5%**	*9%*	*9%*	*23%*	*25%*	*16%*	*100%*
A. JOB SECURITY/THE POSSIBILITY OF PEOPLE LOSING THEIR JOBS	**843**	85	78	72	44	101	103	76	76	38	71	97	153	243	156	890
	42%cgl	57%zbceghijln	41%cg	*28%*	51%cgl	44%cgl	59%zbceghijln	*27%*	43%cgl	*39%*	40%cg	55%zbcghijl	34%g	49%zcegjl	48%cgjl	*45%*
B. HOUSEHOLD FINANCES	**683**	51	68	86	33	100	41	91	62	22	68	61	153	194	119	714
	34%fi	*34%*	35%fi	*34%*	38%fi	44%zcfgil	*24%*	*32%*	36%fi	*22%*	38%fi	*35%*	*34%*	40%zfi	36%fi	*36%*
C. CONCERNS ABOUT RISES IN INTEREST RATES	**334**	29	33	35	13	58	31	26	33	9	26	40	60	111	55	331
	17%g	20%g	17%g	*14%*	*15%*	25%zcgijln	18%g	*9%*	19%gl	*9%*	*15%*	23%cgil	13%g	23%zcgijl	17%g	*17%*
D. RISING PROPERTY PRICES/PRICES BEING TOO HIGH	**735**	33	79	107	30	91	42	143	56	28	65	63	199	183	98	703
	37%afn	*22%*	41%afn	42%afin	*34%*	40%afn	*24%*	51%zadefhijklmn	*32%*	*28%*	37%afn	36%a	44%zafhin	37%af	30%a	*35%*
E. BEING ABLE TO RAISE ENOUGH DEPOSIT	**1253**	108	108	141	57	127	122	206	117	43	105	119	324	303	213	1203
	63%cei	73%zbceijm	*57%*	*55%*	66%i	*56%*	70%bcei	74%zbceijm	67%cei	*43%*	59%i	68%cei	71%zbceijm	62%ei	65%ceij	*60%*
F. THE GENERAL AVAILABILITY OF MORTGAGES	**249**	29	21	36	9	25	22	34	16	15	17	26	49	59	46	248
	12%	20%zehjl	*11%*	*14%*	*10%*	*11%*	*13%*	*12%*	*9%*	*15%*	*10%*	*15%*	*11%*	*12%*	14%j	*12%*
G. SHORTAGE OF PROPERTY FOR SALE WHERE PEOPLE WANT TO LIVE	**179**	8	27	27	11	10	19	23	19	8	15	13	41	35	23	184
	9%e	*5%*	14%zaemn	10%e	13%em	*5%*	11%e	*8%*	11%e	*8%*	*9%*	*8%*	*9%*	7%e	*7%*	*9%*
H. SHORTAGE OF THE RIGHT TYPE OF PROPERTY PEOPLE WANT TO BUY	**144**	6	16	21	6	6	6	21	22	4	17	20	42	32	23	154
	7%e	*4%*	8%e	8%e	*7%*	*3%*	*3%*	7%e	12%zaefm	*4%*	10%efn	12%aefm	9%ef	7%e	7%e	*8%*
I. FALLING PROPERTY PRICES MAKING IT DIFFICULT TO SELL ONE PROPERTY IN ORDER TO BUY ANOTHER PROPERTY	**46**	3	8	7	4	1	2	6	8	2	4	1	15	5	7	43
	2%em	*2%*	4%ekm	*3%*	4%ekm	*	*1%*	*2%*	5%ekm	*2%*	*2%*	*	3%e	*1%*	*2%*	*2%*
J. THE FEES AND COSTS RELATED TO BUYING A HOUSE E.G. SURVEYOR/LEGAL FEES	**276**	24	29	35	14	28	28	35	27	5	28	22	62	64	52	266
	14%i	16%i	15%i	*14%*	15%i	*12%*	16%i	*12%*	15%i	*5%*	16%i	*13%*	*14%*	*13%*	16%i	*13%*
K. THE LEVEL OF STAMP DUTY	**132**	14	11	27	3	3	10	31	16	1	10	7	47	12	24	129
	7%em	9%eim	6%e	10%zdeikm	*3%*	*1%*	6%e	11%zdeikm	9%eim	*1%*	6%e	*4%*	10%zdeikm	3%e	7%em	*6%*
OTHER	**67**	-	5	13	1	3	4	3	5	29	-	4	8	8	-	56
	3%jmn	-	2%n	5%aegjlmn	*1%*	*1%*	2%n	*1%*	3%jn	29%zabcdefghjklmn	-	2%n	2%n	2%n	-	*3%*
NONE OF THESE	*	-	-	*	-	-	-	-	-	-	-	-	-	-	-	1
	*	-	-	*	-	-	-	-	-	-	-	-	-	-	-	*
DON'T KNOW	**30**	-	3	5	1	6	1	2	2	2	6	2	4	9	6	32
	2%	-	*1%*	*2%*	*1%*	*3%*	*1%*	*1%*	*1%*	*2%*	3%n	*1%*	*1%*	*2%*	*2%*	*2%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h/i/j/k/l/m/n
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 40
Q.YR05
NOW THINKING ABOUT THE CURRENT SITUATION, WHICH 2 OR 3 OF THESE, IF ANY, DO YOU THINK ARE THE MAIN BARRIERS TO PEOPLE IN GENERAL BEING ABLE TO BUY A PROPERTY?
BASE: ALL ADULTS AGED 16+ ASKED

		TENURE LIFESTAGE							AREA				
	TOTAL (z)	ANY (A TO G) (a)	FTB (B) (b)	OWNER-OCCUPIER UP-SIZER (C) (c)	PRS UP-SIZER (C) (d)	OWNER-OCCUPIER DOWN-SIZER (D) (e)	PRS DOWN-SIZER (D) (f)	ANY ACTIVE (g)	RURAL (h)	SUBURBAN (i)	URBAN (j)	METROP -OLITAN (k)	UNWTD TOTAL
UNWEIGHTED BASE	1993	415	40	34	14	37	12	170	445	484	660	404	1993
WEIGHTED BASE	1993 100%	475 24%	42* 2%*	36** 2%**	14** 1%**	36** 2%**	11** 1%**	168 8%	457 23%	503 25%	663 33%	371 19%	1993 100%
A. JOB SECURITY/THE POSSIBILITY OF PEOPLE LOSING THEIR JOBS	843 42%jk	193 41%	17 39%	7 21%	6 44%	11 30%	8 75%	64 38%	211 46%jk	246 49%zjk	252 38%	134 36%	890 45%
B. HOUSEHOLD FINANCES	683 34%	159 34%	16 38%	6 17%	7 54%	15 42%	2 20%	58 34%	145 32%	172 34%	224 34%	141 38%	714 36%
C. CONCERNS ABOUT RISES IN INTEREST RATES	334 17%	88 19%	5 12%	5 14%	4 27%	8 21%	6 57%	34 20%	89 19%	83 16%	106 16%	57 15%	331 17%
D. RISING PROPERTY PRICES/PRICES BEING TOO HIGH	735 37%h	206 43%z	20 48%	20 54%	5 40%	15 40%	2 22%	76 45%z	140 31%	186 37%	256 39%h	153 41%h	703 35%
E. BEING ABLE TO RAISE ENOUGH DEPOSIT	1253 63%ak	270 57%	28 67%	18 51%	7 53%	19 54%	6 58%	100 59%	321 70%zjk	326 65%k	407 61%k	199 54%	1203 60%
F. THE GENERAL AVAILABILITY OF MORTGAGES	249 12%	60 13%	8 20%	5 14%	3 22%	2 6%	- -	22 13%	60 13%	58 12%	79 12%	51 14%	248 12%
G. SHORTAGE OF PROPERTY FOR SALE WHERE PEOPLE WANT TO LIVE	179 9%	45 9%	5 12%	7 20%	- -	3 9%	2 15%	19 11%	43 9%	34 7%	70 11%	32 9%	184 9%
H. SHORTAGE OF THE RIGHT TYPE OF PROPERTY PEOPLE WANT TO BUY	144 7%	36 8%	2 6%	6 16%	3 19%	8 22%	1 7%	20 12%a	33 7%	34 7%	49 7%	29 8%	154 8%
I. FALLING PROPERTY PRICES MAKING IT DIFFICULT TO SELL ONE PROPERTY IN ORDER TO BUY ANOTHER PROPERTY	46 2%	12 2%	* 1%	2 5%	1 5%	- -	- -	4 2%	13 3%	10 2%	13 2%	11 3%	43 2%
J. THE FEES AND COSTS RELATED TO BUYING A HOUSE E.G. SURVEYOR/LEGAL FEES	276 14%k	65 14%g	5 12%	4 11%	- -	4 11%	1 6%	15 9%	65 14%k	83 16%k	100 15%k	28 8%	266 13%
K. THE LEVEL OF STAMP DUTY	132 7%	28 6%	2 4%	5 14%	1 10%	3 9%	- -	17 10%a	34 7%	37 7%	39 6%	22 6%	129 6%
OTHER	67 3%i	18 4%g	- -	- -	- -	- -	- -	1 1%	21 5%i	7 1%	28 4%i	11 3%	56 3%
NONE OF THESE	* *	* *	- -	- -	- -	- -	- -	- -	- -	- -	- -	* *	1 *
DON'T KNOW	30 2%	7 1%	- -	- -	- -	- -	- -	- -	5 1%	5 1%	5 1%	15 4%zhij	32 2%

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g - z/h/i/j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 41
Q.YR05
NOW THINKING ABOUT THE CURRENT SITUATION, WHICH 2 OR 3 OF THESE, IF ANY, DO YOU THINK ARE THE MAIN BARRIERS TO PEOPLE IN GENERAL BEING ABLE TO BUY A PROPERTY?
BASE: ALL ADULTS AGED 16+ ASKED

		NEXT 12 MONTHS				AVERAGE PRICE			CONCERNED - RATE RISE		MORTGAGE TYPE		
	TOTAL (z)	GOOD TIME BUY (a)	GOOD TIME SELL (b)	BAD TIME BUY (c)	BAD TIME SELL (d)	HIGHER (e)	SAME (f)	LOWER (g)	CONCERNED (h)	NOT CONCERNED (i)	FIXED (j)	VARIABLE /TRACKER (k)	UNWTD TOTAL
UNWEIGHTED BASE	1993	975	912	692	739	983	509	352	151	365	284	123	1993
WEIGHTED BASE	1993	972	938	693	714	998	511	340	233	562	422	190*	1993
	100%	49%	47%	35%	36%	50%	26%	17%	12%	28%	21%	10%*	100%
A. JOB SECURITY/THE POSSIBILITY OF PEOPLE LOSING THEIR JOBS	843	441	398	284	323	442	224	140	97	228	159	77	890
	42%	45%z	42%	41%	45%c	44%	44%	41%	42%	41%	38%	40%	45%
B. HOUSEHOLD FINANCES	683	335	314	230	246	348	168	121	77	179	137	56	714
	34%	34%	33%	33%	34%	35%	33%	36%	33%	32%	33%	29%	36%
C. CONCERNS ABOUT RISES IN INTEREST RATES	334	169	147	131	146	166	94	62	56	101	91	26	331
	17%	17%	16%	19%	20%zb	17%	18%	18%	24%z	18%	22%z	14%	17%
D. RISING PROPERTY PRICES/PRICES BEING TOO HIGH	735	311	342	293	254	432	141	108	99	232	167	83	703
	37%af	32%	36%a	42%zabd	36%	43%zfg	28%	32%	42%	41%	39%	44%	35%
E. BEING ABLE TO RAISE ENOUGH DEPOSIT	1253	664	635	413	427	646	324	215	152	390	310	133	1203
	63%	68%zcd	68%zcd	60%	60%	65%	63%	63%	65%	69%z	74%z	70%	60%
F. THE GENERAL AVAILABILITY OF MORTGAGES	249	131	122	80	89	124	68	49	33	70	46	36	248
	12%	14%	13%	11%	12%	12%	13%	14%	14%	12%	11%	19%	12%
G. SHORTAGE OF PROPERTY FOR SALE WHERE PEOPLE WANT TO LIVE	179	94	87	69	73	100	43	25	12	54	29	25	184
	9%	10%	9%	10%	10%	10%	8%	7%	5%	10%	7%	13%	9%
H. SHORTAGE OF THE RIGHT TYPE OF PROPERTY PEOPLE WANT TO BUY	144	79	82	43	40	73	49	18	13	51	32	18	154
	7%d	8%d	9%d	6%	6%	7%	10%zg	5%	6%	9%	8%	10%	8%
I. FALLING PROPERTY PRICES MAKING IT DIFFICULT TO SELL ONE PROPERTY IN ORDER TO BUY ANOTHER PROPERTY	46	20	15	24	27	22	10	14	2	19	17	4	43
	2%	2%	2%	3%zb	4%zab	2%	2%	4%z	1%	3%	4%	2%	2%
J. THE FEES AND COSTS RELATED TO BUYING A HOUSE E.G. SURVEYOR/LEGAL FEES	276	154	133	90	110	133	82	49	37	85	57	36	266
	14%	16%z	14%	13%	15%	13%	16%	14%	16%	15%	14%	19%	13%
K. THE LEVEL OF STAMP DUTY	132	71	63	42	51	64	30	34	26	43	49	16	129
	7%	7%	7%	6%	7%	6%	6%	10%z	11%z	8%	12%z	8%	6%
OTHER	67	26	33	33	26	23	29	6	*	17	4	1	56
	3%ehj	3%	3%	5%z	4%	2%	6%zeg	2%	*	3%	1%	1%	3%
NONE OF THESE	*	-	*	*	-	-	-	*	-	-	-	-	1
	*	-	*	*	-	-	-	*	-	-	-	-	*
DON'T KNOW	30	3	4	1	1	3	-	1	-	3	-	-	32
	2%abcdef	*	*	*	*	*	-	*	-	*	-	-	2%

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d - z/e/f/g - z/h/i - z/j/k
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 42
Q.YR07N
THINKING ABOUT THE NEXT 12 MONTHS, TO WHAT EXTENT, IF AT ALL, ARE YOU CONCERNED ABOUT ANY RISE IN INTEREST RATES AFFECTING YOUR MORTGAGE PAYMENTS?
BASE: ALL ADULTS WITHIN A MORTGAGED HOUSEHOLD

		SEX		AGE									TENURE								
	TOTAL (z)	MALE (a)	FEMALE (b)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	16-34 (i)	35-54 (j)	18+ (k)	OWNED OUTRIGHT (l)	BOUGHT ON A MORTGAGE (m)	RENTED FROM LOCAL AUTHORITY/ BELONGS TO A HOUSING ASSOCIATION (n)	RENTED FROM PRIVATE LANDLORD (o)	OTHER (p)	OWNER/ OCCUPIER (q)	RENTERS (r)	UNWTD TOTAL
UNWEIGHTED BASE	**527**	261	266	60	95	128	145	80	19	155	273	514	-	527	-	-	-	527	-	527
WEIGHTED BASE	**817** ***100%***	426 *52%*	391 *48%*	124* *15%**	154* *19%**	213 *26%*	195 *24%*	100* *12%**	30** *4%***	278 *34%*	408 *50%*	761 *93%*	-** -**	817 *100%*	-** -**	-** -**	-** -**	817 *100%*	-** -**	527 *100%*
VERY CONCERNED	**46** ***6%***	19 *4%*	27 *7%*	2 *1%*	9 *6%*	14 *6%*	16 *8%*	5 *5%*	- -	11 *4%*	29 *7%*	46 *6%*	- -	46 *6%*	- -	- -	- -	46 *6%*	- -	34 *6%*
FAIRLY CONCERNED	**187** 23%g	113 *27%*	74 *19%*	16 *13%*	52 34%zcg ik	60 28%g	47 24%g	10 *10%*	2 *8%*	68 24%cg	107 26%g	179 24%g	- -	187 *23%*	- -	- -	- -	187 *23%*	- -	117 *22%*
NOT VERY CONCERNED	**247** ***30%***	129 *30%*	119 *30%*	27 *22%*	53 35%i	61 *29%*	60 *31%*	33 *33%*	13 *44%*	81 *29%*	121 *30%*	235 *31%*	- -	247 *30%*	- -	- -	- -	247 *30%*	- -	163 *31%*
NOT AT ALL CONCERNED	**315** 39%d	159 *37%*	156 *40%*	65 52%di	37 *24%*	75 *35%*	73 38%d	51 50%zde jk	15 *49%*	102 37%d	148 36%d	288 38%d	- -	315 *39%*	- -	- -	- -	315 *39%*	- -	202 *38%*
DON'T KNOW	**22** 3%j	7 *2%*	15 *4%*	14 11%zdef gjk	3 *2%*	4 *2%*	- -	1 *1%*	- -	17 6%zdfj k	4 *1%*	13 *2%*	- -	22 *3%*	- -	- -	- -	22 *3%*	- -	11 *2%*
CONCERNED [NET]	**233** 29%cg	132 *31%*	101 *26%*	18 *14%*	61 40%zcg ik	74 35%cg	62 32%cg	16 *16%*	2 *8%*	79 28%c	136 33%zcg	225 30%cg	- -	233 *29%*	- -	- -	- -	233 *29%*	- -	151 *29%*
NOT CONCERNED [NET]	**562** 69%d	288 *67%*	275 *70%*	92 *74%*	90 *58%*	135 *64%*	133 *68%*	84 83%zde fijk	28 *92%*	182 66%d	269 *66%*	523 69%d	- -	562 *69%*	- -	- -	- -	562 *69%*	- -	365 *69%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g/h/i/j/k - z/l/m/n/o/p/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 43
Q.YR07N
THINKING ABOUT THE NEXT 12 MONTHS, TO WHAT EXTENT, IF AT ALL, ARE YOU CONCERNED ABOUT ANY RISE IN INTEREST RATES AFFECTING YOUR MORTGAGE PAYMENTS?
BASE: ALL ADULTS WITHIN A MORTGAGED HOUSEHOLD

		OCCUPATION								INCOME				SOCIAL GRADE				CHILDREN IN HOUSEHOLD		
	TOTAL (z)	FULL-TIME (a)	PART-TIME (b)	SELF-EMPLOYED (c)	NOT WORKING - HOUSEWIFE (d)	STILL IN EDUCATION (e)	UNEMPLOYED (f)	RETIRED (g)	OTHER (h)	UP TO £9,499 (i)	£9,500 - £17,499 (j)	£17,500 - £24,999 (k)	£25,000 PLUS (l)	AB (m)	C1 (n)	C2 (o)	DE (p)	YES (q)	NO (r)	UNWTD TOTAL
UNWEIGHTED BASE	**527**	307	78	48	25	27	8	24	10	7	17	22	327	188	198	87	54	235	292	527
WEIGHTED BASE	**817**	453	113*	73*	46**	66**	14**	36**	16**	8**	24**	34**	484	280	268	173*	96*	368	449	527
	100%	*55%*	*14%**	*9%**	*6%***	*8%***	*2%***	*4%***	*2%***	*1%***	*3%***	*4%***	*59%*	*34%*	*33%*	*21%**	*12%**	*45%*	*55%*	*100%*
VERY CONCERNED	**46**	25	6	3	3	2	2	-	4	1	2	-	25	21	10	13	2	27	18	34
	6%	*6%*	*6%*	*4%*	*7%*	*2%*	*16%*	-	*27%*	*12%*	*10%*	-	*5%*	*7%*	*4%*	*8%*	*2%*	*7%*	*4%*	*6%*
FAIRLY CONCERNED	**187**	126	16	18	3	11	3	5	5	-	8	2	108	73	57	42	16	110	77	117
	23%r	28%zb	*14%*	*24%*	*6%*	*17%*	*21%*	*14%*	*30%*	-	*31%*	*7%*	*22%*	*26%*	*21%*	*24%*	*16%*	30%zr	*17%*	*22%*
NOT VERY CONCERNED	**247**	153	24	25	19	6	4	11	5	6	3	11	162	75	83	53	36	100	147	163
	30%	34%z	*22%*	*34%*	*40%*	*9%*	*31%*	*31%*	*31%*	*67%*	*12%*	*33%*	33%z	*27%*	*31%*	*31%*	*38%*	*27%*	*33%*	*31%*
NOT AT ALL CONCERNED	**315**	142	63	27	21	36	4	19	2	2	10	20	188	109	106	64	37	120	195	202
	39%aq	*31%*	56%za	*37%*	*46%*	*55%*	*31%*	*52%*	*12%*	*22%*	*41%*	*60%*	*39%*	*39%*	*39%*	*37%*	*38%*	*33%*	43%zq	*38%*
DON'T KNOW	**22**	6	3	-	1	11	-	1	-	-	1	-	1	3	12	1	6	10	12	11
	3%al	*1%*	*3%*	-	*1%*	*16%*	-	*3%*	-	-	*6%*	-	*	*1%*	5%m	*1%*	6%m	*3%*	*3%*	*2%*
CONCERNED [NET]	**233**	151	22	21	6	13	5	5	9	1	10	2	133	94	67	55	18	138	95	151
	29%r	33%zb	*20%*	*29%*	*13%*	*20%*	*38%*	*14%*	*57%*	*12%*	*41%*	*7%*	*27%*	*33%*	*25%*	*32%*	*18%*	37%zr	*21%*	*29%*
NOT CONCERNED [NET]	**562**	295	87	52	40	43	9	30	7	7	13	32	350	184	189	117	72	220	342	365
	69%aq	*65%*	*77%*	*71%*	*86%*	*64%*	*62%*	*83%*	*43%*	*88%*	*53%*	*93%*	72%z	*66%*	*70%*	*68%*	*76%*	*60%*	76%zq	*69%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h - z/i/j/k/l - z/m/n/o/p - z/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 44
Q.YR07N
THINKING ABOUT THE NEXT 12 MONTHS, TO WHAT EXTENT, IF AT ALL, ARE YOU CONCERNED ABOUT ANY RISE IN INTEREST RATES AFFECTING YOUR MORTGAGE PAYMENTS?
BASE: ALL ADULTS WITHIN A MORTGAGED HOUSEHOLD

		GOVERNMENT OFFICE REGION														
	TOTAL (z)	EAST MIDLANDS (a)	EASTERN (b)	LONDON (c)	NORTH EAST (d)	NORTH WEST (e)	SCOTLAND (f)	SOUTH EAST (g)	SOUTH WEST (h)	WALES (i)	WEST MIDLANDS (j)	YORKS AND HUMBR (k)	SOUTH ENGLAND (l)	NORTH ENGLAND (m)	MIDLANDS (n)	UNWTD TOTAL
UNWEIGHTED BASE	527	42	57	73	27	59	48	55	41	15	50	60	96	146	92	527
WEIGHTED BASE	817	77*	78*	99*	35**	85*	73*	118*	66*	29**	69*	87*	185*	207	147*	527
	100%	9%*	10%*	12%*	4%**	10%*	9%*	14%*	8%*	3%**	8%*	11%*	23%*	25%	18%*	100%
VERY CONCERNED	46	4	9	4	1	8	2	12	-	-	-	6	12	15	4	34
	6%	5%	12%hjn	4%	3%	9%j	3%	10%j	-	-	-	6%	7%	7%	3%	6%
FAIRLY CONCERNED	187	29	9	33	5	16	18	25	11	3	14	24	36	46	43	117
	23%b	37%zbl	11%	33%b	15%	19%	25%	22%	17%	11%	20%	28%	20%	22%	29%bj	22%
NOT VERY CONCERNED	247	26	25	30	13	14	23	37	18	6	24	32	55	59	50	163
	30%e	34%	32%	30%	37%	17%	31%	31%	27%	20%	35%e	37%e	30%	29%e	34%e	31%
NOT AT ALL CONCERNED	315	19	35	27	16	45	31	40	35	14	30	25	75	86	48	202
	39%	24%	45%	28%	45%	52%zackmn	42%	34%	53%ackln	47%	43%n	29%	40%	41%k	33%	38%
DON'T KNOW	22	-	1	4	-	2	-	4	3	6	2	-	6	2	2	11
	3%	-	1%	5%	-	2%	-	3%	4%	22%	3%	-	3%	1%	1%	2%
CONCERNED [NET]	233	33	18	37	6	24	20	38	11	3	14	30	49	60	46	151
	29%	42%hj	23%	38%h	18%	29%	27%	32%	17%	11%	20%	34%	26%	29%	32%j	29%
NOT CONCERNED [NET]	562	45	59	57	29	59	53	77	53	19	54	57	130	145	98	365
	69%	58%	76%c	58%	82%	69%	73%	65%	80%ac	67%	77%cn	66%	70%	70%	67%	69%

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h/i/j/k/l/m/n
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 45
Q.YR07N
THINKING ABOUT THE NEXT 12 MONTHS, TO WHAT EXTENT, IF AT ALL, ARE YOU CONCERNED ABOUT ANY RISE IN INTEREST RATES AFFECTING YOUR MORTGAGE PAYMENTS?
BASE: ALL ADULTS WITHIN A MORTGAGED HOUSEHOLD

		TENURE LIFESTAGE							AREA				
	TOTAL (z)	ANY (A TO G) (a)	FTB (B) (b)	OWNER-OCCUPIER UP-SIZER (C) (c)	PRS UP-SIZER (C) (d)	OWNER-OCCUPIER DOWN-SIZER (D) (e)	PRS DOWN-SIZER (D) (f)	ANY ACTIVE (g)	RURAL (h)	SUBURBAN (i)	URBAN (j)	METROP -OLITAN (k)	UNWTD TOTAL
UNWEIGHTED BASE	**527**	112	6	20	-	14	-	49	109	135	189	94	527
WEIGHTED BASE	**817**	205*	9**	28**	-**	23**	-**	72*	190*	212	281	134*	527
	100%	*25%**	*1%***	*3%***	-**	*3%***	-**	*9%**	*23%**	*26%*	*34%*	*16%**	*100%*
VERY CONCERNED	**46**	10	2	1	-	2	-	6	9	11	16	9	34
	6%	*5%*	*18%*	*2%*	-	*8%*	-	*8%*	*5%*	*5%*	*6%*	*7%*	*6%*
FAIRLY CONCERNED	**187**	40	5	13	-	-	-	20	44	38	67	38	117
	23%	*20%*	*60%*	*46%*	-	-	-	*28%*	*23%*	*18%*	*24%*	*28%*	*22%*
NOT VERY CONCERNED	**247**	64	*	10	-	14	-	28	44	85	91	27	163
	30%k	*31%*	*6%*	*34%*	-	*63%*	-	*39%*	*23%*	40%zhk	*32%*	*20%*	*31%*
NOT AT ALL CONCERNED	**315**	74	-	5	-	7	-	17	82	74	105	53	202
	39%g	36%g	-	*17%*	-	*29%*	-	*23%*	*43%*	*35%*	*37%*	*40%*	*38%*
DON'T KNOW	**22**	17	1	-	-	-	-	1	10	3	2	7	11
	3%j	8%zg	*16%*	-	-	-	-	*2%*	5%j	*1%*	*1%*	5%j	*2%*
CONCERNED [NET]	**233**	51	7	14	-	2	-	26	54	50	83	47	151
	29%	*25%*	*78%*	*48%*	-	*8%*	-	36%a	*28%*	*23%*	*29%*	*35%*	*29%*
NOT CONCERNED [NET]	**562**	137	*	15	-	21	-	45	127	159	196	80	365
	69%	*67%*	*6%*	*52%*	-	*92%*	-	*62%*	*67%*	75%k	*70%*	*60%*	*69%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g - z/h/i/j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 46
Q.YR07N
THINKING ABOUT THE NEXT 12 MONTHS, TO WHAT EXTENT, IF AT ALL, ARE YOU CONCERNED ABOUT ANY RISE IN INTEREST RATES AFFECTING YOUR MORTGAGE PAYMENTS?
BASE: ALL ADULTS WITHIN A MORTGAGED HOUSEHOLD

		NEXT 12 MONTHS				AVERAGE PRICE			CONCERNED - RATE RISE		MORTGAGE TYPE		
	TOTAL (z)	GOOD TIME BUY (a)	GOOD TIME SELL (b)	BAD TIME BUY (c)	BAD TIME SELL (d)	HIGHER (e)	SAME (f)	LOWER (g)	CONCERNED (h)	NOT CONCERNED (i)	FIXED (j)	VARIABLE /TRACKER (k)	UNWTD TOTAL
UNWEIGHTED BASE	**527**	298	277	165	187	259	150	92	151	365	284	123	527
WEIGHTED BASE	**817**	456	448	264	272	417	230	133*	233	562	422	190*	527
	100%	*56%*	*55%*	*32%*	*33%*	*51%*	*28%*	*16%**	*29%*	*69%*	*52%*	*23%**	*100%*
VERY CONCERNED	**46**	22	24	24	21	19	18	8	46	-	26	10	34
	6%i	*5%*	*5%*	*9%*	*8%*	*5%*	*8%*	*6%*	20%zi	-	*6%*	*5%*	*6%*
FAIRLY CONCERNED	**187**	94	80	68	82	84	63	28	187	-	106	42	117
	23%bi	*21%*	*18%*	26%b	30%zab	*20%*	*27%*	*21%*	80%zi	-	*25%*	*22%*	*22%*
NOT VERY CONCERNED	**247**	148	154	64	63	128	65	49	-	247	131	76	163
	30%dh	33%d	34%cd	*24%*	*23%*	*31%*	*28%*	*37%*	-	44%zh	*31%*	40%z	*31%*
NOT AT ALL CONCERNED	**315**	179	178	106	105	176	81	48	-	315	159	61	202
	39%h	*39%*	*40%*	*40%*	*39%*	*42%*	*35%*	*36%*	-	56%zh	*38%*	*32%*	*38%*
DON'T KNOW	**22**	13	11	2	1	10	3	-	-	-	-	-	11
	3%dij	*3%*	*3%*	*1%*	*	*2%*	*1%*	-	-	-	-	-	*2%*
CONCERNED [NET]	**233**	116	104	91	103	103	80	36	233	-	132	52	151
	29%bi	*25%*	*23%*	35%b	38%zab	*25%*	35%e	*27%*	100%zi	-	*31%*	*28%*	*29%*
NOT CONCERNED [NET]	**562**	327	332	170	169	304	146	97	-	562	290	138	365
	69%dh	72%d	74%zcd	*65%*	*62%*	*73%*	*64%*	*73%*	-	100%zh	*69%*	*72%*	*69%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d - z/e/f/g - z/h/i - z/j/k
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 47
Q.YR08N
WHAT IS THE SMALLEST AMOUNT YOUR MONTHLY MORTGAGE REPAYMENTS WOULD HAVE TO INCREASE FOR YOU TO FIND IT DIFFICULT TO AFFORD IT?
I WOULD FIND IT DIFFICULT TO AFFORD MY MONTHLY MORTGAGE PAYMENTS IF THEY WENT UP BY...
BASE: ALL ADULTS WITHIN A MORTGAGED HOUSEHOLD

		SEX		AGE								
	TOTAL (z)	MALE (a)	FEMALE (b)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	16-34 (i)	35-54 (j)	18+ (k)
UNWEIGHTED BASE	**527**	261	266	60	95	128	145	80	19	155	273	514
WEIGHTED BASE	**817** ***100%***	426 *52%*	391 *48%*	124* *15%**	154* *19%**	213 *26%*	195 *24%*	100* *12%**	30** *4%***	278 *34%*	408 *50%*	761 *93%*
£24 OR LESS PER MONTH	**42** ***5%***	18 *4%*	23 *6%*	12 *10%*	5 *3%*	7 *4%*	15 7%k	3 *3%*	- -	17 6%d	22 *5%*	29 *4%*
BETWEEN £25 AND £49 PER MONTH	**50** ***6%***	29 *7%*	21 *5%*	2 *1%*	10 *7%*	8 *4%*	23 12%zceg ijk	2 *2%*	5 *16%*	12 *4%*	31 8%e	50 *7%*
BETWEEN £50 AND £74 PER MONTH	**70** ***9%***	38 *9%*	32 *8%*	5 *4%*	13 *9%*	11 *5%*	19 *10%*	14 14%e	7 *24%*	18 *7%*	30 *7%*	70 *9%*
BETWEEN £75 AND £99 PER MONTH	**69** ***8%***	37 *9%*	32 *8%*	14 *11%*	14 *9%*	20 *9%*	14 *7%*	6 *6%*	- -	28 *10%*	34 *8%*	59 *8%*
BETWEEN £100 AND £124 PER MONTH	**79** 10%i	40 *9%*	38 *10%*	5 *4%*	9 *6%*	32 15%zi	22 *11%*	11 *11%*	- -	14 *5%*	53 13%zik	79 10%i
BETWEEN £125 AND £149 PER MONTH	**54** 7%f	31 *7%*	23 *6%*	3 *2%*	15 10%fi	24 11%zfj	6 *3%*	7 *7%*	- -	18 *6%*	30 7%f	54 7%f
£150 OR MORE PER MONTH	**159** 19%c	76 *18%*	83 *21%*	5 *4%*	35 23%ci	57 27%zci	41 21%c	21 21%c	- -	40 14%c	98 24%zci	159 21%ci
I WOULD HAVE NO DIFFICULTIES	**230** 28%ej	128 *30%*	101 *26%*	47 38%ej	40 *26%*	42 *20%*	50 *25%*	35 35%ej	16 *54%*	86 31%d	92 *23%*	204 27%j
NONE OF THE ABOVE	**16** ***2%***	7 *2%*	9 *2%*	9 7%zjk	2 *1%*	2 *1%*	4 *2%*	- -	- -	11 4%d	5 *1%*	16 *2%*
DON'T KNOW	**50** 6%fgj	22 *5%*	28 *7%*	23 19%zefg jk	11 7%f	9 *4%*	3 *2%*	1 *1%*	2 *6%*	34 12%zdef gjk	12 *3%*	41 5%fj
SOME DIFFICULTIES [NET]	**522** 64%ci	269 *63%*	252 *65%*	45 *36%*	101 66%ci	160 75%zci k	139 71%zci	64 64%c	12 *40%*	146 53%c	299 73%zci k	500 66%ci

	TENURE							
	OWNED OUTRIGHT (l)	BOUGHT ON A MORTGAGE (m)	RENTED FROM LOCAL AUTHORITY/ BELONGS TO A HOUSING ASSOCIATION (n)	RENTED FROM PRIVATE LANDLORD (o)	OTHER (p)	OWNER/ OCCUPIER (q)	RENTERS (r)	UNWTD TOTAL
UNWEIGHTED BASE	-	527	-	-	-	527	-	527
WEIGHTED BASE	-** -**	817 *100%*	-** -**	-** -**	-** -**	817 *100%*	-** -**	527 *100%*
£24 OR LESS PER MONTH	- -	42 *5%*	- -	- -	- -	42 *5%*	- -	24 *5%*
BETWEEN £25 AND £49 PER MONTH	- -	50 *6%*	- -	- -	- -	50 *6%*	- -	33 *6%*
BETWEEN £50 AND £74 PER MONTH	- -	70 *9%*	- -	- -	- -	70 *9%*	- -	49 *9%*
BETWEEN £75 AND £99 PER MONTH	- -	69 *8%*	- -	- -	- -	69 *8%*	- -	43 *8%*
BETWEEN £100 AND £124 PER MONTH	- -	79 *10%*	- -	- -	- -	79 *10%*	- -	53 *10%*
BETWEEN £125 AND £149 PER MONTH	- -	54 *7%*	- -	- -	- -	54 *7%*	- -	33 *6%*
£150 OR MORE PER MONTH	- -	159 *19%*	- -	- -	- -	159 *19%*	- -	107 *20%*
I WOULD HAVE NO DIFFICULTIES	- -	230 *28%*	- -	- -	- -	230 *28%*	- -	144 *27%*
NONE OF THE ABOVE	- -	16 *2%*	- -	- -	- -	16 *2%*	- -	12 *2%*
DON'T KNOW	- -	50 *6%*	- -	- -	- -	50 *6%*	- -	29 *6%*
SOME DIFFICULTIES [NET]	- -	522 *64%*	- -	- -	- -	522 *64%*	- -	342 *65%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g/h/i/j/k - z/l/m/n/o/p/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 48
Q.YR08N
WHAT IS THE SMALLEST AMOUNT YOUR MONTHLY MORTGAGE REPAYMENTS WOULD HAVE TO INCREASE FOR YOU TO FIND IT DIFFICULT TO AFFORD IT?
I WOULD FIND IT DIFFICULT TO AFFORD MY MONTHLY MORTGAGE PAYMENTS IF THEY WENT UP BY...
BASE: ALL ADULTS WITHIN A MORTGAGED HOUSEHOLD

		OCCUPATION								INCOME				SOCIAL GRADE				CHILDREN IN HOUSEHOLD		
	TOTAL (z)	FULL-TIME (a)	PART-TIME (b)	SELF-EMPLOYED (c)	NOT WORKING - HOUSEWIFE (d)	STILL IN EDUCATION (e)	UNEMPLOYED (f)	RETIRED (g)	OTHER (h)	UP TO £9,499 (i)	£9,500 - £17,499 (j)	£17,500 - £24,999 (k)	£25,000 PLUS (l)	AB (m)	C1 (n)	C2 (o)	DE (p)	YES (q)	NO (r)	UNWTD TOTAL
UNWEIGHTED BASE	**527**	307	78	48	25	27	8	24	10	7	17	22	327	188	198	87	54	235	292	527
WEIGHTED BASE	**817**	453	113*	73*	46**	66**	14**	36**	16**	8**	24**	34**	484	280	268	173*	96*	368	449	527
	100%	*55%*	*14%**	*9%**	*6%***	*8%***	*2%***	*4%***	*2%***	*1%***	*3%***	*4%***	*59%*	*34%*	*33%*	*21%**	*12%**	*45%*	*55%*	*100%*
£24 OR LESS PER MONTH	**42**	18	5	1	1	12	1	-	3	1	3	3	17	6	10	18	7	14	28	24
	5%lm	*4%*	*5%*	*1%*	*2%*	*18%*	*7%*	-	*20%*	*12%*	*13%*	*10%*	*4%*	*2%*	*4%*	10%zm	*8%*	*4%*	*6%*	*5%*
BETWEEN £25 AND £49 PER MONTH	**50**	29	1	6	3	-	-	5	5	-	2	-	28	17	9	13	11	22	28	33
	6%	*6%*	*1%*	*9%*	*7%*	-	-	*13%*	*31%*	-	*8%*	-	*6%*	*6%*	*4%*	*8%*	*11%*	*6%*	*6%*	*6%*
BETWEEN £50 AND £74 PER MONTH	**70**	37	16	4	2	3	-	7	-	2	11	3	30	14	24	22	10	26	43	49
	9%lm	*8%*	*14%*	*6%*	*5%*	*5%*	-	*18%*	-	*22%*	*46%*	*9%*	*6%*	*5%*	*9%*	13%m	*10%*	*7%*	*10%*	*9%*
BETWEEN £75 AND £99 PER MONTH	**69**	41	5	4	10	8	-	-	-	-	3	4	39	22	29	10	7	36	33	43
	8%	*9%*	*4%*	*6%*	*21%*	*13%*	-	-	-	-	*11%*	*12%*	*8%*	*8%*	*11%*	*6%*	*8%*	*10%*	*7%*	*8%*
BETWEEN £100 AND £124 PER MONTH	**79**	52	16	5	2	2	1	1	-	1	-	3	60	24	35	16	3	42	37	53
	10%	*11%*	*14%*	*7%*	*3%*	*4%*	*6%*	*4%*	-	*12%*	-	*8%*	12%z	*9%*	*13%*	*9%*	*3%*	*11%*	*8%*	*10%*
BETWEEN £125 AND £149 PER MONTH	**54**	40	5	9	-	-	-	-	-	-	*	2	41	28	15	5	7	38	16	33
	7%r	9%z	*5%*	*13%*	-	-	-	-	-	-	*2%*	*5%*	*8%*	10%z	*6%*	*3%*	*7%*	10%zr	*4%*	*6%*
£150 OR MORE PER MONTH	**159**	106	23	21	2	2	4	2	-	1	-	5	130	74	42	35	8	85	74	107
	19%p	23%z	*20%*	*28%*	*5%*	*3%*	*25%*	*7%*	-	*15%*	-	*16%*	27%z	27%znp	*16%*	*20%*	*8%*	*23%*	*17%*	*20%*
I WOULD HAVE NO DIFFICULTIES	**230**	112	31	22	19	22	-	19	5	3	4	13	126	81	77	40	32	77	152	144
	28%aq	*25%*	*28%*	*30%*	*40%*	*34%*	-	*52%*	*29%*	*33%*	*15%*	*39%*	*26%*	*29%*	*29%*	*23%*	*33%*	*21%*	34%zq	*27%*
NONE OF THE ABOVE	**16**	2	5	-	-	5	2	-	3	1	-	-	3	2	8	4	2	4	12	12
	2%al	*	4%a	-	-	*7%*	*14%*	-	*19%*	*7%*	-	-	*1%*	*1%*	*3%*	*3%*	*2%*	*1%*	*3%*	*2%*
DON'T KNOW	**50**	16	6	-	7	11	7	2	-	-	1	-	10	12	20	9	9	23	26	29
	6%al	*3%*	*5%*	-	*16%*	*17%*	*47%*	*6%*	-	-	*6%*	-	*2%*	*4%*	*7%*	*5%*	*10%*	*6%*	*6%*	*6%*
SOME DIFFICULTIES [NET]	**522**	323	71	51	20	28	5	15	8	5	19	20	345	185	163	121	53	263	259	342
	64%r	71%z	*63%*	*70%*	*44%*	*42%*	*39%*	*42%*	*51%*	*61%*	*79%*	*61%*	71%z	*66%*	*61%*	*70%*	*55%*	71%zr	*58%*	*65%*

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 49
Q.YR08N
WHAT IS THE SMALLEST AMOUNT YOUR MONTHLY MORTGAGE REPAYMENTS WOULD HAVE TO INCREASE FOR YOU TO FIND IT DIFFICULT TO AFFORD IT?
I WOULD FIND IT DIFFICULT TO AFFORD MY MONTHLY MORTGAGE PAYMENTS IF THEY WENT UP BY...
BASE: ALL ADULTS WITHIN A MORTGAGED HOUSEHOLD

		GOVERNMENT OFFICE REGION														
	TOTAL (z)	EAST MIDLANDS (a)	EASTERN (b)	LONDON (c)	NORTH EAST (d)	NORTH WEST (e)	SCOTLAND (f)	SOUTH EAST (g)	SOUTH WEST (h)	WALES (i)	WEST MIDLANDS (j)	YORKS AND HUMBR (k)	SOUTH ENGLAND (l)	NORTH ENGLAND (m)	MIDLANDS (n)	UNWTD TOTAL
UNWEIGHTED BASE	527	42	57	73	27	59	48	55	41	15	50	60	96	146	92	527
WEIGHTED BASE	817 100%	77* 9%*	78* 10%*	99* 12%*	35** 4%**	85* 10%*	73* 9%*	118* 14%*	66* 8%*	29** 3%**	69* 8%*	87* 11%*	185* 23%*	207 25%	147* 18%*	527 100%
£24 OR LESS PER MONTH	42 5%	2 3%	1 1%	3 3%	1 3%	9 11%zbmn	14 19%zabcgh jklmn	4 4%	2 3%	2 6%	1 2%	1 1%	6 3%	12 6%	4 2%	24 5%
BETWEEN £25 AND £49 PER MONTH	50 6%	21 27%zbcefg hjklmn	1 1%	4 4%	6 19%	6 8%	* 1%	5 4%	- -	- -	1 2%	6 6%	5 3%	18 9%	22 15%zbcfhj l	33 6%
BETWEEN £50 AND £74 PER MONTH	70 9%	15 19%zcgklm	6 8%	5 5%	2 5%	10 12%	13 18%zgl	5 4%	4 6%	2 7%	4 6%	4 4%	9 5%	15 7%	19 13%j	49 9%
BETWEEN £75 AND £99 PER MONTH	69 8%e	7 10%	7 9%	20 20%zefghl n	3 8%	1 1%	2 2%	4 4%	3 4%	- -	5 7%	17 19%zefghl m	7 4%	21 10%e	12 8%	43 8%
BETWEEN £100 AND £124 PER MONTH	79 10%c	4 5%	3 4%	2 2%	4 10%	8 10%	6 8%	24 20%zabck m	13 20%zabckm	- -	10 14%c	4 5%	38 20%zabckm	16 8%	13 9%	53 10%
BETWEEN £125 AND £149 PER MONTH	54 7%	2 2%	5 7%	8 8%	- -	2 2%	2 3%	12 10%	8 11%	- -	5 7%	11 12%	20 11%	12 6%	6 4%	33 6%
£150 OR MORE PER MONTH	159 19%	8 11%	22 28%a	18 18%	9 26%	12 14%	15 21%	27 23%	12 18%	5 18%	19 28%an	11 13%	39 21%	32 16%	28 19%	107 20%
I WOULD HAVE NO DIFFICULTIES	230 28%	18 23%	23 29%	30 30%	9 26%	29 34%	18 24%	24 21%	18 28%	11 37%	21 31%	29 34%	43 23%	67 32%	39 26%	144 27%
NONE OF THE ABOVE	16 2%	- -	5 6%zn	- -	1 4%	2 2%	2 3%	2 2%	- -	- -	- -	3 4%	2 1%	7 3%	- -	12 2%
DON'T KNOW	50 6%	1 1%	5 7%	8 8%	- -	5 6%	- -	10 8%	7 10%	9 31%	3 5%	1 1%	17 9%	6 3%	4 3%	29 6%
SOME DIFFICULTIES [NET]	522 64%	59 76%	45 57%	61 61%	25 70%	49 58%	54 73%	81 69%	41 62%	9 32%	45 65%	53 61%	123 66%	127 61%	104 71%	342 65%

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h/i/j/k/l/m/n
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 50
Q.YR08N
WHAT IS THE SMALLEST AMOUNT YOUR MONTHLY MORTGAGE REPAYMENTS WOULD HAVE TO INCREASE FOR YOU TO FIND IT DIFFICULT TO AFFORD IT?
I WOULD FIND IT DIFFICULT TO AFFORD MY MONTHLY MORTGAGE PAYMENTS IF THEY WENT UP BY...
BASE: ALL ADULTS WITHIN A MORTGAGED HOUSEHOLD

		TENURE LIFESTAGE							AREA				
	TOTAL (z)	ANY (A TO G) (a)	FTB (B) (b)	OWNER-OCCUPIER UP-SIZER (C) (c)	PRS UP-SIZER (C) (d)	OWNER-OCCUPIER DOWN-SIZER (D) (e)	PRS DOWN-SIZER (D) (f)	ANY ACTIVE (g)	RURAL (h)	SUBURBAN (i)	URBAN (j)	METROP -OLITAN (k)	UNWTD TOTAL
UNWEIGHTED BASE	527	112	6	20	-	14	-	49	109	135	189	94	527
WEIGHTED BASE	817 100%	205* 25%*	9** 1%**	28** 3%**	-** -**	23** 3%**	-** -**	72* 9%*	190* 23%*	212 26%	281 34%	134* 16%*	527 100%
£24 OR LESS PER MONTH	42 5%	22 11%z	- -	1 5%	- -	3 13%	- -	5 6%	16 9%	6 3%	13 4%	6 5%	24 5%
BETWEEN £25 AND £49 PER MONTH	50 6%h	4 2%	- -	- -	- -	4 19%	- -	4 6%a	3 2%	21 10%h	18 6%	8 6%	33 6%
BETWEEN £50 AND £74 PER MONTH	70 9%k	9 4%	2 18%	3 10%	- -	1 6%	- -	6 8%	27 14%jk	23 11%	16 6%	4 3%	49 9%
BETWEEN £75 AND £99 PER MONTH	69 8%	22 11%	- -	5 17%	- -	4 17%	- -	9 12%	7 4%	24 12%	29 10%	8 6%	43 8%
BETWEEN £100 AND £124 PER MONTH	79 10%	13 6%	- -	3 12%	- -	1 6%	- -	8 12%	19 10%	16 7%	33 12%	11 9%	53 10%
BETWEEN £125 AND £149 PER MONTH	54 7%	12 6%	- -	3 11%	- -	3 14%	- -	9 12%a	22 11%	9 4%	16 6%	8 6%	33 6%
£150 OR MORE PER MONTH	159 19%a	22 11%	2 28%	11 37%	- -	1 6%	- -	19 27%a	38 20%	28 13%	55 20%	38 28%zi	107 20%
I WOULD HAVE NO DIFFICULTIES	230 28%g	58 28%g	1 16%	2 8%	- -	4 19%	- -	9 12%	46 24%	67 32%	83 29%	35 26%	144 27%
NONE OF THE ABOVE	16 2%	13 6%z	- -	- -	- -	- -	- -	- -	1 1%	6 3%	4 2%	5 4%	12 2%
DON'T KNOW	50 6%	30 15%zg	3 38%	- -	- -	- -	- -	4 5%	13 7%	11 5%	15 5%	10 8%	29 6%
SOME DIFFICULTIES [NET]	522 64%a	104 51%	4 46%	26 92%	- -	18 81%	- -	60 83%za	131 69%	128 60%	179 64%	84 63%	342 65%

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g - z/h/i/j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 51
Q.YR08N
WHAT IS THE SMALLEST AMOUNT YOUR MONTHLY MORTGAGE REPAYMENTS WOULD HAVE TO INCREASE FOR YOU TO FIND IT DIFFICULT TO AFFORD IT?
I WOULD FIND IT DIFFICULT TO AFFORD MY MONTHLY MORTGAGE PAYMENTS IF THEY WENT UP BY...
BASE: ALL ADULTS WITHIN A MORTGAGED HOUSEHOLD

		NEXT 12 MONTHS				AVERAGE PRICE			CONCERNED - RATE RISE		MORTGAGE TYPE		
	TOTAL (z)	GOOD TIME BUY (a)	GOOD TIME SELL (b)	BAD TIME BUY (c)	BAD TIME SELL (d)	HIGHER (e)	SAME (f)	LOWER (g)	CONCERNED (h)	NOT CONCERNED (i)	FIXED (j)	VARIABLE /TRACKER (k)	UNWTD TOTAL
UNWEIGHTED BASE	**527**	298	277	165	187	259	150	92	151	365	284	123	527
WEIGHTED BASE	**817**	456	448	264	272	417	230	133*	233	562	422	190*	527
	100%	*56%*	*55%*	*32%*	*33%*	*51%*	*28%*	*16%**	*29%*	*69%*	*52%*	*23%**	*100%*
£24 OR LESS PER MONTH	**42**	27	24	13	17	25	11	6	17	25	18	12	24
	5%	*6%*	*5%*	*5%*	*6%*	*6%*	*5%*	*4%*	*7%*	*4%*	*4%*	*6%*	*5%*
BETWEEN £25 AND £49 PER MONTH	**50**	24	21	16	19	20	19	10	29	21	30	19	33
	6%i	*5%*	*5%*	*6%*	*7%*	*5%*	*8%*	*8%*	12%zi	*4%*	*7%*	*10%*	*6%*
BETWEEN £50 AND £74 PER MONTH	**70**	47	34	17	29	27	23	15	35	34	40	16	49
	9%i	*10%*	*8%*	*7%*	*11%*	*6%*	*10%*	*11%*	15%zi	*6%*	*10%*	*8%*	*9%*
BETWEEN £75 AND £99 PER MONTH	**69**	41	43	21	19	36	21	12	26	42	37	26	43
	8%	*9%*	*10%*	*8%*	*7%*	*9%*	*9%*	*9%*	*11%*	*7%*	*9%*	*14%*	*8%*
BETWEEN £100 AND £124 PER MONTH	**79**	38	32	29	36	46	20	7	30	49	59	14	53
	10%	*8%*	*7%*	*11%*	*13%*	*11%*	*8%*	*5%*	*13%*	*9%*	14%z	*7%*	*10%*
BETWEEN £125 AND £149 PER MONTH	**54**	30	30	20	19	27	22	2	23	31	35	16	33
	7%g	*7%*	*7%*	*7%*	*7%*	*6%*	10%g	*2%*	*10%*	*6%*	*8%*	*8%*	*6%*
£150 OR MORE PER MONTH	**159**	101	101	48	51	84	38	33	44	116	117	30	107
	19%	*22%*	*22%*	*18%*	*19%*	*20%*	*16%*	*24%*	*19%*	*21%*	28%zk	*16%*	*20%*
I WOULD HAVE NO DIFFICULTIES	**230**	126	133	81	72	115	69	42	15	213	84	55	144
	28%hj	*28%*	*30%*	*31%*	*26%*	*27%*	*30%*	*32%*	*7%*	38%zh	*20%*	*29%*	*27%*
NONE OF THE ABOVE	**16**	4	8	9	7	11	1	4	8	8	1	1	12
	2%aj	*1%*	*2%*	*4%*	*2%*	*3%*	*1%*	*3%*	*4%*	*1%*	*	*1%*	*2%*
DON'T KNOW	**50**	18	21	9	5	27	6	3	7	23	2	1	29
	6%adfijk	*4%*	*5%*	*3%*	*2%*	*7%*	*3%*	*2%*	*3%*	*4%*	*	*1%*	*6%*
SOME DIFFICULTIES [NET]	**522**	307	285	165	189	264	153	85	203	319	335	132	342
	64%i	*67%*	*64%*	*62%*	*69%*	*63%*	*67%*	*64%*	87%zi	*57%*	79%z	*70%*	*65%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d - z/e/f/g - z/h/i - z/j/k
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

Table 52
Q.YR10N
CAN I JUST CHECK, WHAT TYPE OF INTEREST RATE DEAL CURRENTLY APPLIES TO YOUR MAIN MORTGAGE?
BASE: ALL ADULTS WITHIN A MORTGAGED HOUSEHOLD

		SEX		AGE									TENURE							
	TOTAL (z)	MALE (a)	FEMALE (b)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	16-34 (i)	35-54 (j)	18+ (k)	OWNED OUTRIGHT (l)	BOUGHT ON A MORTGAGE (m)	RENTED FROM LOCAL AUTHORITY/ BELONGS TO A HOUSING ASSOCIATION (n)	RENTED FROM PRIVATE LANDLORD (o)	OTHER (p)	OWNER/ OCCUPIER (q)	RENTERS (r)	UNWTD TOTAL
UNWEIGHTED BASE	**527**	261	266	60	95	128	145	80	19	155	273	514	-	527	-	-	-	527	-	527
WEIGHTED BASE	**817** ***100%***	426 *52%*	391 *48%*	124* *15%**	154* *19%**	213 *26%*	195 *24%*	100* *12%**	30** *4%***	278 *34%*	408 *50%*	761 *93%*	-** -**	817 *100%*	-** -**	-** -**	-** -**	817 *100%*	-** -**	527 *100%*
FIXED FOR LESS THAN 2 YEARS	**72** 9%b	51 12%zb	21 *5%*	5 *4%*	13 *9%*	28 *13%*	17 *9%*	7 *7%*	2 *6%*	19 *7%*	45 *11%*	72 *9%*	- -	72 *9%*	- -	- -	- -	72 *9%*	- -	51 *10%*
FIXED FOR BETWEEN 2 YEARS AND LESS THAN 5 YEARS	**194** 24%c	93 *22%*	101 *26%*	11 *9%*	48 31%cfi	66 31%zcf	37 *19%*	31 31%cf	- -	59 21%c	103 25%cf	190 25%c	- -	194 *24%*	- -	- -	- -	194 *24%*	- -	130 *25%*
FIXED FOR 5 YEARS OR MORE	**156** 19%c	84 *20%*	72 *19%*	3 *3%*	36 23%ci	53 25%ci	45 23%c	14 14%c	5 *17%*	39 14%c	98 24%zci	156 20%ci	- -	156 *19%*	- -	- -	- -	156 *19%*	- -	103 *20%*
LENDER'S STANDARD VARIABLE RATE	**111** 14%d	62 *14%*	49 *13%*	22 18%d	4 *3%*	21 *10%*	34 18%dk	23 22%zde ik	7 *22%*	26 9%d	55 14%d	95 12%d	- -	111 *14%*	- -	- -	- -	111 *14%*	- -	69 *13%*
DISCOUNTED VARIABLE RATE (RELATIVE TO LENDER'S STANDARD VARIABLE RATE, CAN CHANGE AT ANY TIME)	**18** 2%b	15 *3%*	4 *1%*	5 *4%*	1 *1%*	4 *2%*	7 *3%*	2 *2%*	- -	6 *2%*	10 *3%*	14 *2%*	- -	18 *2%*	- -	- -	- -	18 *2%*	- -	11 *2%*
CAPPED VARIABLE RATE (VARIABLE RATE BUT FIXED NOT TO GO ABOVE A SET LEVEL)	**10** ***1%***	2 *	8 *2%*	- -	- -	4 *2%*	4 *2%*	- -	3 *9%*	- -	8 *2%*	10 *1%*	- -	10 *1%*	- -	- -	- -	10 *1%*	- -	5 *1%*
TRACKER (MOVES UP AND DOWN RELATIVE TO BENCHMARK SUCH AS BANK OF ENGLAND'S MINIMUM LENDING RATE)	**50** ***6%***	27 *6%*	24 *6%*	3 *2%*	6 *4%*	11 *5%*	18 *9%*	9 *9%*	3 *9%*	9 *3%*	29 *7%*	50 *7%*	- -	50 *6%*	- -	- -	- -	50 *6%*	- -	38 *7%*
OTHER	**121** 15%egj	60 *14%*	62 *16%*	45 36%zde fgijk	21 *13%*	17 *8%*	22 *11%*	6 *6%*	11 *36%*	66 24%zdef gjk	39 *9%*	103 14%egj	- -	121 *15%*	- -	- -	- -	121 *15%*	- -	70 *13%*
DON'T KNOW	**84** 10%efj	34 *8%*	50 *13%*	30 24%zef gjk	24 15%efj	10 *5%*	11 *6%*	8 *8%*	1 *2%*	54 19%zefj k	21 *5%*	71 9%ej	- -	84 *10%*	- -	- -	- -	84 *10%*	- -	50 *9%*
FIXED [NET]	**422** 52%ci	228 *53%*	194 *50%*	20 *16%*	97 63%zci	147 69%zcf gijk	100 51%c	52 52%c	7 *23%*	117 42%c	246 60%zcf ik	417 55%ci	- -	422 *52%*	- -	- -	- -	422 *52%*	- -	284 *54%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g/h/i/j/k - z/l/m/n/o/p/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 53
Q.YR10N
CAN I JUST CHECK, WHAT TYPE OF INTEREST RATE DEAL CURRENTLY APPLIES TO YOUR MAIN MORTGAGE?
BASE: ALL ADULTS WITHIN A MORTGAGED HOUSEHOLD

		OCCUPATION								INCOME				SOCIAL GRADE				CHILDREN IN HOUSEHOLD		
	TOTAL (z)	FULL-TIME (a)	PART-TIME (b)	SELF-EMPLOYED (c)	NOT WORKING - HOUSEWIFE (d)	STILL IN EDUCATION (e)	UNEMPLOYED (f)	RETIRED (g)	OTHER (h)	UP TO £9,499 (i)	£9,500 - £17,499 (j)	£17,500 - £24,999 (k)	£25,000 PLUS (l)	AB (m)	C1 (n)	C2 (o)	DE (p)	YES (q)	NO (r)	UNWTD TOTAL
UNWEIGHTED BASE	**527**	307	78	48	25	27	8	24	10	7	17	22	327	188	198	87	54	235	292	527
WEIGHTED BASE	**817**	453	113*	73*	46**	66**	14**	36**	16**	8**	24**	34**	484	280	268	173*	96*	368	449	527
	100%	*55%*	*14%**	*9%**	*6%***	*8%***	*2%***	*4%***	*2%***	*1%***	*3%***	*4%***	*59%*	*34%*	*33%*	*21%**	*12%**	*45%*	*55%*	*100%*
FIXED FOR LESS THAN 2 YEARS	**72**	50	7	10	4	1	1	-	-	-	-	6	49	18	35	13	6	44	28	51
	9%r	*11%*	*6%*	*13%*	*8%*	*1%*	*7%*	-	-	-	-	*18%*	*10%*	*7%*	13%zm	*7%*	*6%*	12%zr	*6%*	*10%*
FIXED FOR BETWEEN 2 YEARS AND LESS THAN 5 YEARS	**194**	124	31	19	7	6	2	5	1	-	7	5	132	85	59	37	13	94	100	130
	24%	27%z	*27%*	*25%*	*14%*	*8%*	*16%*	*13%*	*7%*	-	*31%*	*15%*	27%z	30%zp	*22%*	*22%*	*13%*	*26%*	*22%*	*25%*
FIXED FOR 5 YEARS OR MORE	**156**	109	21	14	5	2	-	6	-	1	5	10	115	66	36	38	16	71	85	103
	19%n	24%z	*19%*	*19%*	*10%*	*2%*	-	*16%*	-	*16%*	*20%*	*31%*	24%z	24%n	*13%*	*22%*	*17%*	*19%*	*19%*	*20%*
LENDER'S STANDARD VARIABLE RATE	**111**	56	13	6	5	16	1	10	4	2	2	7	67	35	37	25	14	47	64	69
	14%	*12%*	*12%*	*9%*	*10%*	*24%*	*9%*	*27%*	*24%*	*22%*	*6%*	*19%*	*14%*	*13%*	*14%*	*15%*	*14%*	*13%*	*14%*	*13%*
DISCOUNTED VARIABLE RATE (RELATIVE TO LENDER'S STANDARD VARIABLE RATE, CAN CHANGE AT ANY TIME)	**18**	8	1	3	-	5	-	-	1	1	1	-	11	4	11	-	3	7	11	11
	2%	*2%*	*1%*	*4%*	-	*7%*	-	-	*6%*	*12%*	*6%*	-	*2%*	*2%*	*4%*	-	*3%*	*2%*	*2%*	*2%*
CAPPED VARIABLE RATE (VARIABLE RATE BUT FIXED NOT TO GO ABOVE A SET LEVEL)	**10**	6	-	-	2	-	-	-	3	3	-	-	4	8	-	2	-	6	4	5
	1%	*1%*	-	-	*5%*	-	-	-	*17%*	*33%*	-	-	*1%*	3%zn	-	*1%*	-	*2%*	*1%*	*1%*
TRACKER (MOVES UP AND DOWN RELATIVE TO BENCHMARK SUCH AS BANK OF ENGLAND'S MINIMUM LENDING RATE)	**50**	33	6	9	-	-	-	3	-	-	3	1	40	22	22	5	3	25	25	38
	6%	*7%*	*5%*	*12%*	-	-	-	*8%*	-	-	*13%*	*4%*	8%z	*8%*	*8%*	*3%*	*3%*	*7%*	*6%*	*7%*
OTHER	**121**	40	23	4	16	20	2	12	5	2	4	4	45	19	41	34	28	41	80	70
	15%almq	*9%*	20%ac	*5%*	*33%*	*30%*	*17%*	*33%*	*31%*	*18%*	*16%*	*13%*	*9%*	*7%*	15%m	20%m	29%zmn	*11%*	*18%*	*13%*
DON'T KNOW	**84**	27	11	9	9	18	7	1	2	-	2	-	20	22	28	19	15	32	52	50
	10%al	*6%*	*9%*	*12%*	*19%*	*27%*	*51%*	*3%*	*14%*	-	*8%*	-	*4%*	*8%*	*10%*	*11%*	*15%*	*9%*	*12%*	*9%*
FIXED [NET]	**422**	282	59	42	15	8	3	11	1	1	12	21	296	169	130	88	35	209	213	284
	52%p	62%z	*52%*	*58%*	*33%*	*12%*	*24%*	*29%*	*7%*	*16%*	*50%*	*63%*	61%z	61%znp	*48%*	*51%*	*36%*	57%z	*47%*	*54%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h - z/i/j/k/l - z/m/n/o/p - z/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 54
Q.YR10N
CAN I JUST CHECK, WHAT TYPE OF INTEREST RATE DEAL CURRENTLY APPLIES TO YOUR MAIN MORTGAGE?
BASE: ALL ADULTS WITHIN A MORTGAGED HOUSEHOLD

		GOVERNMENT OFFICE REGION														
	TOTAL (z)	EAST MIDLANDS (a)	EASTERN (b)	LONDON (c)	NORTH EAST (d)	NORTH WEST (e)	SCOTLAND (f)	SOUTH EAST (g)	SOUTH WEST (h)	WALES (i)	WEST MIDLANDS (j)	YORKS AND HUMBR (k)	SOUTH ENGLAND (l)	NORTH ENGLAND (m)	MIDLANDS (n)	UNWTD TOTAL
UNWEIGHTED BASE	527	42	57	73	27	59	48	55	41	15	50	60	96	146	92	527
WEIGHTED BASE	817 100%	77* 9%*	78* 10%*	99* 12%*	35** 4%**	85* 10%*	73* 9%*	118* 14%*	66* 8%*	29** 3%**	69* 8%*	87* 11%*	185* 23%*	207 25%	147* 18%*	527 100%
FIXED FOR LESS THAN 2 YEARS	72 9%	2 2%	9 12%	9 9%	3 9%	10 12%	4 6%	15 13%	3 5%	1 5%	4 6%	11 13%	18 10%	24 12%n	6 4%	51 10%
FIXED FOR BETWEEN 2 YEARS AND LESS THAN 5 YEARS	194 24%c	27 35%c	21 27%c	9 9%	10 29%	17 20%	12 17%	26 22%	14 22%	8 29%	22 32%c	26 30%c	41 22%	53 26%c	50 34%zc	130 25%
FIXED FOR 5 YEARS OR MORE	156 19%em	9 11%	16 20%	17 17%	5 14%	8 9%	23 31%em	26 22%	23 34%zaekm n	3 11%	15 22%	12 14%	49 27%em	25 12%	24 16%	103 20%
LENDER'S STANDARD VARIABLE RATE	111 14%	9 12%	8 10%	19 19%	5 16%	9 10%	18 25%h	17 14%	4 5%	1 4%	6 9%	15 17%	21 11%	29 14%	15 10%	69 13%
DISCOUNTED VARIABLE RATE (RELATIVE TO LENDER'S STANDARD VARIABLE RATE, CAN CHANGE AT ANY TIME)	18 2%	- -	2 2%	7 7%zmn	- -	1 1%	- -	4 4%	4 5%mn	- -	- -	- -	8 4%	1 *	- -	11 2%
CAPPED VARIABLE RATE (VARIABLE RATE BUT FIXED NOT TO GO ABOVE A SET LEVEL)	10 1%	2 3%	2 3%	- -	- -	- -	- -	3 2%	1 2%	- -	2 3%	- -	4 2%	- -	4 3%	5 1%
TRACKER (MOVES UP AND DOWN RELATIVE TO BENCHMARK SUCH AS BANK OF ENGLAND'S MINIMUM LENDING RATE)	50 6%	7 9%	5 7%	8 8%	7 19%	5 6%	1 2%	7 6%	3 5%	- -	7 11%k	* *	10 5%	12 6%k	14 10%	38 7%
OTHER	121 15%gjl	19 24%gjl	7 9%	18 18%gl	3 10%	25 30%zbfghj ln	7 9%	5 5%	6 9%	6 21%	4 5%	21 25%gjl	11 6%	50 24%zbghj l	22 15%j	70 13%
DON'T KNOW	84 10%k	3 4%	8 10%	13 13%k	1 4%	10 11%km	7 10%	15 12%k	8 13%k	9 30%	9 13%k	1 1%	23 13%k	12 6%	12 8%	50 9%
FIXED [NET]	422 52%c	38 48%	46 59%c	35 35%	18 52%	35 41%	39 53%	67 57%c	40 61%c	13 45%	41 59%c	50 57%c	108 58%c	103 50%	79 54%c	284 54%

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h/i/j/k/l/m/n
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 55
Q.YR10N
CAN I JUST CHECK, WHAT TYPE OF INTEREST RATE DEAL CURRENTLY APPLIES TO YOUR MAIN MORTGAGE?
BASE: ALL ADULTS WITHIN A MORTGAGED HOUSEHOLD

		TENURE LIFESTAGE							AREA				
	TOTAL (z)	ANY (A TO G) (a)	FTB (B) (b)	OWNER-OCCUPIER UP-SIZER (C) (c)	PRS UP-SIZER (C) (d)	OWNER-OCCUPIER DOWN-SIZER (D) (e)	PRS DOWN-SIZER (D) (f)	ANY ACTIVE (g)	RURAL (h)	SUBURBAN (i)	URBAN (j)	METROP -OLITAN (k)	UNWTD TOTAL
UNWEIGHTED BASE	527	112	6	20	-	14	-	49	109	135	189	94	527
WEIGHTED BASE	817 100%	205* 25%*	9** 1%**	28** 3%**	-** -**	23** 3%**	-** -**	72* 9%*	190* 23%*	212 26%	281 34%	134* 16%*	527 100%
FIXED FOR LESS THAN 2 YEARS	72 9%	8 4%	- -	2 6%	- -	4 17%	- -	6 8%	12 6%	18 9%	30 11%	13 10%	51 10%
FIXED FOR BETWEEN 2 YEARS AND LESS THAN 5 YEARS	194 24%i	32 16%	- -	9 32%	- -	1 6%	- -	20 27%a	46 24%	34 16%	87 31%zi	27 20%	130 25%
FIXED FOR 5 YEARS OR MORE	156 19%a	19 9%	2 22%	5 18%	- -	5 20%	- -	13 18%a	39 21%	43 21%	49 17%	25 18%	103 20%
LENDER'S STANDARD VARIABLE RATE	111 14%	32 16%	- -	5 17%	- -	3 12%	- -	8 10%	30 16%	38 18%	28 10%	15 11%	69 13%
DISCOUNTED VARIABLE RATE (RELATIVE TO LENDER'S STANDARD VARIABLE RATE, CAN CHANGE AT ANY TIME)	18 2%	7 3%	- -	1 2%	- -	2 8%	- -	2 3%	7 4%	6 3%	4 1%	1 *	11 2%
CAPPED VARIABLE RATE (VARIABLE RATE BUT FIXED NOT TO GO ABOVE A SET LEVEL)	10 1%	3 1%	- -	- -	- -	3 12%	- -	3 4%	2 1%	1 1%	5 2%	2 1%	5 1%
TRACKER (MOVES UP AND DOWN RELATIVE TO BENCHMARK SUCH AS BANK OF ENGLAND'S MINIMUM LENDING RATE)	50 6%	7 3%	* 6%	2 6%	- -	- -	- -	4 6%	10 5%	9 4%	24 8%	8 6%	38 7%
OTHER	121 15%	50 25%zg	2 18%	1 4%	- -	6 25%	- -	8 12%	23 12%	44 21%j	32 12%	22 17%	70 13%
DON'T KNOW	84 10%	46 23%zg	5 54%	4 15%	- -	- -	- -	9 12%	21 11%	18 9%	23 8%	22 16%	50 9%
FIXED [NET]	422 52%a	59 29%	2 22%	16 57%	- -	10 44%	- -	38 53%a	97 51%	95 45%	165 59%zi	65 48%	284 54%

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g - z/h/i/j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 56
Q.YR10N
CAN I JUST CHECK, WHAT TYPE OF INTEREST RATE DEAL CURRENTLY APPLIES TO YOUR MAIN MORTGAGE?
BASE: ALL ADULTS WITHIN A MORTGAGED HOUSEHOLD

		NEXT 12 MONTHS				AVERAGE PRICE			CONCERNED - RATE RISE		MORTGAGE TYPE		
	TOTAL (z)	GOOD TIME BUY (a)	GOOD TIME SELL (b)	BAD TIME BUY (c)	BAD TIME SELL (d)	HIGHER (e)	SAME (f)	LOWER (g)	CONCERNED (h)	NOT CONCERNED (i)	FIXED (j)	VARIABLE /TRACKER (k)	UNWTD TOTAL
UNWEIGHTED BASE	**527**	298	277	165	187	259	150	92	151	365	284	123	527
WEIGHTED BASE	**817**	456	448	264	272	417	230	133*	233	562	422	190*	527
	100%	*56%*	*55%*	*32%*	*33%*	*51%*	*28%*	*16%**	*29%*	*69%*	*52%*	*23%**	*100%*
FIXED FOR LESS THAN 2 YEARS	**72**	38	29	25	33	42	16	8	25	47	72	-	51
	9%k	*8%*	*6%*	*9%*	*12%*	*10%*	*7%*	*6%*	*11%*	*8%*	17%zk	-	*10%*
FIXED FOR BETWEEN 2 YEARS AND LESS THAN 5 YEARS	**194**	110	108	65	68	88	66	34	77	117	194	-	130
	24%ik	*24%*	*24%*	*24%*	*25%*	*21%*	*29%*	*25%*	33%zi	*21%*	46%zk	-	*25%*
FIXED FOR 5 YEARS OR MORE	**156**	102	93	39	47	89	39	24	30	126	156	-	103
	19%hk	*22%*	*21%*	*15%*	*17%*	*21%*	*17%*	*18%*	*13%*	22%zh	37%zk	-	*20%*
LENDER'S STANDARD VARIABLE RATE	**111**	67	62	37	41	50	38	22	30	81	-	111	69
	14%j	*15%*	*14%*	*14%*	*15%*	*12%*	*17%*	*17%*	*13%*	*14%*	-	58%zj	*13%*
DISCOUNTED VARIABLE RATE (RELATIVE TO LENDER'S STANDARD VARIABLE RATE, CAN CHANGE AT ANY TIME)	**18**	7	15	11	4	7	6	5	7	12	-	18	11
	2%j	*2%*	3%a	4%d	*1%*	*2%*	*3%*	*3%*	*3%*	*2%*	-	10%zj	*2%*
CAPPED VARIABLE RATE (VARIABLE RATE BUT FIXED NOT TO GO ABOVE A SET LEVEL)	**10**	2	6	6	1	7	2	1	4	6	-	10	5
	1%	*	*1%*	*2%*	*1%*	*2%*	*1%*	*1%*	*2%*	*1%*	-	5%zj	*1%*
TRACKER (MOVES UP AND DOWN RELATIVE TO BENCHMARK SUCH AS BANK OF ENGLAND'S MINIMUM LENDING RATE)	**50**	26	22	18	22	24	17	9	12	39	-	50	38
	6%j	*6%*	*5%*	*7%*	*8%*	*6%*	*7%*	*7%*	*5%*	*7%*	-	27%zj	*7%*
OTHER	**121**	68	75	45	39	63	33	25	25	97	-	-	70
	15%jk	*15%*	*17%*	*17%*	*14%*	*15%*	*15%*	*18%*	*11%*	*17%*	-	-	*13%*
DON'T KNOW	**84**	36	37	20	17	46	13	5	24	38	-	-	50
	10%dfgijk	*8%*	*8%*	*7%*	*6%*	*11%*	*5%*	*4%*	*10%*	*7%*	-	-	*9%*
FIXED [NET]	**422**	250	231	128	148	219	120	66	132	290	422	-	284
	52%k	*55%*	*52%*	*48%*	*54%*	*52%*	*52%*	*49%*	*57%*	*52%*	100%zk	-	*54%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d - z/e/f/g - z/h/i - z/j/k
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 57
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		SEX		AGE									TENURE								
	TOTAL (z)	MALE (a)	FEMALE (b)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	16-34 (i)	35-54 (j)	18+ (k)	OWNED OUTRIGHT (l)	BOUGHT ON A MORTGAGE (m)	RENTED FROM LOCAL AUTHORITY/ BELONGS TO A HOUSING ASSOCIATION (n)	RENTED FROM PRIVATE LANDLORD (o)	OTHER (p)	OWNER/ OCCUPIER (q)	RENTERS (r)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	977	1016	263	246	273	323	357	531	509	596	1947	759	527	362	301	19	1286	663	1993
WEIGHTED BASE	**1993** *100%*	967 *49%*	1026 *51%*	321 *16%*	309 *16%*	362 *18%*	321 *16%*	288 *14%*	392 *20%*	630 *32%*	683 *34%*	1886 *95%*	498 *25%*	817 *41%*	339 *17%*	291 *15%*	19** *1%***	1315 *66%*	630 *32%*	1993 *100%*
SEX																				
MALE	**967** 49%bh nr	967 100%zb	- -	164 *51%*	154 *50%*	179 *49%*	158 *49%*	141 *49%*	170 *43%*	318 51%h	337 *49%*	915 49%h	236 *47%*	426 52%nr	139 *41%*	139 *48%*	13 *69%*	663 50%lnr	278 *44%*	977 *49%*
FEMALE	**1026** 51%a	- -	1026 100%za	157 *49%*	155 *50%*	183 *51%*	163 *51%*	147 *51%*	222 57%zik	312 *49%*	346 *51%*	971 *51%*	262 53%q	391 *48%*	200 59%zmq	152 *52%*	6 *31%*	653 *50%*	351 56%zmq	1016 *51%*
AGE																				
16-24	**321** 16%def ghjlq	164 *17%*	157 *15%*	321 100%zdef ghijk	- -	- -	- -	- -	- -	321 51%zdef ghjk	- -	228 12%defghj	32 *6%*	124 15%lq	57 17%lq	90 31%zlmnq r	6 *33%*	156 12%l	147 23%zlm nq	263 *13%*
25-34	**309** 16%cef ghjlq	154 *16%*	155 *15%*	- -	309 100%zcef ghijk	- -	- -	- -	- -	309 49%zcef ghjk	- -	309 16%cefghj	18 *4%*	154 19%zlq	50 15%l	82 28%zlmnq r	3 *17%*	172 13%l	133 21%zln q	246 *12%*
35-44	**362** 18%cdf ghil	179 *19%*	183 *18%*	- -	- -	362 100%zcdf ghijk	- -	- -	- -	- -	362 53%zcd fghik	360 19%cdfghi	15 *3%*	213 26%zloqr	72 21%l	50 17%l	3 *18%*	228 17%l	122 19%l	273 *14%*
45-54	**321** 16%cde ghilor	158 *16%*	163 *16%*	- -	- -	- -	321 100%zcde ghijk	- -	- -	- -	321 47%zcd eghik	319 17%cdeghi	45 *9%*	195 24%zlnoqr	45 *13%*	32 *11%*	2 *10%*	241 18%zlnor	76 *12%*	323 *16%*
55-64	**288** 14%cde fhijor	141 *15%*	147 *14%*	- -	- -	- -	- -	288 100%zcde fhijk	- -	- -	- -	284 15%cdefh ij	112 22%zmnoq r	100 12%o	53 16%or	19 *6%*	1 *7%*	212 16%zmor	71 11%o	357 *18%*
65+	**392** 20%cde fgijmo r	170 *18%*	222 *22%*	- -	- -	- -	- -	- -	392 100%zcde fgijk	- -	- -	386 20%cdefg ij	276 55%zmnoqr	30 *4%*	62 18%mor	18 *6%*	3 *15%*	307 23%zmor	80 13%mo	531 *27%*
16-34	**630** 32%efg hjlq	318 *33%*	312 *30%*	321 100%ze fghjk	309 100%zefg hjk	- -	- -	- -	- -	630 100%zefg hjk	- -	537 28%efghj	50 *10%*	278 34%lq	107 32%lq	173 59%zlmnq r	10 *51%*	328 25%l	280 44%zlm nq	509 *26%*
35-54	**683** 34%cdg hilo	337 *35%*	346 *34%*	- -	- -	362 100%zc dghik	321 100%zcdg hik	- -	- -	- -	683 100%zcd ghik	679 36%cdghi	60 *12%*	408 50%zlnoqr	117 34%l	82 28%l	5 *27%*	469 36%lo	198 31%l	596 *30%*
18+	**1886** 95%ci	915 *95%*	971 *95%*	228 *71%*	309 100%zci	360 99%zc i	319 100%zci	284 99%zci	386 98%zci	537 85%c	679 99%zc i	1886 100%zcefg hij	484 97%zmq	761 *93%*	320 *95%*	282 *97%*	19 *100%*	1246 *95%*	602 *96%*	1947 *98%*
TENURE																				
OWNED OUTRIGHT	**498** 25%cde fijmno r	236 *24%*	262 *26%*	32 10%e	18 *6%*	15 *4%*	45 14%dei j	112 39%zcd efijk	276 70%zcde fgijk	50 *8%*	60 9%e	484 26%cdef ij	498 100%zmnoqr	- -	- -	- -	- -	498 38%zmnor	- -	759 *38%*
BEING BOUGHT ON A MORTGAGE	**817** 41%bgh lnor	426 44%zb	391 *38%*	124 39%h	154 50%zcg hik	213 59%zcg hik	195 61%zcd ghik	100 35%h	30 *8%*	278 44%gh	408 60%zcd ghik	761 40%gh	- -	817 100%zlnoqr	- -	- -	- -	817 62%zlnor	- -	527 *26%*
RENTED FROM LOCAL AUTHORITY/BELONGS TO A HOUSING ASSOCIATION	**339** 17%alm oq	139 *14%*	200 19%za	57 *18%*	50 *16%*	72 *20%*	45 *14%*	53 *18%*	62 *16%*	107 *17%*	117 17%f	320 *17%*	- -	- -	339 100%zlmoqr	- -	- -	- -	339 54%zlm oq	362 *18%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g/h/i/j/k - z/l/m/n/o/p/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 57
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		SEX		AGE									TENURE							
	TOTAL (z)	MALE (a)	FEMALE (b)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	16-34 (i)	35-54 (j)	18+ (k)	OWNED OUTRIGHT (l)	BOUGHT ON A MORTGAGE (m)	RENTED FROM LOCAL AUTHORITY/ BELONGS TO A HOUSING ASSOCIATION (n)	RENTED FROM PRIVATE LANDLORD (o)	OTHER (p)	OWNER/ OCCUPIER (q)	RENTERS (r)	UNWTD TOTAL
WEIGHTED BASE	**1993**	967	1026	321	309	362	321	288	392	630	683	1886	498	817	339	291	19**	1315	630	1993
	100%	*49%*	*51%*	*16%*	*16%*	*18%*	*16%*	*14%*	*20%*	*32%*	*34%*	*95%*	*25%*	*41%*	*17%*	*15%*	*1%***	*66%*	*32%*	*100%*
RENTED FROM PRIVATE LANDLORD	**291**	139	152	90	82	50	32	19	18	173	82	282	-	-	-	291	-	-	291	301
	15%fghjlmnq	*14%*	*15%*	28%zefghjk	27%zefghjk	14%gh	10%h	*6%*	*5%*	27%zefghjk	12%gh	15%fghj	-	-	-	100%zlmnqr	-	-	46%zlmnq	*15%*
OTHER	**19**	13	6	6	3	3	2	1	3	10	5	19	-	-	-	-	19	-	-	19
	1%lmqr	*1%*	*1%*	*2%*	*1%*	*1%*	*1%*	*1%*	*1%*	*2%*	*1%*	*1%*	-	-	-	-	*100%*	-	-	*1%*
OWNER/OCCUPIER	**1315**	663	653	156	172	228	241	212	307	328	469	1246	498	817	-	-	-	1315	-	1286
	66%cdinor	69%zb	*64%*	*49%*	*56%*	63%ci	75%zcdeijk	74%zcdeik	78%zcdeijk	*52%*	69%cdei	66%cdi	100%znor	100%znor	-	-	-	100%znor	-	*65%*
RENTERS	**630**	278	351	147	133	122	76	71	80	280	198	602	-	-	339	291	-	-	630	663
	32%afghlmq	*29%*	34%za	46%zefghjk	43%zfghjk	34%fghj	*24%*	*25%*	*20%*	44%zefghjk	29%fh	32%fgh	-	-	100%zlmq	100%zlmq	-	-	100%zlmq	*33%*
OCCUPATION																				
FULL-TIME	**737**	465	272	73	184	206	177	93	4	257	383	732	75	453	78	119	7	527	197	644
	37%bchlnr	48%zb	*26%*	23%h	60%zcghik	57%zcghik	55%zcghik	32%ch	*1%*	41%cgh	56%zcghik	39%cgh	*15%*	55%zlnoqr	23%l	41%lnr	*37%*	40%zlnr	31%ln	*32%*
PART-TIME	**218**	54	164	37	43	57	37	35	9	80	94	210	35	113	34	30	2	148	65	209
	11%ahl	*6%*	16%za	11%h	14%h	16%zhk	12%h	12%h	*2%*	13%h	14%zhk	11%h	*7%*	14%zlq	*10%*	*10%*	*9%*	11%l	10%l	*10%*
SELF-EMPLOYED	**128**	79	50	2	23	33	40	20	9	25	73	128	22	73	12	19	-	95	31	117
	6%bchiln	8%zb	*5%*	*1%*	7%chi	9%chi	13%zcghik	7%ch	*2%*	4%c	11%zchik	7%chi	*4%*	9%zlnr	*3%*	*7%*	-	7%ln	*5%*	*6%*
NOT WORKING - HOUSEWIFE	**111**	6	106	13	29	26	20	20	3	43	46	104	18	46	27	19	-	65	46	97
	6%ahl	*1%*	10%za	4%h	9%zhik	7%h	6%h	7%h	*1%*	7%h	7%h	6%h	*4%*	*6%*	8%lq	*6%*	-	5%l	7%zl	*5%*
STILL IN EDUCATION	**172**	87	85	168	3	1	-	-	-	171	1	96	19	66	21	54	3	85	75	138
	9%defghjlq	*9%*	*8%*	52%zdefghijk	*1%*	*	-	-	-	27%zdefghjk	*	5%defghj	*4%*	8%l	*6%*	18%zlmnqr	*14%*	6%l	12%zlmnq	*7%*
UNEMPLOYED	**65**	34	31	21	14	9	11	10	-	35	20	65	9	14	23	15	4	23	38	67
	3%hlmq	*4%*	*3%*	7%zhk	4%h	2%h	3%h	4%h	-	6%zhk	3%h	3%h	*2%*	*2%*	7%zlmq	5%lmq	*19%*	*2%*	6%zlmq	*3%*
RETIRED	**442**	193	250	-	-	-	2	77	363	-	2	434	310	36	70	21	2	347	91	599
	22%acdefijmor	*20%*	24%a	-	-	-	*1%*	27%zcdefij	93%zcdefgijk	-	*	23%cdefij	62%zmnoqr	*4%*	21%mor	*7%*	*9%*	26%zmor	14%mo	*30%*
OTHER	**120**	50	70	7	13	31	33	33	3	21	64	116	11	16	73	15	2	27	88	122
	6%chilmq	*5%*	*7%*	*2%*	4%h	8%chi	10%zcdhik	11%zcdhik	*1%*	3%h	9%zcdhik	6%chi	*2%*	*2%*	21%zlmoqr	5%lmq	*13%*	*2%*	14%zlmoq	*6%*
INCOME																				
UP TO 9499	**129**	56	73	23	16	13	15	23	39	39	28	128	29	8	61	29	2	37	90	164
	6%ejmq	*6%*	*7%*	*7%*	*5%*	*4%*	*5%*	8%ej	10%zdefijk	*6%*	*4%*	7%ej	6%mq	*1%*	18%zlmoqr	10%zlmq	*9%*	3%m	14%zlmoq	*8%*
9500 - 17499	**197**	88	109	10	22	33	21	34	77	32	54	194	80	24	61	30	2	104	91	235
	10%cfimq	*9%*	*11%*	*3%*	*7%*	9%c	*7%*	12%cfi	20%zcdefgijk	*5%*	8%c	10%cfij	16%zmoq	*3%*	18%zmoqr	10%m	*10%*	8%m	14%zmoq	*12%*
17500 - 24999	**134**	63	71	16	27	24	18	20	30	43	41	134	39	34	19	40	2	73	59	142
	7%mq	*7%*	*7%*	*5%*	*9%*	*7%*	*6%*	*7%*	*8%*	*7%*	*6%*	*7%*	8%mq	*4%*	*6%*	14%zlmnqr	*11%*	*6%*	9%zmnq	*7%*
25000 PLUS	**798**	431	368	54	152	186	181	131	96	205	366	796	176	484	50	80	6	660	130	750
	40%bchilnor	45%zb	*36%*	*17%*	49%zchik	51%zchik	56%zcghik	45%zchi	24%c	33%ch	54%zcghik	42%chi	35%nor	59%zlnoqr	*15%*	28%nr	*33%*	50%zlnor	21%n	*38%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g/h/i/j/k - z/l/m/n/o/p/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 57
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		SEX		AGE									TENURE							
	TOTAL (z)	MALE (a)	FEMALE (b)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	16-34 (i)	35-54 (j)	18+ (k)	OWNED OUTRIGHT (l)	BOUGHT ON A MORTGAGE (m)	RENTED FROM LOCAL AUTHORITY/ BELONGS TO A HOUSING ASSOCIATION (n)	RENTED FROM PRIVATE LANDLORD (o)	OTHER (p)	OWNER/ OCCUPIER (q)	RENTERS (r)	UNWTD TOTAL
WEIGHTED BASE	**1993**	967	1026	321	309	362	321	288	392	630	683	1886	498	817	339	291	19**	1315	630	1993
	100%	*49%*	*51%*	*16%*	*16%*	*18%*	*16%*	*14%*	*20%*	*32%*	*34%*	*95%*	*25%*	*41%*	*17%*	*15%*	*1%***	*66%*	*32%*	*100%*
SOCIAL GRADE																				
AB	**532**	271	261	42	59	122	102	95	112	101	223	515	177	280	22	41	5	457	64	518
	27%cdinor	*28%*	*25%*	*13%*	*19%*	34%zcdik	32%zcdi	33%zcdik	29%cdi	*16%*	33%zcdik	27%cdi	36%znor	34%znor	*7%*	14%nr	*28%*	35%znor	10%n	*26%*
C1	**573**	262	311	130	92	101	81	73	96	222	182	528	130	268	48	108	5	398	156	638
	29%hlnr	*27%*	*30%*	41%zdefghjk	*30%*	*28%*	*25%*	*25%*	*25%*	35%zdfghjk	*27%*	28%h	26%n	33%zlnr	*14%*	37%zlnqr	*23%*	30%lnr	25%n	*32%*
C2	**418**	224	194	78	85	78	68	51	59	162	146	388	83	173	84	71	4	256	154	347
	21%bhl	23%b	*19%*	24%h	27%zghk	22%h	21%h	*18%*	*15%*	26%zghk	21%h	21%h	*17%*	*21%*	25%l	24%l	*19%*	19%l	25%zlq	*17%*
DE	**470**	209	261	71	74	61	70	69	125	145	131	455	109	96	185	71	6	205	256	490
	24%ejmq	*22%*	*25%*	*22%*	*24%*	*17%*	*22%*	*24%*	32%zcdefgijk	*23%*	*19%*	24%ej	22%mq	*12%*	55%zlmoqr	24%mq	*29%*	16%m	41%zlmoq	*25%*
CHILDREN IN HOUSEHOLD																				
YES	**636**	261	374	86	139	270	121	15	4	226	391	601	37	368	117	96	5	405	212	519
	32%aghl	*27%*	36%za	27%gh	45%zcghik	75%zcdfghijk	38%zcghk	5%h	*1%*	36%cgh	57%zcdfghik	32%gh	*7%*	45%zlnoqr	34%l	33%l	*25%*	31%l	34%l	*26%*
NO	**1357**	706	652	235	170	92	200	274	388	405	292	1285	462	449	222	195	15	911	417	1474
	68%bdefjm	73%zb	*64%*	73%defij	55%ej	*25%*	62%ej	95%zcdefijk	99%zcdefgijk	64%dej	43%e	68%defj	93%zmnoqr	*55%*	66%m	67%m	*75%*	69%m	66%m	*74%*
GOVERNMENT OFFICE REGION																				
EAST MIDLANDS	**148**	75	73	12	20	18	35	21	43	32	53	143	40	77	13	16	1	117	29	115
	7%inr	*8%*	*7%*	*4%*	*6%*	*5%*	11%zceijk	*7%*	11%zceik	*5%*	8%e	8%ci	8%nr	9%nr	*4%*	*5%*	*6%*	9%znr	*5%*	*6%*
EASTERN	**192**	77	114	18	28	49	25	28	44	46	73	180	54	78	24	30	-	131	53	205
	10%a	*8%*	11%za	*6%*	*9%*	13%zcfik	*8%*	*10%*	11%c	*7%*	11%f	*10%*	*11%*	*10%*	*7%*	*10%*	-	*10%*	*8%*	*10%*
LONDON	**256**	125	130	49	39	56	39	34	39	88	95	234	38	99	70	40	5	137	110	278
	13%hlq	*13%*	*13%*	*15%*	*13%*	15%h	*12%*	*12%*	*10%*	*14%*	*14%*	*12%*	*8%*	12%l	21%zlmoqr	14%l	*27%*	10%l	17%zlmoq	*14%*
NORTH EAST	**87**	38	49	8	17	12	23	12	15	25	35	87	20	35	14	17	-	55	31	96
	4%	*4%*	*5%*	*2%*	*6%*	*3%*	7%zcehjk	*4%*	*4%*	*4%*	*5%*	*5%*	*4%*	*4%*	*4%*	*6%*	-	*4%*	*5%*	*5%*
NORTH WEST	**228**	118	110	41	41	32	36	30	47	82	68	222	58	85	46	37	1	143	83	260
	11%	*12%*	*11%*	*13%*	*13%*	*9%*	*11%*	*11%*	*12%*	*13%*	*10%*	*12%*	*12%*	*10%*	*14%*	*13%*	*3%*	*11%*	*13%*	*13%*
SCOTLAND	**174**	81	93	36	26	19	23	29	40	63	42	160	59	73	28	13	1	132	41	183
	9%ejor	*8%*	*9%*	11%ej	*9%*	*5%*	*7%*	10%ej	10%ej	*10%*	*6%*	8%j	12%zoqr	9%o	*8%*	*4%*	*6%*	10%zor	*6%*	*9%*
SOUTH EAST	**279**	136	144	44	39	51	54	47	44	83	105	264	75	118	39	37	1	193	76	185
	14%h	*14%*	*14%*	*14%*	*13%*	*14%*	17%h	*16%*	*11%*	*13%*	*15%*	14%h	*15%*	*14%*	*11%*	*13%*	*7%*	*15%*	*12%*	*9%*
SOUTH WEST	**176**	93	83	21	25	38	24	30	38	46	62	174	56	66	21	30	3	123	50	183
	9%	*10%*	*8%*	*7%*	*8%*	*11%*	*7%*	*10%*	*10%*	*7%*	*9%*	*9%*	11%znq	*8%*	*6%*	*10%*	*16%*	*9%*	*8%*	*9%*
WALES	**99**	48	52	19	20	11	9	14	27	40	19	92	24	29	33	13	1	53	46	91
	5%jq	*5%*	*5%*	*6%*	7%fj	*3%*	*3%*	*5%*	7%zefjk	6%fj	*3%*	5%j	5%q	*3%*	10%zlmoqr	*4%*	*4%*	*4%*	7%zmoq	*5%*
WEST MIDLANDS	**178**	87	91	40	29	34	28	23	24	69	63	174	35	69	22	45	4	104	67	198
	9%hl	*9%*	*9%*	12%h	*9%*	*10%*	*9%*	*8%*	*6%*	11%h	*9%*	9%h	*7%*	*8%*	*7%*	15%zlmnqr	*22%*	*8%*	11%ln	*10%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g/h/i/j/k - z/l/m/n/o/p/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 57
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		SEX		AGE									TENURE							
	TOTAL (z)	MALE (a)	FEMALE (b)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	16-34 (i)	35-54 (j)	18+ (k)	OWNED OUTRIGHT (l)	BOUGHT ON A MORTGAGE (m)	RENTED FROM LOCAL AUTHORITY/ BELONGS TO A HOUSING ASSOCIATION (n)	RENTED FROM PRIVATE LANDLORD (o)	OTHER (p)	OWNER/ OCCUPIER (q)	RENTERS (r)	UNWTD TOTAL
WEIGHTED BASE	**1993** ***100%***	967 *49%*	1026 *51%*	321 *16%*	309 *16%*	362 *18%*	321 *16%*	288 *14%*	392 *20%*	630 *32%*	683 *34%*	1886 *95%*	498 *25%*	817 *41%*	339 *17%*	291 *15%*	19** *1%***	1315 *66%*	630 *32%*	1993 *100%*
YORKS AND HUMBR	**175** 9%o	89 *9%*	86 *8%*	33 *10%*	23 *8%*	42 *12%*	25 *8%*	19 *7%*	32 *8%*	57 *9%*	67 *10%*	158 *8%*	41 *8%*	87 11%o	30 *9%*	14 *5%*	2 *9%*	128 10%lo	44 *7%*	199 *10%*
SOUTH ENGLAND	**455** 23%nr	229 *24%*	227 *22%*	65 *20%*	65 *21%*	89 *25%*	78 *24%*	77 *27%*	82 *21%*	130 *21%*	167 *24%*	438 *23%*	131 26%znqr	185 *23%*	59 *17%*	67 *23%*	5 *24%*	315 24%n	126 *20%*	368 *18%*
NORTH ENGLAND	**490** ***25%***	244 *25%*	246 *24%*	82 *26%*	82 *26%*	86 *24%*	84 *26%*	62 *22%*	94 *24%*	164 *26%*	170 *25%*	467 *25%*	119 *24%*	207 *25%*	90 *26%*	69 *24%*	2 *12%*	326 *25%*	158 *25%*	555 *28%*
MIDLANDS	**326** 16%n	162 *17%*	164 *16%*	52 *16%*	48 *16%*	52 *14%*	64 *20%*	44 *15%*	66 *17%*	100 *16%*	116 *17%*	317 *17%*	74 *15%*	147 18%n	35 *10%*	61 21%zlnr	5 *28%*	221 17%ln	96 15%n	313 *16%*
TENURE LIFESTAGE																				
ANY (A TO G)	**475** 24%bef ghjlq	264 27%zb	211 *21%*	228 71%zde fghijk	101 33%zef ghjk	36 *10%*	48 15%h	29 *10%*	32 *8%*	329 52%zde fghjk	84 12%h	382 20%efghj	84 *17%*	205 25%lq	86 25%l	80 28%l	9 *49%*	288 22%l	166 26%l	415 *21%*
FTB (B)	**42** 2%fghl q	26 *3%*	16 *2%*	10 3%fgh	23 7%zefg hijk	7 2%gh	1 *	* *	1 *	33 5%zfgh jk	8 1%f	42 2%fghj	2 *	9 *1%*	7 2%l	22 8%zlmnqr	1 *3%*	11 1%l	30 5%zlmn q	40 *2%*
OWNER-OCCUPIER UP-SIZER (C)	**36** 2%hnor	16 *2%*	20 *2%*	2 *1%*	16 5%zcgh ijk	8 *2%*	6 *2%*	2 *1%*	2 *	18 3%ch	14 *2%*	36 2%h	8 2%nor	28 3%znor	- -	- -	- -	36 3%zlnor	- -	34 *2%*
PRS UP-SIZER (C)	**14** 1%lq	5 *1%*	8 *1%*	1 *	4 1%h	5 1%h	2 *1%*	1 *	- -	5 *1%*	8 1%h	14 *1%*	- -	- -	- -	14 5%zlmnqr	- -	- -	14 2%zlmn q	14 *1%*
OWNER-OCCUPIER DOWN-SIZER (D)	**36** 2%enor	18 *2%*	18 *2%*	2 *1%*	4 *1%*	- -	6 2%ej	8 3%ej	16 4%zcei jk	6 *1%*	6 *1%*	35 2%ej	13 3%znor	23 3%nor	- -	- -	- -	36 3%znor	- -	37 *2%*
PRS DOWN-SIZER (D)	**11** 1%q	6 *1%*	4 *	1 *	1 *	2 *1%*	2 *1%*	4 *1%*	1 *	2 *	4 *1%*	11 *1%*	- -	- -	- -	11 4%zlmnqr	- -	- -	11 2%zlmn q	12 *1%*
ANY ACTIVE	**168** 8%hl	85 *9%*	83 *8%*	17 *5%*	57 18%zcef ghijk	25 *7%*	26 *8%*	21 *7%*	22 *6%*	74 12%zchj k	51 *8%*	167 9%h	25 *5%*	72 9%l	19 *6%*	48 17%zlmnqr	2 *9%*	97 7%l	67 11%zlnq	170 *9%*
AREA																				
RURAL	**457** 23%ejn or	220 *23%*	237 *23%*	67 *21%*	55 *18%*	63 *17%*	67 *21%*	83 29%zde fijk	122 31%zcd efijk	122 *19%*	130 *19%*	433 23%ej	158 32%zmnoq r	190 23%or	62 *18%*	42 *14%*	5 *26%*	348 26%zmnor	104 *16%*	445 *22%*
SUB URBAN	**503** 25%g	265 *27%*	239 *23%*	86 *27%*	87 28%g	106 29%g	81 *25%*	55 *19%*	89 *23%*	173 27%g	187 27%g	460 24%g	118 *24%*	212 *26%*	82 *24%*	74 *25%*	3 *16%*	330 *25%*	156 *25%*	484 *24%*
URBAN	**663** 33%ac	288 *30%*	375 37%za	79 *25%*	106 34%ci	132 36%c	112 35%c	110 38%zci	124 *32%*	185 *29%*	244 36%c	649 34%ci	164 *33%*	281 *34%*	117 *34%*	85 *29%*	7 *35%*	445 *34%*	201 *32%*	660 *33%*
METROPOLITAN	**371** 19%ghl q	195 *20%*	176 *17%*	89 28%zef ghjk	62 *20%*	61 *17%*	61 *19%*	41 *14%*	57 *14%*	151 24%zde ghjk	122 *18%*	344 18%gh	59 *12%*	134 16%l	78 23%zlmq	91 31%zlmnq r	4 *23%*	193 15%l	169 27%zlm nq	404 *20%*
NEXT 12 MONTHS																				
GOOD TIME BUY	**972** 49%cin or	476 *49%*	496 *48%*	107 *33%*	152 49%ci	177 49%c	176 55%zci k	160 55%zci k	200 51%ci	259 41%c	353 52%ci	927 49%ci	255 51%nor	456 56%znor	126 *37%*	116 *40%*	10 *51%*	711 54%zlnor	242 *38%*	975 *49%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g/h/i/j/k - z/l/m/n/o/p/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 57
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		SEX		AGE									TENURE							
	TOTAL (z)	MALE (a)	FEMALE (b)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	16-34 (i)	35-54 (j)	18+ (k)	OWNED OUTRIGHT (l)	BOUGHT ON A MORTGAGE (m)	RENTED FROM LOCAL AUTHORITY/ BELONGS TO A HOUSING ASSOCIATION (n)	RENTED FROM PRIVATE LANDLORD (o)	OTHER (p)	OWNER/ OCCUPIER (q)	RENTERS (r)	UNWTD TOTAL
WEIGHTED BASE	**1993**	967	1026	321	309	362	321	288	392	630	683	1886	498	817	339	291	19**	1315	630	1993
	100%	*49%*	*51%*	*16%*	*16%*	*18%*	*16%*	*14%*	*20%*	*32%*	*34%*	*95%*	*25%*	*41%*	*17%*	*15%*	*1%***	*66%*	*32%*	*100%*
GOOD TIME SELL	**938**	465	472	139	137	153	168	153	188	276	321	881	245	448	118	111	10	693	229	912
	47%nor	*48%*	*46%*	*43%*	*44%*	*42%*	52%eijk	53%zeik	*48%*	*44%*	47%e	*47%*	49%nor	55%znor	*35%*	*38%*	*50%*	53%zlnor	*36%*	*46%*
BAD TIME BUY	**693**	354	339	154	95	124	108	91	121	249	231	651	167	264	136	117	4	431	253	692
	35%hq	*37%*	*33%*	48%zdefghijk	*31%*	*34%*	*34%*	*32%*	*31%*	40%zdghk	*34%*	*35%*	*33%*	*32%*	40%zlmq	40%zmq	*20%*	*33%*	40%zlmq	*35%*
BAD TIME SELL	**714**	360	354	118	109	144	110	96	137	227	254	684	175	272	139	115	5	448	253	739
	36%	*37%*	*35%*	*37%*	*35%*	*40%*	*34%*	*33%*	*35%*	*36%*	*37%*	*36%*	*35%*	*33%*	41%zmq	*39%*	*28%*	*34%*	40%zmq	*37%*
AVERAGE PRICE																				
HIGHER	**998**	513	486	185	158	185	140	135	195	344	325	936	257	417	163	138	8	674	300	983
	50%bf	53%zb	*47%*	58%zfgjk	*51%*	*51%*	*44%*	*47%*	*50%*	55%fk	*48%*	50%f	*52%*	*51%*	*48%*	*47%*	*43%*	*51%*	*48%*	*49%*
SAME	**511**	244	267	54	67	92	97	91	110	121	189	495	141	230	74	58	4	371	132	509
	26%cior	*25%*	*26%*	*17%*	*22%*	*25%*	30%cdi	32%zcdik	28%ci	*19%*	28%ci	26%ci	28%znor	28%or	*22%*	*20%*	*20%*	28%znor	*21%*	*26%*
LOWER	**340**	154	185	49	54	65	65	48	60	103	130	323	74	133	62	64	2	207	126	352
	17%l	*16%*	*18%*	*15%*	*17%*	*18%*	*20%*	*17%*	*15%*	*16%*	*19%*	*17%*	*15%*	*16%*	*18%*	22%zlq	*13%*	*16%*	20%zlq	*18%*
CONCERNED - RATE RISE																				
CONCERNED	**233**	132	101	18	61	74	62	16	2	79	136	225	-	233	-	-	-	233	-	151
	12%bcghlnor	14%zb	*10%*	5%h	20%zcghik	20%zcghik	19%zcghik	5%h	*1%*	13%cgh	20%zcghik	12%cgh	-	29%zlnoqr	-	-	-	18%zlnor	-	*8%*
NOT CONCERNED	**562**	288	275	92	90	135	133	84	28	182	269	523	-	562	-	-	-	562	-	365
	28%hlnor	*30%*	*27%*	29%h	29%h	37%zghik	42%zcdghik	29%h	*7%*	29%h	39%zcdghik	28%h	-	69%zlnoqr	-	-	-	43%zlnor	-	*18%*
MORTGAGE TYPE																				
FIXED	**422**	228	194	20	97	147	100	52	7	117	246	417	-	422	-	-	-	422	-	284
	21%bchlnor	24%zb	*19%*	6%h	31%zcghik	40%zcfghik	31%zcghik	18%ch	*2%*	19%ch	36%zcfghik	22%ch	-	52%zlnoqr	-	-	-	32%zlnor	-	*14%*
VARIABLE/TRACKER	**190**	105	85	29	12	40	62	34	12	42	103	169	-	190	-	-	-	190	-	123
	10%dhilnor	*11%*	*8%*	9%h	*4%*	11%dh	19%zcdeghijk	12%dhi	*3%*	7%dh	15%zdehik	9%dh	-	23%zlnoqr	-	-	-	14%zlnor	-	*6%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g/h/i/j/k - z/l/m/n/o/p/q/r
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 58
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		OCCUPATION								INCOME				SOCIAL GRADE				CHILDREN IN HOUSEHOLD		
	TOTAL (z)	FULL-TIME (a)	PART-TIME (b)	SELF-EMPLOYED (c)	NOT WORKING - HOUSEWIFE (d)	STILL IN EDUCATION (e)	UNEMPLOYED (f)	RETIRED (g)	OTHER (h)	UP TO £9,499 (i)	£9,500 - £17,499 (j)	£17,500 - £24,999 (k)	£25,000 PLUS (l)	AB (m)	C1 (n)	C2 (o)	DE (p)	YES (q)	NO (r)	UNWTD TOTAL
UNWEIGHTED BASE	**1993**	644	209	117	97	138	67	599	122	164	235	142	750	518	638	347	490	519	1474	1993
WEIGHTED BASE	**1993**	737	218	128*	111*	172*	65*	442	120*	129	197	134	798	532	573	418	470	636	1357	1993
	100%	*37%*	*11%*	*6%**	*6%**	*9%**	*3%**	*22%*	*6%**	*6%*	*10%*	*7%*	*40%*	*27%*	*29%*	*21%*	*24%*	*32%*	*68%*	*100%*
SEX																				
MALE	**967**	465	54	79	6	87	34	193	50	56	88	63	431	271	262	224	209	261	706	977
	49%bdgq	63%zbdegh	25%d	61%zbdgh	*5%*	50%bd	53%bd	44%bd	42%bd	*43%*	*45%*	*47%*	54%zij	*51%*	*46%*	54%p	*45%*	*41%*	52%zq	*49%*
FEMALE	**1026**	272	164	50	106	85	31	250	70	73	109	71	368	261	311	194	261	374	652	1016
	51%aclr	*37%*	75%zacefgh	*39%*	95%zabcefgh	50%a	*47%*	56%zac	58%ac	57%l	55%l	*53%*	*46%*	*49%*	*54%*	*46%*	55%o	59%zr	*48%*	*51%*
AGE																				
16-24	**321**	73	37	2	13	168	21	-	7	23	10	16	54	42	130	78	71	86	235	263
	16%acghjlm	10%cg	17%acgh	2%g	12%cg	98%zabcdfgh	32%zabcdgh	-	6%g	18%jl	*5%*	12%j	*7%*	*8%*	23%zmp	19%m	15%m	*14%*	17%z	*13%*
25-34	**309**	184	43	23	29	3	14	-	13	16	22	27	152	59	92	85	74	139	170	246
	16%egmr	25%zegh	20%eg	18%eg	26%zegh	*2%*	21%eg	-	11%eg	*12%*	*11%*	20%j	19%zj	*11%*	16%m	20%zm	*16%*	22%zr	*13%*	*12%*
35-44	**362**	206	57	33	26	1	9	-	31	13	33	24	186	122	101	78	61	270	92	273
	18%egipr	28%zefg	26%zeg	26%eg	23%eg	*	14%eg	-	26%eg	*10%*	*17%*	*18%*	23%zi	23%zp	*18%*	*19%*	*13%*	42%zr	*7%*	*14%*
45-54	**321**	177	37	40	20	-	11	2	33	15	21	18	181	102	81	68	70	121	200	323
	16%egjr	24%zeg	17%eg	31%zbeg	18%eg	-	17%eg	*	27%zbeg	*12%*	*11%*	*13%*	23%zijk	*19%*	*14%*	*16%*	*15%*	19%r	*15%*	*16%*
55-64	**288**	93	35	20	20	-	10	77	33	23	34	20	131	95	73	51	69	15	274	357
	14%eq	13%e	16%e	16%e	18%e	-	16%e	17%zae	28%zabeg	*18%*	*17%*	*15%*	*16%*	18%zn	*13%*	*12%*	*15%*	*2%*	20%zq	*18%*
65+	**392**	4	9	9	3	-	-	363	3	39	77	30	96	112	96	59	125	4	388	531
	20%abcdefhloq	*1%*	4%a	7%ae	*3%*	-	-	82%zabcdefh	*2%*	30%zl	39%zkl	22%l	*12%*	21%o	*17%*	*14%*	27%zno	*1%*	29%zq	*27%*
16-34	**630**	257	80	25	43	171	35	-	21	39	32	43	205	101	222	162	145	226	405	509
	32%cghjlmr	35%cgh	37%cgh	20%g	38%cgh	100%zabcdfgh	53%zabcgh	-	17%g	30%j	*16%*	32%j	26%j	*19%*	39%zmp	39%zmp	31%m	35%r	*30%*	*26%*
35-54	**683**	383	94	73	46	1	20	2	64	28	54	41	366	223	182	146	131	391	292	596
	34%egijpr	52%zefg	43%zeg	57%zbefg	41%eg	*	31%eg	*	53%zefg	*22%*	*27%*	*31%*	46%zijk	42%znp	*32%*	*35%*	*28%*	62%zr	*21%*	*30%*
18+	**1886**	732	210	128	104	96	65	434	116	128	194	134	796	515	528	388	455	601	1285	1947
	95%en	99%zbdeh	97%e	100%zde	94%e	*56%*	100%e	98%zde	97%e	100%z	98%z	100%z	100%zj	97%zno	*92%*	*93%*	97%zno	*95%*	*95%*	*98%*
TENURE																				
OWNED OUTRIGHT	**498**	75	35	22	18	19	9	310	11	29	80	39	176	177	130	83	109	37	462	759
	25%abefhloq	*10%*	16%a	*17%*	*16%*	*11%*	*13%*	70%zabcdefh	*9%*	*22%*	41%zikl	*29%*	*22%*	33%znop	*23%*	*20%*	*23%*	*6%*	34%zq	*38%*
BEING BOUGHT ON A MORTGAGE	**817**	453	113	73	46	66	14	36	16	8	24	34	484	280	268	173	96	368	449	527
	41%fghijkpr	61%zbdefgh	52%zfgh	57%zefgh	42%fgh	39%gh	22%g	*8%*	*13%*	*6%*	*12%*	25%ij	61%zijk	53%zop	47%zp	41%p	*20%*	58%zr	*33%*	*26%*
RENTED FROM LOCAL AUTHORITY/BELONGS TO A HOUSING ASSOCIATION	**339**	78	34	12	27	21	23	70	73	61	61	19	50	22	48	84	185	117	222	362
	17%aclmn	*11%*	*16%*	*9%*	24%ac	*12%*	36%zabceg	16%a	61%zabcdefg	47%zjkl	31%zkl	14%l	*6%*	*4%*	8%m	20%mn	39%zmno	*18%*	*16%*	*18%*
RENTED FROM PRIVATE LANDLORD	**291**	119	30	19	19	54	15	21	15	29	30	40	80	41	108	71	71	96	195	301
	15%glm	16%g	14%g	15%g	17%g	31%zabcgh	22%g	*5%*	13%g	22%zl	*15%*	30%zjl	*10%*	*8%*	19%zm	17%m	15%m	*15%*	*14%*	*15%*
OTHER	**19**	7	2	-	-	3	4	2	2	2	2	2	6	5	5	4	6	5	15	19
	1%	*1%*	*1%*	-	-	*2%*	6%zabcdg	*	*2%*	*1%*	*1%*	*2%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*
OWNER/OCCUPIER	**1315**	527	148	95	65	85	23	347	27	37	104	73	660	457	398	256	205	405	911	1286
	66%efhijkp	72%zdefh	68%efh	74%defh	58%fh	50%h	*35%*	78%zabdefh	*22%*	*29%*	53%i	54%i	83%zijk	86%znop	69%op	61%p	*44%*	*64%*	*67%*	*65%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h - z/i/j/k/l - z/m/n/o/p - z/q/r
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 58
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		OCCUPATION								INCOME				SOCIAL GRADE				CHILDREN IN HOUSEHOLD		
	TOTAL (z)	FULL-TIME (a)	PART-TIME (b)	SELF-EMPLOYED (c)	NOT WORKING - HOUSEWIFE (d)	STILL IN EDUCATION (e)	UNEMPLOYED (f)	RETIRED (g)	OTHER (h)	UP TO £9,499 (i)	£9,500 - £17,499 (j)	£17,500 - £24,999 (k)	£25,000 PLUS (l)	AB (m)	C1 (n)	C2 (o)	DE (p)	YES (q)	NO (r)	UNWTD TOTAL
WEIGHTED BASE	**1993** ***100%***	737 *37%*	218 *11%*	128* *6%**	111* *6%**	172* *9%**	65* *3%**	442 *22%*	120* *6%**	129 *6%*	197 *10%*	134 *7%*	798 *40%*	532 *27%*	573 *29%*	418 *21%*	470 *24%*	636 *32%*	1357 *68%*	1993 *100%*
RENTERS	**630** 32%aglmn	197 27%g	65 30%g	31 *24%*	46 41%acg	75 44%zabcg	38 58%zabcg	91 *21%*	88 73%zabcdeg	90 70%zjkl	91 46%zl	59 44%zl	130 *16%*	64 *12%*	156 27%m	154 37%mn	256 54%zmno	212 *33%*	417 *31%*	663 *33%*
OCCUPATION																				
FULL-TIME	**737** 37%bcdefghijpr	737 100%zbcdefgh	- -	- -	- -	- -	- -	- -	- -	9 *7%*	30 15%i	59 44%ij	437 55%zijk	242 46%znp	214 37%p	176 42%p	105 *22%*	299 47%zr	437 *32%*	644 *32%*
PART-TIME	**218** 11%acdefghr	- -	218 100%zacdefgh	- -	- -	- -	- -	- -	- -	9 *7%*	19 *9%*	15 *11%*	108 14%zi	53 *10%*	74 13%p	51 *12%*	40 *9%*	110 17%zr	107 *8%*	209 *10%*
SELF-EMPLOYED	**128** 6%abdeghipr	- -	- -	128 100%zabdefgh	- -	- -	- -	- -	- -	1 *1%*	12 6%i	6 *4%*	75 9%zi	45 8%p	42 7%p	33 8%p	9 *2%*	58 9%zr	70 *5%*	117 *6%*
NOT WORKING - HOUSEWIFE	**111** 6%abceghlmnr	- -	- -	- -	111 100%zabcefgh	- -	- -	- -	- -	9 7%l	14 7%l	9 7%l	24 *3%*	17 *3%*	13 *2%*	31 7%mn	50 11%zmn	70 11%zr	42 *3%*	97 *5%*
STILL IN EDUCATION	**172** 9%abcdfghjlmpq	- -	- -	- -	- -	172 100%zabcdfgh	- -	- -	- -	14 11%jl	2 *1%*	6 4%j	16 *2%*	30 *6%*	90 16%zmop	29 *7%*	23 *5%*	39 *6%*	133 10%zq	138 *7%*
UNEMPLOYED	**65** 3%abglmn	- -	- -	- -	- -	- -	65 100%zabcdegh	- -	- -	16 13%zjkl	4 *2%*	3 *2%*	16 *2%*	8 *2%*	10 *2%*	15 *4%*	31 7%zmn	16 *3%*	49 *4%*	67 *3%*
RETIRED	**442** 22%abcdefhloq	- -	- -	- -	- -	- -	- -	442 100%zabcdefh	- -	41 32%zl	89 45%zikl	34 25%l	111 *14%*	128 24%o	111 *19%*	68 *16%*	135 29%zno	4 *1%*	438 32%zq	599 *30%*
OTHER	**120** 6%abcdegklmn	- -	- -	- -	- -	- -	- -	- -	120 100%zabcdefg	30 23%zjkl	28 14%zkl	2 *1%*	11 *1%*	10 *2%*	19 *3%*	14 *3%*	77 16%zmno	39 *6%*	81 *6%*	122 *6%*
INCOME																				
UP TO 9499	**129** 6%acjklmq	9 *1%*	9 4%a	1 *1%*	9 8%ac	14 8%ac	16 25%zabcdeg	41 9%zabc	30 25%zabcdeg	129 100%zjkl	- -	- -	- -	11 *2%*	27 5%m	16 *4%*	75 16%zmno	27 *4%*	102 8%zq	164 *8%*
9500 - 17499	**197** 10%aeiklmq	30 *4%*	19 9%ae	12 9%ae	14 12%ae	2 *1%*	4 *6%*	89 20%zabcef	28 23%zabcef	- -	197 100%zikl	- -	- -	33 *6%*	46 *8%*	42 *10%*	76 16%zmno	40 *6%*	157 12%zq	235 *12%*
17500 - 24999	**134** 7%hijl	59 8%h	15 *7%*	6 *4%*	9 *8%*	6 *3%*	3 *5%*	34 8%h	2 *2%*	- -	- -	134 100%zijl	- -	25 *5%*	32 *6%*	38 9%m	39 8%m	44 *7%*	90 *7%*	142 *7%*
25000 PLUS	**798** 40%defghijkopr	437 59%zbdefgh	108 50%zdefgh	75 58%zdefgh	24 21%eh	16 *9%*	16 25%eh	111 25%eh	11 *9%*	- -	- -	- -	798 100%zijk	318 60%znop	253 44%zop	135 32%p	92 *19%*	294 46%zr	504 *37%*	750 *38%*
SOCIAL GRADE																				
AB	**532** 27%dfhijknop	242 33%zbdefh	53 24%h	45 35%defh	17 *15%*	30 *17%*	8 *13%*	128 29%defh	10 *8%*	11 *9%*	33 17%i	25 19%i	318 40%zijk	532 100%znop	- -	- -	- -	176 *28%*	356 *26%*	518 *26%*
C1	**573** 29%dfghimop	214 29%dfh	74 34%dfgh	42 33%dfh	13 *12%*	90 53%zabcdfgh	10 *16%*	111 25%dh	19 *16%*	27 *21%*	46 *23%*	32 *24%*	253 32%zij	- -	573 100%zmop	- -	- -	179 *28%*	394 *29%*	638 *32%*
C2	**418** 21%ghilmnpr	176 24%gh	51 23%gh	33 26%gh	31 28%gh	29 *17%*	15 *24%*	68 *15%*	14 *12%*	16 *12%*	42 22%i	38 28%il	135 *17%*	- -	- -	418 100%zmnp	- -	164 26%zr	254 *19%*	347 *17%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h - z/i/j/k/l - z/m/n/o/p - z/q/r
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 58
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		OCCUPATION								INCOME				SOCIAL GRADE				CHILDREN IN HOUSEHOLD		
	TOTAL (z)	FULL-TIME (a)	PART-TIME (b)	SELF-EMPLOYED (c)	NOT WORKING - HOUSEWIFE (d)	STILL IN EDUCATION (e)	UNEMPLOYED (f)	RETIRED (g)	OTHER (h)	UP TO £9,499 (i)	£9,500 - £17,499 (j)	£17,500 - £24,999 (k)	£25,000 PLUS (l)	AB (m)	C1 (n)	C2 (o)	DE (p)	YES (q)	NO (r)	UNWTD TOTAL
WEIGHTED BASE	**1993**	737	218	128*	111*	172*	65*	442	120*	129	197	134	798	532	573	418	470	636	1357	1993
	100%	*37%*	*11%*	*6%**	*6%**	*9%**	*3%**	*22%*	*6%**	*6%*	*10%*	*7%*	*40%*	*27%*	*29%*	*21%*	*24%*	*32%*	*68%*	*100%*
DE	**470**	105	40	9	50	23	31	135	77	75	76	39	92	-	-	-	470	117	353	490
	24%acelmnoq	*14%*	18%c	*7%*	45%zabceg	*13%*	48%zabceg	31%zabce	64%zabcdeg	58%zjkl	39%zl	29%l	*11%*	-	-	-	100%zmno	*18%*	26%zq	*25%*
CHILDREN IN HOUSEHOLD																				
YES	**636**	299	110	58	70	39	16	4	39	27	40	44	294	176	179	164	117	636	-	519
	32%gijpr	41%zefg	51%zaefgh	45%zefg	63%zacefgh	23%g	25%g	*1%*	33%g	*21%*	*20%*	33%ij	37%zij	33%p	31%p	39%znp	*25%*	100%zr	-	*26%*
NO	**1357**	437	107	70	42	133	49	438	81	102	157	90	504	356	394	254	353	-	1357	1474
	68%abcdloq	59%bd	*49%*	55%d	*37%*	77%abcd	75%abcd	99%zabcdefh	67%bd	79%zkl	80%zkl	*67%*	*63%*	*67%*	69%o	*61%*	75%zmno	-	100%zq	*74%*
GOVERNMENT OFFICE REGION																				
EAST MIDLANDS	**148**	64	13	6	12	-	1	45	8	4	13	5	46	32	36	38	42	38	110	115
	7%eil	9%e	6%e	4%e	10%e	-	*2%*	10%ze	7%e	*3%*	*6%*	*4%*	*6%*	*6%*	*6%*	*9%*	*9%*	*6%*	*8%*	*6%*
EASTERN	**192**	59	17	13	23	15	6	55	4	7	15	16	85	47	74	39	32	74	117	205
	10%hpr	*8%*	*8%*	*10%*	21%zabeh	*9%*	*9%*	12%zah	*3%*	*6%*	*7%*	*12%*	*11%*	*9%*	13%zp	*9%*	*7%*	*12%*	*9%*	*10%*
LONDON	**256**	108	24	22	11	36	4	41	10	17	20	8	110	73	81	44	59	88	168	278
	13%gk	15%g	*11%*	17%g	*9%*	21%zfgh	*7%*	*9%*	*8%*	*13%*	*10%*	*6%*	14%k	*14%*	*14%*	*10%*	*13%*	*14%*	*12%*	*14%*
NORTH EAST	**87**	34	10	1	4	3	11	18	7	12	12	8	40	20	28	15	25	31	57	96
	4%	*5%*	*4%*	*1%*	*3%*	*2%*	17%zabcdegh	*4%*	*6%*	9%z	*6%*	*6%*	*5%*	*4%*	*5%*	*3%*	*5%*	*5%*	*4%*	*5%*
NORTH WEST	**228**	80	25	8	7	15	14	56	22	22	20	16	93	45	54	47	82	56	172	260
	11%m	*11%*	*12%*	*7%*	*7%*	*8%*	22%zacde	*13%*	18%zacd	17%z	*10%*	*12%*	*12%*	*8%*	*9%*	*11%*	17%zmno	*9%*	13%zq	*13%*
SCOTLAND	**174**	62	22	8	7	23	1	44	7	17	20	22	67	37	38	48	51	42	132	183
	9%	*8%*	*10%*	*6%*	*6%*	14%f	*2%*	*10%*	*6%*	13%z	*10%*	16%zl	*8%*	*7%*	*7%*	12%n	11%n	*7%*	10%z	*9%*
SOUTH EAST	**279**	101	30	39	12	26	7	46	18	9	25	13	135	106	72	70	30	97	182	185
	14%gip	*14%*	*14%*	31%zabdefgh	*11%*	*15%*	*11%*	*10%*	*15%*	*7%*	*13%*	*9%*	17%zik	20%znp	13%p	17%p	*6%*	*15%*	*13%*	*9%*
SOUTH WEST	**176**	57	38	8	8	3	7	47	8	11	18	14	75	50	63	27	36	53	123	183
	9%e	*8%*	17%zacdegh	*7%*	*7%*	*2%*	10%e	11%e	*7%*	*8%*	*9%*	*11%*	*9%*	*9%*	*11%*	*6%*	*8%*	*8%*	*9%*	*9%*
WALES	**99**	26	6	6	4	8	5	31	13	7	28	8	21	14	26	17	42	31	69	91
	5%lm	*4%*	*3%*	*4%*	*4%*	*5%*	*7%*	7%zab	11%zab	*5%*	14%zikl	*6%*	*3%*	*3%*	*5%*	*4%*	9%zmno	*5%*	*5%*	*5%*
WEST MIDLANDS	**178**	75	19	7	7	28	6	21	14	15	13	9	66	45	67	31	35	56	122	198
	9%g	10%g	*9%*	*6%*	*6%*	17%zcg	*9%*	*5%*	12%g	*12%*	*7%*	*7%*	*8%*	*8%*	12%z	*7%*	*8%*	*9%*	*9%*	*10%*
YORKS AND HUMBR	**175**	71	14	9	16	15	3	38	9	9	14	16	59	63	35	41	36	69	106	199
	9%nr	*10%*	*6%*	*7%*	*15%*	*9%*	*4%*	*9%*	*7%*	*7%*	*7%*	*12%*	*7%*	12%zn	*6%*	*10%*	*8%*	*11%*	*8%*	*10%*
SOUTH ENGLAND	**455**	158	67	48	20	29	14	93	26	20	43	27	210	156	135	97	67	150	305	368
	23%ip	*21%*	31%zaeg	37%zadegh	*18%*	*17%*	*21%*	*21%*	*22%*	*15%*	*22%*	*20%*	26%zi	29%zp	24%p	23%p	*14%*	*24%*	*22%*	*18%*
NORTH ENGLAND	**490**	185	49	19	28	32	28	112	38	42	46	39	193	127	117	103	143	155	335	555
	25%cn	25%c	*22%*	*15%*	*25%*	*19%*	43%zabcdeg	25%c	32%c	32%zl	*23%*	*29%*	*24%*	*24%*	*20%*	*25%*	30%zmn	*24%*	*25%*	*28%*
MIDLANDS	**326**	139	32	13	19	28	7	66	22	19	26	14	113	77	103	69	77	95	231	313
	16%	*19%*	*15%*	*10%*	*17%*	*17%*	*11%*	*15%*	*18%*	*15%*	*13%*	*10%*	*14%*	*15%*	*18%*	*16%*	*16%*	*15%*	*17%*	*16%*
TENURE LIFESTAGE																				
ANY (A TO G)	**475**	162	67	25	18	126	29	34	13	21	25	22	169	112	141	124	98	128	347	415
	24%ghijklq	22%gh	31%zadgh	20%g	16%g	74%zabcdfgh	44%zacdgh	*8%*	*10%*	*17%*	*13%*	*16%*	21%j	*21%*	*25%*	30%zmp	*21%*	*20%*	26%zq	*21%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h - z/i/j/k/l - z/m/n/o/p - z/q/r
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 58
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		OCCUPATION								INCOME				SOCIAL GRADE				CHILDREN IN HOUSEHOLD		
	TOTAL (z)	FULL-TIME (a)	PART-TIME (b)	SELF-EMPLOYED (c)	NOT WORKING - HOUSEWIFE (d)	STILL IN EDUCATION (e)	UNEMPLOYED (f)	RETIRED (g)	OTHER (h)	UP TO £9,499 (i)	£9,500 - £17,499 (j)	£17,500 - £24,999 (k)	£25,000 PLUS (l)	AB (m)	C1 (n)	C2 (o)	DE (p)	YES (q)	NO (r)	UNWTD TOTAL
WEIGHTED BASE	**1993**	737	218	128*	111*	172*	65*	442	120*	129	197	134	798	532	573	418	470	636	1357	1993
	100%	*37%*	*11%*	*6%**	*6%**	*9%**	*3%**	*22%*	*6%**	*6%*	*10%*	*7%*	*40%*	*27%*	*29%*	*21%*	*24%*	*32%*	*68%*	*100%*
FTB (B)	**42**	32	3	1	1	3	1	1	-	-	4	5	22	12	13	8	9	13	30	40
	2%g	4%zgh	*2%*	*1%*	*1%*	*2%*	*2%*	*	-	-	*2%*	3%i	*3%*	*2%*	*2%*	*2%*	*2%*	*2%*	*2%*	*2%*
OWNER-OCCUPIER UP-SIZER (C)	**36**	20	5	8	1	-	-	2	-	1	1	-	30	16	11	8	2	17	19	34
	2%gpr	3%g	2%g	6%zegh	*1%*	-	-	*	-	*	*1%*	-	4%zjk	3%p	*2%*	*2%*	*	*3%*	*1%*	*2%*
PRS UP-SIZER (C)	**14**	6	4	1	2	*	-	-	-	-	-	3	9	4	6	2	2	9	4	14
	1%r	*1%*	2%g	*1%*	2%g	*	-	-	-	-	-	*2%*	*1%*	*1%*	*1%*	*	*	1%r	*	*1%*
OWNER-OCCUPIER DOWN-SIZER (D)	**36**	14	4	2	-	-	-	13	3	4	1	1	23	17	9	3	8	3	33	37
	2%q	*2%*	*2%*	*2%*	-	-	-	3%z	*3%*	3%j	*	*1%*	3%z	3%zo	*2%*	*1%*	*2%*	*1%*	2%zq	*2%*
PRS DOWN-SIZER (D)	**11**	3	3	1	-	*	2	2	-	2	-	2	3	-	3	6	2	1	9	12
	1%	*	*1%*	*1%*	-	*	4%zag	*	-	*2%*	-	*2%*	*	-	*	2%zm	*	*	*1%*	*1%*
ANY ACTIVE	**168**	88	25	15	5	4	4	22	4	10	10	11	103	57	46	38	27	57	111	170
	8%gp	12%zegh	12%egh	12%egh	*5%*	*3%*	*6%*	*5%*	*3%*	*8%*	*5%*	*8%*	13%zj	11%p	*8%*	*9%*	*6%*	*9%*	*8%*	*9%*
AREA																				
RURAL	**457**	150	49	29	21	37	15	131	25	30	44	36	194	120	127	106	103	121	336	445
	23%q	*20%*	*23%*	*22%*	*19%*	*22%*	*23%*	30%za	*21%*	*23%*	*22%*	*27%*	*24%*	*23%*	*22%*	*25%*	*22%*	*19%*	25%zq	*22%*
SUB URBAN	**503**	209	40	24	41	41	15	102	29	30	43	29	195	115	156	119	114	185	318	484
	25%br	28%zb	*19%*	*19%*	37%zbcg	*24%*	*22%*	*23%*	*24%*	*24%*	*22%*	*22%*	*24%*	*22%*	*27%*	*28%*	*24%*	29%zr	*23%*	*24%*
URBAN	**663**	247	77	50	44	36	22	146	41	37	85	44	281	190	182	131	160	219	443	660
	33%e	34%e	36%e	39%e	39%e	*21%*	*33%*	33%e	*34%*	*29%*	43%zi	*33%*	*35%*	*36%*	*32%*	*31%*	*34%*	*35%*	*33%*	*33%*
METROPOLITAN	**371**	130	51	26	5	57	14	64	25	32	25	25	129	107	108	62	93	110	260	404
	19%dgjl	18%d	23%dg	20%d	*5%*	33%zadg	22%d	14%d	21%d	25%jl	*13%*	*19%*	*16%*	*20%*	*19%*	*15%*	*20%*	*17%*	*19%*	*20%*
NEXT 12 MONTHS																				
GOOD TIME BUY	**972**	393	114	70	49	50	15	232	49	40	98	77	469	274	278	199	221	311	660	975
	49%efi	53%zefh	53%ef	55%ef	44%f	*29%*	*23%*	52%zefh	41%f	*31%*	50%i	58%zi	59%zij	*51%*	*49%*	*48%*	*47%*	*49%*	*49%*	*49%*
GOOD TIME SELL	**938**	358	105	69	48	68	21	223	46	39	83	64	423	263	279	196	200	271	666	912
	47%fipq	49%f	48%f	54%fh	*43%*	*39%*	*32%*	50%fh	*38%*	*31%*	42%i	48%i	53%zij	*49%*	*49%*	*47%*	*43%*	*43%*	49%zq	*46%*
BAD TIME BUY	**693**	244	68	44	32	89	33	139	44	59	70	42	254	192	202	142	157	200	493	692
	35%g	*33%*	*31%*	*34%*	*29%*	52%zabcdg	51%zabdg	*31%*	*37%*	46%zkl	*36%*	*31%*	*32%*	*36%*	*35%*	*34%*	*33%*	*32%*	36%z	*35%*
BAD TIME SELL	**714**	274	77	44	32	69	25	149	44	57	80	54	299	204	197	142	170	232	482	739
	36%	*37%*	*36%*	*34%*	*28%*	*40%*	*39%*	*34%*	*37%*	44%z	*41%*	*40%*	*37%*	*38%*	*34%*	*34%*	*36%*	*36%*	*36%*	*37%*
AVERAGE PRICE																				
HIGHER	**998**	356	99	60	50	115	46	221	51	69	87	72	404	270	282	225	221	316	682	983
	50%	*48%*	*46%*	*47%*	*45%*	67%zabcdgh	70%zabcdgh	*50%*	*42%*	*54%*	*44%*	*53%*	*51%*	*51%*	*49%*	*54%*	*47%*	*50%*	*50%*	*49%*
SAME	**511**	199	58	44	27	21	11	125	28	25	58	33	221	137	151	94	129	164	347	509
	26%e	27%e	27%e	34%ef	*24%*	*12%*	*16%*	28%e	*23%*	*19%*	29%i	*24%*	28%i	*26%*	*26%*	*23%*	*27%*	*26%*	*26%*	*26%*
LOWER	**340**	143	45	16	16	20	5	69	27	24	44	24	147	100	93	75	71	112	227	352
	17%	19%f	21%f	*12%*	*14%*	*12%*	*7%*	*16%*	23%f	*19%*	22%z	*18%*	*18%*	*19%*	*16%*	*18%*	*15%*	*18%*	*17%*	*18%*
CONCERNED - RATE RISE																				
CONCERNED	**233**	151	22	21	6	13	5	5	9	1	10	2	133	94	67	55	18	138	95	151
	12%gijkpr	21%zbdefgh	10%g	16%dg	5%g	8%g	8%g	*1%*	7%g	*1%*	5%i	*2%*	17%zijk	18%znp	12%p	13%p	*4%*	22%zr	*7%*	*8%*
NOT CONCERNED	**562**	295	87	52	40	43	9	30	7	7	13	32	350	184	189	117	72	220	342	365
	28%fghijpr	40%zefgh	40%zefgh	41%zefgh	36%fgh	25%gh	*13%*	*7%*	*6%*	*6%*	*6%*	24%ij	44%zijk	34%zp	33%zp	28%p	*15%*	35%zr	*25%*	*18%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h - z/i/j/k/l - z/m/n/o/p - z/q/r
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 58
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		OCCUPATION								INCOME				SOCIAL GRADE				CHILDREN IN HOUSEHOLD		
	TOTAL (z)	FULL-TIME (a)	PART-TIME (b)	SELF-EMPLOYED (c)	NOT WORKING - HOUSEWIFE (d)	STILL IN EDUCATION (e)	UNEMPLOYED (f)	RETIRED (g)	OTHER (h)	UP TO £9,499 (i)	£9,500 - £17,499 (j)	£17,500 - £24,999 (k)	£25,000 PLUS (l)	AB (m)	C1 (n)	C2 (o)	DE (p)	YES (q)	NO (r)	UNWTD TOTAL
WEIGHTED BASE	**1993**	737	218	128*	111*	172*	65*	442	120*	129	197	134	798	532	573	418	470	636	1357	1993
	100%	*37%*	*11%*	*6%**	*6%**	*9%**	*3%**	*22%*	*6%**	*6%*	*10%*	*7%*	*40%*	*27%*	*29%*	*21%*	*24%*	*32%*	*68%*	*100%*
MORTGAGE TYPE																				
FIXED	**422**	282	59	42	15	8	3	11	1	1	12	21	296	169	130	88	35	209	213	284
	21%efghij pr	38%zbdefg h	27%defgh	33%zdefgh	14%gh	*5%*	*5%*	*2%*	*1%*	*1%*	6%i	16%ij	37%zijk	32%znop	23%p	21%p	*7%*	33%zr	*16%*	*14%*
VARIABLE/TRACKER	**190**	103	20	18	7	21	1	13	7	6	6	8	122	69	70	32	19	86	104	123
	10%gijpr	14%zfgh	9%g	14%fg	*6%*	12%g	*2%*	*3%*	*6%*	*4%*	*3%*	*6%*	15%zijk	13%zop	12%zp	*8%*	*4%*	13%zr	*8%*	*6%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h - z/i/j/k/l - z/m/n/o/p - z/q/r
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 59
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		GOVERNMENT OFFICE REGION														
	TOTAL (z)	EAST MIDLANDS (a)	EASTERN (b)	LONDON (c)	NORTH EAST (d)	NORTH WEST (e)	SCOTLAND (f)	SOUTH EAST (g)	SOUTH WEST (h)	WALES (i)	WEST MIDLANDS (j)	YORKS AND HUMBR (k)	SOUTH ENGLAND (l)	NORTH ENGLAND (m)	MIDLANDS (n)	UNWTD TOTAL
UNWEIGHTED BASE	1993	115	205	278	96	260	183	185	183	91	198	199	368	555	313	1993
WEIGHTED BASE	1993	148*	192	256	87*	228	174	279	176	99*	178	175	455	490	326	1993
	100%	7%*	10%	13%	4%*	11%	9%	14%	9%	5%*	9%	9%	23%	25%	16%	100%
SEX																
MALE	967	75	77	125	38	118	81	136	93	48	87	89	229	244	162	977
	49%b	51%	40%	49%	44%	52%b	47%	49%	53%b	48%	49%	51%	50%b	50%b	50%	49%
FEMALE	1026	73	114	130	49	110	93	144	83	52	91	86	227	246	164	1016
	51%	49%	60%zehlm	51%	56%	48%	53%	51%	47%	52%	51%	49%	50%	50%	50%	51%
AGE																
16-24	321	12	18	49	8	41	36	44	21	19	40	33	65	82	52	263
	16%ab	8%	10%	19%abd	9%	18%ab	21%abd	16%	12%	19%a	22%zabdhln	19%ab	14%	17%abd	16%a	13%
25-34	309	20	28	39	17	41	26	39	25	20	29	23	65	82	48	246
	16%	13%	15%	15%	20%	18%	15%	14%	14%	21%	16%	13%	14%	17%	15%	12%
35-44	362	18	49	56	12	32	19	51	38	11	34	42	89	86	52	273
	18%f	12%	25%zadefimn	22%aef	13%	14%	11%	18%	22%f	11%	19%	24%aefim	20%f	18%	16%	14%
45-54	321	35	25	39	23	36	23	54	24	9	28	25	78	84	64	323
	16%	24%zbhi	13%	15%	27%zbcefhikm	16%	13%	19%	13%	9%	16%	14%	17%	17%	20%i	16%
55-64	288	21	28	34	12	30	29	47	30	14	23	19	77	62	44	357
	14%	14%	15%	13%	14%	13%	17%	17%	17%	14%	13%	11%	17%	13%	13%	18%
65+	392	43	44	39	15	47	40	44	38	27	24	32	82	94	66	531
	20%j	29%zcgjlmn	23%j	15%	17%	21%	23%j	16%	22%	27%cj	13%	18%	18%	19%	20%j	27%
16-34	630	32	46	88	25	82	63	83	46	40	69	57	130	164	100	509
	32%ab	21%	24%	34%ab	29%	36%ab	36%ab	30%	26%	40%ab	39%zabhln	32%	28%	33%ab	31%a	26%
35-54	683	53	73	95	35	68	42	105	62	19	63	67	167	170	116	596
	34%fi	36%i	38%fi	37%fi	40%fi	30%	24%	38%fi	35%i	19%	35%fi	38%fi	37%fi	35%efi	36%fi	30%
18+	1886	143	180	234	87	222	160	264	174	92	174	158	438	467	317	1947
	95%ck	96%	94%	91%	100%zbcfikm	97%cfkm	92%	95%	99%zbcfikl	92%	98%cfk	90%	96%ck	95%k	97%cfk	98%
TENURE																
OWNED OUTRIGHT	498	40	54	38	20	58	59	75	56	24	35	41	131	119	74	759
	25%c	27%c	28%c	15%	23%	25%c	34%zcjmn	27%c	32%zcjn	24%	19%	23%	29%cj	24%c	23%c	38%
BEING BOUGHT ON A MORTGAGE	817	77	78	99	35	85	73	118	66	29	69	87	185	207	147	527
	41%i	52%zcehij	41%	39%	40%	37%	42%	42%	38%	29%	39%	50%zeim	41%	42%ei	45%ij	26%
RENTED FROM LOCAL AUTHORITY/BELONGS TO A HOUSING ASSOCIATION	339	13	24	70	14	46	28	39	21	33	22	30	59	90	35	362
	17%aln	9%	12%	27%zabdfghjklmn	16%	20%ahln	16%	14%	12%	33%zabdefghjklmn	12%	17%	13%	18%an	11%	18%
RENTED FROM PRIVATE LANDLORD	291	16	30	40	17	37	13	37	30	13	45	14	67	69	61	301
	15%fk	11%	15%f	15%f	20%fk	16%fk	7%	13%	17%fk	13%	25%zabcefgiklmn	8%	15%f	14%k	19%afk	15%
OTHER	19	1	-	5	-	1	1	1	3	1	4	2	5	2	5	19
	1%	1%	-	2%	-	*	1%	1%	2%	1%	2%m	1%	1%	*	2%	1%
OWNER/OCCUPIER	1315	117	131	137	55	143	132	193	123	53	104	128	315	326	221	1286
	66%cij	79%zcdeijmn	69%ci	53%	63%	63%	76%zceij	69%ci	70%cij	53%	58%	73%cij	69%cij	66%ci	68%cij	65%

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h/i/j/k/l/m/n
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 59
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		GOVERNMENT OFFICE REGION														
	TOTAL (z)	EAST MIDLANDS (a)	EASTERN (b)	LONDON (c)	NORTH EAST (d)	NORTH WEST (e)	SCOTLAND (f)	SOUTH EAST (g)	SOUTH WEST (h)	WALES (i)	WEST MIDLANDS (j)	YORKS AND HUMBR (k)	SOUTH ENGLAND (l)	NORTH ENGLAND (m)	MIDLANDS (n)	UNWTD TOTAL
WEIGHTED BASE	**1993**	148*	192	256	87*	228	174	279	176	99*	178	175	455	490	326	1993
	100%	*7%**	*10%*	*13%*	*4%**	*11%*	*9%*	*14%*	*9%*	*5%**	*9%*	*9%*	*23%*	*25%*	*16%*	*100%*
RENTERS	**630**	29	53	110	31	83	41	76	50	46	67	44	126	158	96	663
	32%af	*20%*	*28%*	43%zabfghklmn	36%a	36%afkl	*23%*	*27%*	*29%*	46%zabfghklmn	38%afgkln	*25%*	*28%*	32%ak	30%a	*33%*
OCCUPATION																
FULL-TIME	**737**	64	59	108	34	80	62	101	57	26	75	71	158	185	139	644
	37%	43%i	*31%*	42%bi	*39%*	*35%*	*36%*	*36%*	*32%*	*26%*	42%bi	*40%*	*35%*	*38%*	42%bi	*32%*
PART-TIME	**218**	13	17	24	10	25	22	30	38	6	19	14	67	49	32	209
	11%	*9%*	*9%*	*10%*	*11%*	*11%*	*12%*	*11%*	21%zabcegijklmn	*6%*	*11%*	*8%*	15%zg	*10%*	*10%*	*10%*
SELF-EMPLOYED	**128**	6	13	22	1	8	8	39	8	6	7	9	48	19	13	117
	6%m	*4%*	*7%*	9%demn	*1%*	*4%*	*4%*	14%zadefhjkmn	*5%*	*6%*	*4%*	*5%*	10%zdehjmn	*4%*	*4%*	*6%*
NOT WORKING - HOUSEWIFE	**111**	12	23	11	4	7	7	12	8	4	7	16	20	28	19	97
	6%	*8%*	12%zcefghjlmn	*4%*	*4%*	*3%*	*4%*	*4%*	*4%*	*5%*	*4%*	9%elm	*4%*	6%e	*6%*	*5%*
STILL IN EDUCATION	**172**	-	15	36	3	15	23	26	3	8	28	15	29	32	28	138
	9%ah	-	8%ah	14%zadehlm	*3%*	6%ah	13%adehlm	9%ah	*2%*	8%ah	16%zabdehlmn	8%ah	6%ah	7%ah	9%ah	*7%*
UNEMPLOYED	**65**	1	6	4	11	14	1	7	7	5	6	3	14	28	7	67
	3%	*1%*	*3%*	*2%*	13%zabcfghjklmn	6%zacfkn	*1%*	*3%*	*4%*	*5%*	*3%*	*1%*	*3%*	6%zacfkn	*2%*	*3%*
RETIRED	**442**	45	55	41	18	56	44	46	47	31	21	38	93	112	66	599
	22%cj	30%cgjn	29%zcgjl	*16%*	*21%*	24%cj	25%cj	*16%*	27%cgjl	32%cgj	*12%*	22%j	20%j	23%j	20%j	*30%*
OTHER	**120**	8	4	10	7	22	7	18	8	13	14	9	26	38	22	122
	6%b	*5%*	*2%*	*4%*	8%b	10%zbc	*4%*	*7%*	*5%*	13%zbcfhl	8%b	*5%*	*6%*	8%b	7%b	*6%*
INCOME																
UP TO 9499	**129**	4	7	17	12	22	17	9	11	7	15	9	20	42	19	164
	6%	*3%*	*4%*	*7%*	13%zabgkln	10%abgl	10%abgl	*3%*	*6%*	*7%*	9%gn	*5%*	*4%*	9%gl	*6%*	*8%*
9500 - 17499	**197**	13	15	20	12	20	20	25	18	28	13	14	43	46	26	235
	10%	*9%*	*8%*	*8%*	*14%*	*9%*	*12%*	*9%*	*10%*	28%zabcdefghjklmn	*7%*	*8%*	*9%*	*9%*	*8%*	*12%*
17500 - 24999	**134**	5	16	8	8	16	22	13	14	8	9	16	27	39	14	142
	7%c	*3%*	9%c	*3%*	*9%*	*7%*	12%zacgjln	*5%*	8%c	*8%*	*5%*	9%c	*6%*	8%c	*4%*	*7%*
25000 PLUS	**798**	46	85	110	40	93	67	135	75	21	66	59	210	193	113	750
	40%i	*31%*	44%ai	43%i	46%ai	41%i	39%i	48%zaikn	42%i	*21%*	37%i	*34%*	46%zaikn	39%i	35%i	*38%*
SOCIAL GRADE																
AB	**532**	32	47	73	20	45	37	106	50	14	45	63	156	127	77	518
	27%ei	*22%*	*25%*	28%ei	*23%*	*20%*	*21%*	38%zabdefijmn	28%i	*14%*	*25%*	36%zabdefimn	34%zabefhimn	26%ei	*24%*	*26%*
C1	**573**	36	74	81	28	54	38	72	63	26	67	35	135	117	103	638
	29%km	*25%*	38%zaefgkm	31%km	32%k	*24%*	*22%*	*26%*	36%efklm	*26%*	37%zaefgkmn	*20%*	30%k	*24%*	32%km	*32%*
C2	**418**	38	39	44	15	47	48	70	27	17	31	41	97	103	69	347
	21%	*26%*	*21%*	*17%*	*17%*	*21%*	28%chj	25%h	*15%*	*17%*	*17%*	*24%*	21%h	*21%*	21%j	*17%*
DE	**470**	42	32	59	25	82	51	30	36	42	35	36	67	143	77	490
	24%bgl	28%bgl	*16%*	23%gl	28%bgl	36%zbcghjklmn	29%bgl	*11%*	21%gl	42%zbcghjklmn	20%g	21%g	*15%*	29%zbghjkl	24%gl	*25%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h/i/j/k/l/m/n
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 59
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		GOVERNMENT OFFICE REGION														
	TOTAL (z)	EAST MIDLANDS (a)	EASTERN (b)	LONDON (c)	NORTH EAST (d)	NORTH WEST (e)	SCOTLAND (f)	SOUTH EAST (g)	SOUTH WEST (h)	WALES (i)	WEST MIDLANDS (j)	YORKS AND HUMBR (k)	SOUTH ENGLAND (l)	NORTH ENGLAND (m)	MIDLANDS (n)	UNWTD TOTAL
WEIGHTED BASE	**1993**	148*	192	256	87*	228	174	279	176	99*	178	175	455	490	326	1993
	100%	*7%**	*10%*	*13%*	*4%**	*11%*	*9%*	*14%*	*9%*	*5%**	*9%*	*9%*	*23%*	*25%*	*16%*	*100%*
CHILDREN IN HOUSEHOLD																
YES	**636**	38	74	88	31	56	42	97	53	31	56	69	150	155	95	519
	32%e	*26%*	39%aefn	34%e	*35%*	*25%*	*24%*	35%e	*30%*	*31%*	*32%*	39%aefmn	33%e	32%e	*29%*	*26%*
NO	**1357**	110	117	168	57	172	132	182	123	69	122	106	305	335	231	1474
	68%	74%bk	*61%*	*66%*	*65%*	75%zbcgklm	76%bk	*65%*	*70%*	*69%*	*68%*	*61%*	*67%*	68%k	71%bk	*74%*
GOVERNMENT OFFICE REGION																
EAST MIDLANDS	**148**	148	-	-	-	-	-	-	-	-	-	-	-	-	148	115
	7%bcdefghijklm	100%zbcdefghijklmn	-	-	-	-	-	-	-	-	-	-	-	-	45%zbcdefghijklm	*6%*
EASTERN	**192**	-	192	-	-	-	-	-	-	-	-	-	-	-	-	205
	10%acdefghijklmn	-	100%zacdefghijklmn	-	-	-	-	-	-	-	-	-	-	-	-	*10%*
LONDON	**256**	-	-	256	-	-	-	-	-	-	-	-	-	-	-	278
	13%abdefghijklmn	-	-	100%zabdefghijklmn	-	-	-	-	-	-	-	-	-	-	-	*14%*
NORTH EAST	**87**	-	-	-	87	-	-	-	-	-	-	-	-	87	-	96
	4%abcefghjkln	-	-	-	100%zabcefghijklmn	-	-	-	-	-	-	-	-	18%zabcefghijkln	-	*5%*
NORTH WEST	**228**	-	-	-	-	228	-	-	-	-	-	-	-	228	-	260
	11%abcdfghijkln	-	-	-	-	100%zabcdfghijklmn	-	-	-	-	-	-	-	47%zabcdfghijkln	-	*13%*
SCOTLAND	**174**	-	-	-	-	-	174	-	-	-	-	-	-	-	-	183
	9%abcdeghijklmn	-	-	-	-	-	100%zabcdeghijklmn	-	-	-	-	-	-	-	-	*9%*
SOUTH EAST	**279**	-	-	-	-	-	-	279	-	-	-	-	279	-	-	185
	14%abcdefhijkmn	-	-	-	-	-	-	100%zabcdefhijklmn	-	-	-	-	61%zabcdefhijkmn	-	-	*9%*
SOUTH WEST	**176**	-	-	-	-	-	-	-	176	-	-	-	176	-	-	183
	9%abcdefgijkmn	-	-	-	-	-	-	-	100%zabcdefgijklmn	-	-	-	39%zabcdefgijkmn	-	-	*9%*
WALES	**99**	-	-	-	-	-	-	-	-	99	-	-	-	-	-	91
	5%abcdefghjklmn	-	-	-	-	-	-	-	-	100%zabcdefghjklmn	-	-	-	-	-	*5%*
WEST MIDLANDS	**178**	-	-	-	-	-	-	-	-	-	178	-	-	-	178	198
	9%abcdefghiklm	-	-	-	-	-	-	-	-	-	100%zabcdefghiklmn	-	-	-	55%zabcdefghiklm	*10%*
YORKS AND HUMBR	**175**	-	-	-	-	-	-	-	-	-	-	175	-	175	-	199
	9%abcdefghijln	-	-	-	-	-	-	-	-	-	-	100%zabcdefghijlmn	-	36%zabcdefghijln	-	*10%*
SOUTH ENGLAND	**455**	-	-	-	-	-	-	279	176	-	-	-	455	-	-	368
	23%abcdefijkmn	-	-	-	-	-	-	100%zabcdefijkmn	100%zabcdefijkmn	-	-	-	100%zabcdefijkmn	-	-	*18%*
NORTH ENGLAND	**490**	-	-	-	87	228	-	-	-	-	-	175	-	490	-	555
	25%abcfghijln	-	-	-	100%zabcfghijln	100%zabcfghijln	-	-	-	-	-	100%zabcfghijln	-	100%zabcfghijln	-	*28%*
MIDLANDS	**326**	148	-	-	-	-	-	-	-	-	178	-	-	-	326	313
	16%bcdefghiklm	100%zbcdefghiklm	-	-	-	-	-	-	-	-	100%zbcdefghiklm	-	-	-	100%zbcdefghiklm	*16%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h/i/j/k/l/m/n
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

Table 59
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		GOVERNMENT OFFICE REGION														
	TOTAL (z)	EAST MIDLANDS (a)	EASTERN (b)	LONDON (c)	NORTH EAST (d)	NORTH WEST (e)	SCOTLAND (f)	SOUTH EAST (g)	SOUTH WEST (h)	WALES (i)	WEST MIDLANDS (j)	YORKS AND HUMBR (k)	SOUTH ENGLAND (l)	NORTH ENGLAND (m)	MIDLANDS (n)	UNWTD TOTAL
WEIGHTED BASE	**1993**	148*	192	256	87*	228	174	279	176	99*	178	175	455	490	326	1993
	100%	*7%**	*10%*	*13%*	*4%**	*11%*	*9%*	*14%*	*9%*	*5%**	*9%*	*9%*	*23%*	*25%*	*16%*	*100%*
TENURE LIFESTAGE																
ANY (A TO G)	**475**	24	42	88	12	49	58	74	31	22	38	37	105	99	61	415
	24%dmn	*16%*	*22%*	34%zabdehjklmn	*14%*	*22%*	33%zabdehjklmn	27%d	*17%*	*23%*	*21%*	*21%*	23%h	*20%*	*19%*	*21%*
FTB (B)	**42**	2	2	12	3	6	6	1	1	3	4	2	2	10	6	40
	2%l	*2%*	*1%*	5%zghl	3%gl	3%l	4%gl	*	*1%*	*3%*	*2%*	*1%*	*	*2%*	*2%*	*2%*
OWNER-OCCUPIER UP-SIZER (C)	**36**	-	2	5	1	6	7	1	2	4	3	5	3	12	3	34
	2%	-	*1%*	*2%*	*1%*	*3%*	4%agln	*	*1%*	*4%*	*2%*	*3%*	*1%*	*2%*	*1%*	*2%*
PRS UP-SIZER (C)	**14**	1	2	2	-	3	-	2	3	1	-	-	5	3	1	14
	1%	*	*1%*	*1%*	-	*1%*	-	*1%*	*2%*	*1%*	-	-	*1%*	*1%*	*	*1%*
OWNER-OCCUPIER DOWN-SIZER (D)	**36**	-	8	2	3	4	1	7	5	1	5	1	12	7	5	37
	2%	-	4%zack	*1%*	*3%*	*2%*	*1%*	*3%*	*3%*	*1%*	*3%*	*	*3%*	*1%*	*1%*	*2%*
PRS DOWN-SIZER (D)	**11**	2	1	-	-	3	-	2	1	-	1	1	3	3	3	12
	1%	*2%*	*1%*	-	-	*1%*	-	*1%*	*	-	*1%*	*	*1%*	*1%*	*1%*	*1%*
ANY ACTIVE	**168**	10	19	26	6	22	19	20	15	9	13	10	34	37	24	170
	8%	*7%*	*10%*	*10%*	*7%*	*9%*	*11%*	*7%*	*8%*	*9%*	*7%*	*5%*	*7%*	*8%*	*7%*	*9%*
AREA																
RURAL	**457**	72	28	9	21	25	116	51	110	20	-	6	161	52	72	445
	23%bcejkm	48%zbcdegijklmn	15%cjk	3%j	24%cejkm	11%cjk	66%zabcdegijklmn	18%cjkm	62%zabcdegijklmn	20%cjkm	-	3%j	35%zbcegijkmn	11%cjk	22%cejkm	*22%*
SUB URBAN	**503**	43	83	48	-	92	31	80	3	45	22	55	84	147	65	484
	25%cdfhjln	29%dhjln	43%zacdfghjklmn	19%dh	-	40%zcdfghjlmn	18%dh	29%cdfhjl	*2%*	45%zacdfghjlmn	12%dh	31%cdfhjln	18%dh	30%zcdfhjln	20%dhj	*24%*
URBAN	**663**	24	80	72	66	32	28	148	17	35	100	60	165	158	124	660
	33%aefh	*16%*	42%zacefhm	28%aefh	76%zabcefghijklmn	*14%*	*16%*	53%zacefhiklmn	*10%*	35%aefh	56%zabcefhiklmn	34%aefh	36%aefh	32%aefh	38%acefh	*33%*
METROPOLITAN	**371**	10	-	126	-	79	-	-	46	-	55	55	46	133	65	404
	19%abdfgil	7%bdfgi	-	49%zabdefghijklmn	-	34%zabdfgilmn	-	-	26%zabdfgil	-	31%zabdfgiln	31%zabdfgiln	10%bdfgi	27%zabdfgiln	20%abdfgil	*20%*
NEXT 12 MONTHS																
GOOD TIME BUY	**972**	85	102	118	50	98	102	103	87	49	82	97	190	245	166	975
	49%gl	57%egl	53%gl	*46%*	57%egl	*43%*	58%zcegjl	*37%*	49%gl	*50%*	*46%*	55%egl	*42%*	50%egl	51%gjl	*49%*
GOOD TIME SELL	**938**	79	113	99	41	73	87	133	89	46	85	93	222	207	164	912
	47%cem	53%ce	59%zcelm	*39%*	47%e	*32%*	50%e	48%e	50%ce	46%e	48%e	53%cem	49%ce	42%e	50%cem	*46%*
BAD TIME BUY	**693**	38	58	103	27	80	59	133	54	35	50	57	187	164	87	692
	35%n	*26%*	*30%*	40%ajn	*31%*	*35%*	*34%*	48%zabdefhjklmn	*31%*	*35%*	*28%*	*32%*	41%zabhjmn	*33%*	*27%*	*35%*
BAD TIME SELL	**714**	45	47	124	34	102	73	96	49	35	47	62	145	199	92	739
	36%bhjn	*30%*	*24%*	49%zabghjkln	39%bj	45%zabhjln	42%bhjn	*34%*	*28%*	*35%*	*26%*	36%b	*32%*	41%zbhjln	*28%*	*37%*
AVERAGE PRICE																
HIGHER	**998**	64	102	115	39	105	92	150	100	38	94	100	249	245	158	983
	50%i	*43%*	53%i	*45%*	*45%*	*46%*	*53%*	54%i	57%aci	*38%*	53%i	57%aci	55%ci	*50%*	*48%*	*49%*
SAME	**511**	54	31	61	22	64	46	80	40	45	35	33	120	119	89	509
	26%b	36%zbchjkmn	*16%*	*24%*	*25%*	28%b	27%b	29%b	*23%*	45%zbcdefghjklmn	*20%*	*19%*	26%b	24%b	27%bj	*26%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h/i/j/k/l/m/n
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 59
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		GOVERNMENT OFFICE REGION														
	TOTAL (z)	EAST MIDLANDS (a)	EASTERN (b)	LONDON (c)	NORTH EAST (d)	NORTH WEST (e)	SCOTLAND (f)	SOUTH EAST (g)	SOUTH WEST (h)	WALES (i)	WEST MIDLANDS (j)	YORKS AND HUMBR (k)	SOUTH ENGLAND (l)	NORTH ENGLAND (m)	MIDLANDS (n)	UNWTD TOTAL
WEIGHTED BASE	**1993**	148*	192	256	87*	228	174	279	176	99*	178	175	455	490	326	1993
	100%	*7%**	*10%*	*13%*	*4%**	*11%*	*9%*	*14%*	*9%*	*5%**	*9%*	*9%*	*23%*	*25%*	*16%*	*100%*
LOWER	**340**	25	46	58	24	40	27	31	21	9	25	34	52	98	50	352
	17%gl	*17%*	24%zghijln	23%zghijl	27%zfghijln	*17%*	*16%*	*11%*	*12%*	*9%*	*14%*	20%gl	*11%*	20%ghil	*15%*	*18%*
CONCERNED - RATE RISE																
CONCERNED	**233**	33	18	37	6	24	20	38	11	3	14	30	49	60	46	151
	12%hi	22%zbdefhijlmn	*9%*	15%hi	*7%*	*11%*	*11%*	13%hi	*6%*	*3%*	*8%*	17%dhij	11%h	12%hi	14%hij	*8%*
NOT CONCERNED	**562**	45	59	57	29	59	53	77	53	19	54	57	130	145	98	365
	28%	*30%*	*31%*	*22%*	*33%*	*26%*	*31%*	*27%*	*30%*	*19%*	*30%*	33%c	*28%*	*30%*	*30%*	*18%*
MORTGAGE TYPE																
FIXED	**422**	38	46	35	18	35	39	67	40	13	41	50	108	103	79	284
	21%ce	25%ce	24%ce	*14%*	*21%*	*15%*	22%c	24%ce	23%c	*13%*	23%c	28%zceim	24%ce	21%ce	24%ce	*14%*
VARIABLE/TRACKER	**190**	18	17	34	12	15	20	31	12	1	15	15	43	42	33	123
	10%i	12%i	9%i	13%ei	14%i	*7%*	11%i	11%i	*7%*	*1%*	9%i	9%i	9%i	9%i	10%i	*6%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g/h/i/j/k/l/m/n
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 60
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		TENURE LIFESTAGE							AREA				
	TOTAL (z)	ANY (A TO G) (a)	FTB (B) (b)	OWNER-OCCUPIER UP-SIZER (C) (c)	PRS UP-SIZER (C) (d)	OWNER-OCCUPIER DOWN-SIZER (D) (e)	PRS DOWN-SIZER (D) (f)	ANY ACTIVE (g)	RURAL (h)	SUBURBAN (i)	URBAN (j)	METROP -OLITAN (k)	UNWTD TOTAL
UNWEIGHTED BASE	1993	415	40	34	14	37	12	170	445	484	660	404	1993
WEIGHTED BASE	1993 100%	475 24%	42* 2%*	36** 2%**	14** 1%**	36** 2%**	11** 1%**	168 8%	457 23%	503 25%	663 33%	371 19%	1993 100%
SEX													
MALE	967 49%j	264 56%z	26 62%	16 45%	5 40%	18 49%	6 59%	85 51%	220 48%	265 53%j	288 43%	195 53%j	977 49%
FEMALE	1026 51%a	211 44%	16 38%	20 55%	8 60%	18 51%	4 41%	83 49%	237 52%	239 47%	375 57%zik	176 47%	1016 51%
AGE													
16-24	321 16%j	228 48%zbg	10 24%g	2 6%	1 7%	2 6%	1 8%	17 10%	67 15%	86 17%j	79 12%	89 24%zhij	263 13%
25-34	309 16%	101 21%z	23 55%zag	16 44%	4 31%	4 12%	1 14%	57 34%za	55 12%	87 17%	106 16%	62 17%	246 12%
35-44	362 18%ah	36 8%	7 17%a	8 22%	5 39%	- -	2 18%	25 15%a	63 14%	106 21%h	132 20%h	61 17%	273 14%
45-54	321 16%ab	48 10%	1 2%	6 17%	2 17%	6 17%	2 17%	26 16%ab	67 15%	81 16%	112 17%	61 17%	323 16%
55-64	288 14%abi	29 6%	* 1%	2 6%	1 6%	8 22%	4 35%	21 13%ab	83 18%zik	55 11%	110 17%ik	41 11%	357 18%
65+	392 20%abgk	32 7%	1 2%	2 5%	- -	16 43%	1 8%	22 13%ab	122 27%zijk	89 18%	124 19%	57 15%	531 27%
16-34	630 32%hj	329 69%zg	33 78%zg	18 50%	5 38%	6 17%	2 22%	74 44%z	122 27%	173 34%hj	185 28%	151 41%zhj	509 26%
35-54	683 34%ah	84 18%	8 19%	14 39%	8 56%	6 17%	4 35%	51 31%a	130 28%	187 37%h	244 37%h	122 33%	596 30%
18+	1886 95%ai	382 80%	42 100%a	36 100%	14 100%	35 98%	11 100%	167 100%za	433 95%	460 91%	649 98%zhik	344 93%	1947 98%
TENURE													
OWNED OUTRIGHT	498 25%abgk	84 18%b	2 5%	8 21%	- -	13 36%	- -	25 15%	158 35%zijk	118 23%k	164 25%k	59 16%	759 38%
BEING BOUGHT ON A MORTGAGE	817 41%b	205 43%b	9 21%	28 79%	- -	23 64%	- -	72 43%b	190 42%	212 42%	281 42%	134 36%	527 26%
RENTED FROM LOCAL AUTHORITY/BELONGS TO A HOUSING ASSOCIATION	339 17%	86 18%g	7 18%	- -	- -	- -	- -	19 11%	62 14%	82 16%	117 18%	78 21%zh	362 18%
RENTED FROM PRIVATE LANDLORD	291 15%h	80 17%	22 53%zag	- -	14 100%	- -	11 100%	48 29%za	42 9%	74 15%h	85 13%	91 24%zhij	301 15%
OTHER	19 1%	9 2%	1 1%	- -	- -	- -	- -	2 1%	5 1%	3 1%	7 1%	4 1%	19 1%
OWNER/OCCUPIER	1315 66%bgk	288 61%b	11 26%	36 100%	- -	36 100%	- -	97 58%b	348 76%zijk	330 66%k	445 67%k	193 52%	1286 65%
RENTERS	630 32%h	166 35%	30 70%zag	- -	14 100%	- -	11 100%	67 40%z	104 23%	156 31%h	201 30%h	169 46%zhij	663 33%
OCCUPATION													
FULL-TIME	737 37%	162 34%	32 76%zag	20 55%	6 45%	14 37%	3 26%	88 53%za	150 33%	209 42%zh	247 37%	130 35%	644 32%

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g - z/h/i/j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 60
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		TENURE LIFESTAGE							AREA				
	TOTAL (z)	ANY (A TO G) (a)	FTB (B) (b)	OWNER-OCCUPIER UP-SIZER (C) (c)	PRS UP-SIZER (C) (d)	OWNER-OCCUPIER DOWN-SIZER (D) (e)	PRS DOWN-SIZER (D) (f)	ANY ACTIVE (g)	RURAL (h)	SUBURBAN (i)	URBAN (j)	METROP -OLITAN (k)	UNWTD TOTAL
WEIGHTED BASE	**1993**	475	42*	36**	14**	36**	11**	168	457	503	663	371	1993
	100%	*24%*	*2%**	*2%***	*1%***	*2%***	*1%***	*8%*	*23%*	*25%*	*33%*	*19%*	*100%*
PART-TIME	**218**	67	3	5	4	4	3	25	49	40	77	51	209
	11%	*14%*	*8%*	*14%*	*29%*	*10%*	*26%*	*15%*	*11%*	*8%*	*12%*	14%i	*10%*
SELF-EMPLOYED	**128**	25	1	8	1	2	1	15	29	24	50	26	117
	6%	*5%*	*2%*	*23%*	*10%*	*7%*	*6%*	9%a	*6%*	*5%*	*8%*	*7%*	*6%*
NOT WORKING - HOUSEWIFE	**111**	18	1	1	2	-	-	5	21	41	44	5	97
	6%k	*4%*	*2%*	*2%*	*13%*	-	-	*3%*	5%k	8%zk	7%k	*1%*	*5%*
STILL IN EDUCATION	**172**	126	3	-	*	-	*	4	37	41	36	57	138
	9%gj	27%zbg	*8%*	-	*3%*	-	*4%*	*3%*	*8%*	*8%*	*5%*	15%zhij	*7%*
UNEMPLOYED	**65**	29	1	-	-	-	2	4	15	15	22	14	67
	3%	6%zg	*3%*	-	-	-	*22%*	*2%*	*3%*	*3%*	*3%*	*4%*	*3%*
RETIRED	**442**	34	1	2	-	13	2	22	131	102	146	64	599
	22%abgk	*7%*	*2%*	*5%*	-	*37%*	*16%*	13%ab	29%zijk	*20%*	*22%*	*17%*	*30%*
OTHER	**120**	13	-	-	-	3	-	4	25	29	41	25	122
	6%a	*3%*	-	-	-	*9%*	-	*2%*	*5%*	*6%*	*6%*	*7%*	*6%*
INCOME													
UP TO 9499	**129**	21	-	1	-	4	2	10	30	30	37	32	164
	6%	*5%*	-	*1%*	-	*12%*	*18%*	*6%*	*6%*	*6%*	*6%*	*9%*	*8%*
9500 - 17499	**197**	25	4	1	-	1	-	10	44	43	85	25	235
	10%ak	*5%*	*9%*	*4%*	-	*2%*	-	*6%*	*10%*	*9%*	13%zk	*7%*	*12%*
17500 - 24999	**134**	22	5	-	3	1	2	11	36	29	44	25	142
	7%	*5%*	*11%*	-	*20%*	*3%*	*21%*	*7%*	*8%*	*6%*	*7%*	*7%*	*7%*
25000 PLUS	**798**	169	22	30	9	23	3	103	194	195	281	129	750
	40%k	*36%*	52%a	*83%*	*63%*	*65%*	*27%*	62%za	*42%*	*39%*	42%k	*35%*	*38%*
SOCIAL GRADE													
AB	**532**	112	12	16	4	17	-	57	120	115	190	107	518
	27%	*24%*	*29%*	*43%*	*32%*	*47%*	-	34%a	*26%*	*23%*	*29%*	*29%*	*26%*
C1	**573**	141	13	11	6	9	3	46	127	156	182	108	638
	29%	*30%*	*30%*	*29%*	*43%*	*24%*	*26%*	*28%*	*28%*	*31%*	*27%*	*29%*	*32%*
C2	**418**	124	8	8	2	3	6	38	106	119	131	62	347
	21%k	26%z	*19%*	*22%*	*13%*	*7%*	*59%*	*23%*	*23%*	24%k	*20%*	*17%*	*17%*
DE	**470**	98	9	2	2	8	2	27	103	114	160	93	490
	24%g	*21%*	*21%*	*6%*	*12%*	*22%*	*15%*	*16%*	*23%*	*23%*	*24%*	*25%*	*25%*
CHILDREN IN HOUSEHOLD													
YES	**636**	128	13	17	9	3	1	57	121	185	219	110	519
	32%h	*27%*	*30%*	*47%*	*69%*	*9%*	*11%*	34%a	*26%*	37%zh	33%h	*30%*	*26%*
NO	**1357**	347	30	19	4	33	9	111	336	318	443	260	1474
	68%i	73%g	*70%*	*53%*	*31%*	*91%*	*89%*	*66%*	74%zij	*63%*	*67%*	*70%*	*74%*
GOVERNMENT OFFICE REGION													
EAST MIDLANDS	**148**	24	2	-	1	-	2	10	72	43	24	10	115
	7%jk	*5%*	*6%*	-	*4%*	-	*23%*	*6%*	16%zijk	9%jk	*4%*	*3%*	*6%*
EASTERN	**192**	42	2	2	2	8	1	19	28	83	80	-	205
	10%hk	*9%*	*6%*	*6%*	*13%*	*22%*	*10%*	*12%*	6%k	17%zhk	12%zhk	-	*10%*
LONDON	**256**	88	12	5	2	2	-	26	9	48	72	126	278
	13%hi	19%z	28%zg	*15%*	*18%*	*4%*	-	*16%*	*2%*	10%h	11%h	34%zhij	*14%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g - z/h/i/j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 60
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		TENURE LIFESTAGE							AREA				
	TOTAL (z)	ANY (A TO G) (a)	FTB (B) (b)	OWNER-OCCUPIER UP-SIZER (C) (c)	PRS UP-SIZER (C) (d)	OWNER-OCCUPIER DOWN-SIZER (D) (e)	PRS DOWN-SIZER (D) (f)	ANY ACTIVE (g)	RURAL (h)	SUBURBAN (i)	URBAN (j)	METROP -OLITAN (k)	UNWTD TOTAL
WEIGHTED BASE	**1993**	475	42*	36**	14**	36**	11**	168	457	503	663	371	1993
	100%	*24%*	*2%**	*2%***	*1%***	*2%***	*1%***	*8%*	*23%*	*25%*	*33%*	*19%*	*100%*
NORTH EAST	**87**	12	3	1	-	3	-	6	21	-	66	-	96
	4%ik	*3%*	*6%*	*2%*	-	*7%*	-	*3%*	5%ik	-	10%zhik	-	*5%*
NORTH WEST	**228**	49	6	6	3	4	3	22	25	92	32	79	260
	11%hj	*10%*	*14%*	*16%*	*23%*	*10%*	*26%*	*13%*	*6%*	18%zhj	*5%*	21%zhj	*13%*
SCOTLAND	**174**	58	6	7	-	1	-	19	116	31	28	-	183
	9%ijk	12%z	*15%*	*20%*	-	*4%*	-	*11%*	25%zijk	6%k	4%k	-	*9%*
SOUTH EAST	**279**	74	1	1	2	7	2	20	51	80	148	-	185
	14%bk	16%b	*1%*	*3%*	*13%*	*20%*	*18%*	12%b	11%k	16%k	22%zhik	-	*9%*
SOUTH WEST	**176**	31	1	2	3	5	1	15	110	3	17	46	183
	9%ij	*6%*	*3%*	*6%*	*22%*	*15%*	*8%*	*9%*	24%zijk	*1%*	3%i	12%zij	*9%*
WALES	**99**	22	3	4	1	1	-	9	20	45	35	-	91
	5%k	*5%*	*6%*	*10%*	*7%*	*3%*	-	*5%*	4%k	9%zhjk	5%k	-	*5%*
WEST MIDLANDS	**178**	38	4	3	-	5	1	13	-	22	100	55	198
	9%hi	*8%*	*9%*	*8%*	-	*13%*	*9%*	*8%*	-	4%h	15%zhi	15%zhi	*10%*
YORKS AND HUMBR	**175**	37	2	5	-	1	1	10	6	55	60	55	199
	9%h	*8%*	*5%*	*14%*	-	*2%*	*6%*	*6%*	*1%*	11%h	9%h	15%zhj	*10%*
SOUTH ENGLAND	**455**	105	2	3	5	12	3	34	161	84	165	46	368
	23%bik	22%b	*4%*	*9%*	*35%*	*35%*	*26%*	20%b	35%zijk	*17%*	25%ik	*12%*	*18%*
NORTH ENGLAND	**490**	99	10	12	3	7	3	37	52	147	158	133	555
	25%h	*21%*	*25%*	*32%*	*23%*	*19%*	*32%*	*22%*	*11%*	29%zh	24%h	36%zhj	*28%*
MIDLANDS	**326**	61	6	3	1	5	3	24	72	65	124	65	313
	16%	*13%*	*15%*	*8%*	*4%*	*13%*	*32%*	*14%*	*16%*	*13%*	19%i	*18%*	*16%*
TENURE LIFESTAGE													
ANY (A TO G)	**475**	475	42	36	14	36	11	168	99	115	159	102	415
	24%	100%z	100%z	*100%*	*100%*	*100%*	*100%*	100%z	*22%*	*23%*	*24%*	*27%*	*21%*
FTB (B)	**42**	42	42	-	-	-	-	42	8	9	13	12	40
	2%	9%z	100%zag	-	-	-	-	25%za	*2%*	*2%*	*2%*	*3%*	*2%*
OWNER-OCCUPIER UP-SIZER (C)	**36**	36	-	36	-	-	-	36	6	10	13	7	34
	2%	8%z	-	*100%*	-	-	-	21%zab	*1%*	*2%*	*2%*	*2%*	*2%*
PRS UP-SIZER (C)	**14**	14	-	-	14	-	-	14	2	1	5	6	14
	1%	3%z	-	-	*100%*	-	-	8%za	*	*	*1%*	*2%*	*1%*
OWNER-OCCUPIER DOWN-SIZER (D)	**36**	36	-	-	-	36	-	36	7	5	16	8	37
	2%	8%z	-	-	-	*100%*	-	21%zab	*2%*	*1%*	*2%*	*2%*	*2%*
PRS DOWN-SIZER (D)	**11**	11	-	-	-	-	11	11	*	4	2	4	12
	1%	2%z	-	-	-	-	*100%*	6%za	*	*1%*	*	*1%*	*1%*
ANY ACTIVE	**168**	168	42	36	14	36	11	168	36	32	59	41	170
	8%	35%z	100%za	*100%*	*100%*	*100%*	*100%*	100%za	*8%*	*6%*	*9%*	11%i	*9%*
AREA													
RURAL	**457**	99	8	6	2	7	*	36	457	-	-	-	445
	23%ijk	*21%*	*19%*	*15%*	*13%*	*20%*	*4%*	*21%*	100%zijk	-	-	-	*22%*
SUB URBAN	**503**	115	9	10	1	5	4	32	-	503	-	-	484
	25%hjk	24%g	*21%*	*29%*	*7%*	*14%*	*40%*	*19%*	-	100%zhjk	-	-	*24%*
URBAN	**663**	159	13	13	5	16	2	59	-	-	663	-	660
	33%hik	*33%*	*32%*	*37%*	*38%*	*45%*	*16%*	*35%*	-	-	100%zhik	-	*33%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g - z/h/i/j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 60
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		TENURE LIFESTAGE							AREA				
	TOTAL (z)	ANY (A TO G) (a)	FTB (B) (b)	OWNER-OCCUPIER UP-SIZER (C) (c)	PRS UP-SIZER (C) (d)	OWNER-OCCUPIER DOWN-SIZER (D) (e)	PRS DOWN-SIZER (D) (f)	ANY ACTIVE (g)	RURAL (h)	SUBURBAN (i)	URBAN (j)	METROP -OLITAN (k)	UNWTD TOTAL
WEIGHTED BASE	**1993**	475	42*	36**	14**	36**	11**	168	457	503	663	371	1993
	100%	*24%*	*2%**	*2%***	*1%***	*2%***	*1%***	*8%*	*23%*	*25%*	*33%*	*19%*	*100%*
METROPOLITAN	**371**	102	12	7	6	8	4	41	-	-	-	371	404
	19%hij	*21%*	*28%*	*19%*	*42%*	*21%*	*40%*	*24%*	-	-	-	100%zhij	*20%*
NEXT 12 MONTHS													
GOOD TIME BUY	**972**	214	30	23	1	22	4	100	259	202	354	156	975
	49%ik	*45%*	71%za	*64%*	*10%*	*62%*	*36%*	59%za	57%zik	*40%*	53%zik	*42%*	*49%*
GOOD TIME SELL	**938**	246	24	26	4	23	3	96	239	213	335	151	912
	47%ik	*52%*	*56%*	*73%*	*29%*	*64%*	*32%*	57%z	52%zik	*42%*	51%zik	*41%*	*46%*
BAD TIME BUY	**693**	196	9	13	9	8	7	53	154	190	212	137	692
	35%	41%zbg	*22%*	*35%*	*69%*	*23%*	*64%*	*32%*	*34%*	*38%*	*32%*	*37%*	*35%*
BAD TIME SELL	**714**	159	13	9	7	10	7	56	167	182	222	142	739
	36%	*34%*	*32%*	*24%*	*50%*	*29%*	*68%*	*33%*	*37%*	*36%*	*34%*	*38%*	*37%*
AVERAGE PRICE													
HIGHER	**998**	274	25	20	6	18	9	95	247	235	331	185	983
	50%	58%z	*58%*	*55%*	*41%*	*49%*	*84%*	*57%*	*54%*	*47%*	*50%*	*50%*	*49%*
SAME	**511**	84	5	8	5	7	2	29	114	146	181	71	509
	26%agk	*18%*	*12%*	*23%*	*33%*	*18%*	*16%*	*17%*	*25%*	29%k	27%k	*19%*	*26%*
LOWER	**340**	88	10	6	3	11	-	37	80	83	111	66	352
	17%	*19%*	*25%*	*17%*	*25%*	*30%*	-	*22%*	*18%*	*16%*	*17%*	*18%*	*18%*
CONCERNED - RATE RISE													
CONCERNED	**233**	51	7	14	-	2	-	26	54	50	83	47	151
	12%	*11%*	*16%*	*38%*	-	*5%*	-	15%a	*12%*	*10%*	*13%*	*13%*	*8%*
NOT CONCERNED	**562**	137	*	15	-	21	-	45	127	159	196	80	365
	28%bk	29%b	*1%*	*41%*	-	*59%*	-	27%b	*28%*	32%k	30%k	*22%*	*18%*
MORTGAGE TYPE													
FIXED	**422**	59	2	16	-	10	-	38	97	95	165	65	284
	21%ab	*12%*	*5%*	*45%*	-	*28%*	-	23%ab	*21%*	*19%*	25%zik	*18%*	*14%*
VARIABLE/TRACKER	**190**	49	*	7	-	7	-	17	50	54	61	25	123
	10%	*10%*	*1%*	*20%*	-	*20%*	-	10%b	*11%*	*11%*	*9%*	*7%*	*6%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d/e/f/g - z/h/i/j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 61
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		NEXT 12 MONTHS				AVERAGE PRICE			CONCERNED - RATE RISE		MORTGAGE TYPE		
	TOTAL (z)	GOOD TIME BUY (a)	GOOD TIME SELL (b)	BAD TIME BUY (c)	BAD TIME SELL (d)	HIGHER (e)	SAME (f)	LOWER (g)	CONCERNED (h)	NOT CONCERNED (i)	FIXED (j)	VARIABLE /TRACKER (k)	UNWTD TOTAL
UNWEIGHTED BASE	1993	975	912	692	739	983	509	352	151	365	284	123	1993
WEIGHTED BASE	1993	972	938	693	714	998	511	340	233	562	422	190*	1993
	100%	49%	47%	35%	36%	50%	26%	17%	12%	28%	21%	10%*	100%
SEX													
MALE	967	476	465	354	360	513	244	154	132	288	228	105	977
	49%	49%	50%	51%	50%	51%z	48%	45%	57%	51%	54%	55%	49%
FEMALE	1026	496	472	339	354	486	267	185	101	275	194	85	1016
	51%e	51%	50%	49%	50%	49%	52%	55%	43%	49%	46%	45%	51%
AGE													
16-24	321	107	139	154	118	185	54	49	18	92	20	29	263
	16%afhj	11%	15%a	22%zabd	16%a	19%zf	11%	14%	8%	16%h	5%	15%j	13%
25-34	309	152	137	95	109	158	67	54	61	90	97	12	246
	16%k	16%	15%	14%	15%	16%	13%	16%	26%zi	16%	23%zk	6%	12%
35-44	362	177	153	124	144	185	92	65	74	135	147	40	273
	18%	18%	16%	18%	20%	19%	18%	19%	32%z	24%z	35%zk	21%	14%
45-54	321	176	168	108	110	140	97	65	62	133	100	62	323
	16%e	18%z	18%	16%	15%	14%	19%e	19%	27%z	24%z	24%z	33%z	16%
55-64	288	160	153	91	96	135	91	48	16	84	52	34	357
	14%h	16%z	16%	13%	13%	14%	18%z	14%	7%	15%h	12%	18%	18%
65+	392	200	188	121	137	195	110	60	2	28	7	12	531
	20%hijk	21%	20%	18%	19%	20%	21%	18%	1%	5%	2%	6%j	27%
16-34	630	259	276	249	227	344	121	103	79	182	117	42	509
	32%afk	27%	29%a	36%zabd	32%a	34%zf	24%	30%	34%	32%	28%	22%	26%
35-54	683	353	321	231	254	325	189	130	136	269	246	103	596
	34%	36%	34%	33%	36%	33%	37%	38%	58%zi	48%z	58%z	54%z	30%
18+	1886	927	881	651	684	936	495	323	225	523	417	169	1947
	95%k	95%b	94%	94%	96%c	94%	97%ze	95%	96%	93%	99%zk	89%	98%
TENURE													
OWNED OUTRIGHT	498	255	245	167	175	257	141	74	-	-	-	-	759
	25%hijk	26%	26%	24%	25%	26%	28%	22%	-	-	-	-	38%
BEING BOUGHT ON A MORTGAGE	817	456	448	264	272	417	230	133	233	562	422	190	527
	41%	47%zcd	48%zcd	38%	38%	42%	45%	39%	100%z	100%z	100%z	100%z	26%
RENTED FROM LOCAL AUTHORITY/BELONGS TO A HOUSING ASSOCIATION	339	126	118	136	139	163	74	62	-	-	-	-	362
	17%abhijk	13%	13%	20%ab	19%ab	16%	14%	18%	-	-	-	-	18%
RENTED FROM PRIVATE LANDLORD	291	116	111	117	115	138	58	64	-	-	-	-	301
	15%abfhijk	12%	12%	17%ab	16%ab	14%	11%	19%zf	-	-	-	-	15%
OTHER	19	10	10	4	5	8	4	2	-	-	-	-	19
	1%	1%	1%	1%	1%	1%	1%	1%	-	-	-	-	1%
OWNER/OCCUPIER	1315	711	693	431	448	674	371	207	233	562	422	190	1286
	66%cd	73%zcd	74%zcd	62%	63%	68%	73%zg	61%	100%z	100%z	100%z	100%z	65%
RENTERS	630	242	229	253	253	300	132	126	-	-	-	-	663
	32%abfhijk	25%	24%	37%zab	35%zab	30%	26%	37%zef	-	-	-	-	33%
OCCUPATION													
FULL-TIME	737	393	358	244	274	356	199	143	151	295	282	103	644
	37%	40%z	38%	35%	38%	36%	39%	42%	65%zi	53%z	67%zk	54%z	32%

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d - z/e/f/g - z/h/i - z/j/k
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 61
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		NEXT 12 MONTHS				AVERAGE PRICE			CONCERNED - RATE RISE		MORTGAGE TYPE		
	TOTAL (z)	GOOD TIME BUY (a)	GOOD TIME SELL (b)	BAD TIME BUY (c)	BAD TIME SELL (d)	HIGHER (e)	SAME (f)	LOWER (g)	CONCERNED (h)	NOT CONCERNED (i)	FIXED (j)	VARIABLE /TRACKER (k)	UNWTD TOTAL
WEIGHTED BASE	**1993**	972	938	693	714	998	511	340	233	562	422	190*	1993
	100%	*49%*	*47%*	*35%*	*36%*	*50%*	*26%*	*17%*	*12%*	*28%*	*21%*	*10%**	*100%*
PART-TIME	**218**	114	105	68	77	99	58	45	22	87	59	20	209
	11%	*12%*	*11%*	*10%*	*11%*	*10%*	*11%*	*13%*	*10%*	15%z	*14%*	*11%*	*10%*
SELF-EMPLOYED	**128**	70	69	44	44	60	44	16	21	52	42	18	117
	6%	*7%*	*7%*	*6%*	*6%*	*6%*	*9%*	*5%*	*9%*	9%z	10%z	*9%*	*6%*
NOT WORKING - HOUSEWIFE	**111**	49	48	32	32	50	27	16	6	40	15	7	97
	6%	*5%*	*5%*	*5%*	*4%*	*5%*	*5%*	*5%*	*3%*	*7%*	*4%*	*3%*	*5%*
STILL IN EDUCATION	**172**	50	68	89	69	115	21	20	13	43	8	21	138
	9%afj	*5%*	7%a	13%zabd	10%a	12%zfg	*4%*	*6%*	*6%*	*8%*	*2%*	11%j	*7%*
UNEMPLOYED	**65**	15	21	33	25	46	11	5	5	9	3	1	67
	3%abgj	*2%*	*2%*	5%zab	4%a	5%zfg	*2%*	*1%*	*2%*	*2%*	*1%*	*1%*	*3%*
RETIRED	**442**	232	223	139	149	221	125	69	5	30	11	13	599
	22%hijk	*24%*	*24%*	*20%*	*21%*	*22%*	*24%*	*20%*	*2%*	*5%*	*3%*	*7%*	*30%*
OTHER	**120**	49	46	44	44	51	28	27	9	7	1	7	122
	6%ij	*5%*	*5%*	*6%*	*6%*	*5%*	*5%*	*8%*	*4%*	*1%*	*	4%j	*6%*
INCOME													
UP TO 9499	**129**	40	39	59	57	69	25	24	1	7	1	6	164
	6%abhij	*4%*	*4%*	9%zab	8%ab	*7%*	*5%*	*7%*	*	*1%*	*	3%j	*8%*
9500 - 17499	**197**	98	83	70	80	87	58	44	10	13	12	6	235
	10%hijk	*10%*	*9%*	*10%*	*11%*	*9%*	*11%*	*13%*	*4%*	*2%*	*3%*	*3%*	*12%*
17500 - 24999	**134**	77	64	42	54	72	33	24	2	32	21	8	142
	7%h	*8%*	*7%*	*6%*	*8%*	*7%*	*6%*	*7%*	*1%*	6%h	*5%*	*4%*	*7%*
25000 PLUS	**798**	469	423	254	299	404	221	147	133	350	296	122	750
	40%	48%zbcd	45%zc	*37%*	42%c	*40%*	*43%*	*43%*	57%z	62%z	70%z	64%z	*38%*
SOCIAL GRADE													
AB	**532**	274	263	192	204	270	137	100	94	184	169	69	518
	27%	*28%*	*28%*	*28%*	*29%*	*27%*	*27%*	*30%*	40%z	33%z	40%z	37%z	*26%*
C1	**573**	278	279	202	197	282	151	93	67	189	130	70	638
	29%	*29%*	*30%*	*29%*	*28%*	*28%*	*29%*	*27%*	*29%*	34%z	*31%*	*37%*	*32%*
C2	**418**	199	196	142	142	225	94	75	55	117	88	32	347
	21%	*20%*	*21%*	*21%*	*20%*	*23%*	*18%*	*22%*	*24%*	*21%*	*21%*	*17%*	*17%*
DE	**470**	221	200	157	170	221	129	71	18	72	35	19	490
	24%hijk	*23%*	*21%*	*23%*	*24%*	*22%*	*25%*	*21%*	*8%*	*13%*	*8%*	*10%*	*25%*
CHILDREN IN HOUSEHOLD													
YES	**636**	311	271	200	232	316	164	112	138	220	209	86	519
	32%b	32%b	*29%*	*29%*	32%c	*32%*	*32%*	*33%*	59%zi	39%z	50%z	45%z	*26%*
NO	**1357**	660	666	493	482	682	347	227	95	342	213	104	1474
	68%hijk	*68%*	71%za	71%d	*68%*	*68%*	*68%*	*67%*	*41%*	61%h	*50%*	*55%*	*74%*
GOVERNMENT OFFICE REGION													
EAST MIDLANDS	**148**	85	79	38	45	64	54	25	33	45	38	18	115
	7%c	9%cd	8%c	*5%*	*6%*	*6%*	11%ze	*7%*	14%z	*8%*	*9%*	*9%*	*6%*
EASTERN	**192**	102	113	58	47	102	31	46	18	59	46	17	205
	10%df	10%d	12%zcd	*8%*	*7%*	10%f	*6%*	14%zf	*8%*	*11%*	*11%*	*9%*	*10%*
LONDON	**256**	118	99	103	124	115	61	58	37	57	35	34	278
	13%bj	*12%*	*11%*	15%b	17%zab	*12%*	*12%*	17%ze	*16%*	*10%*	*8%*	18%j	*14%*
NORTH EAST	**87**	50	41	27	34	39	22	24	6	29	18	12	96
	4%	*5%*	*4%*	*4%*	*5%*	*4%*	*4%*	7%z	*3%*	*5%*	*4%*	*6%*	*5%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d - z/e/f/g - z/h/i - z/j/k
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 61
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		NEXT 12 MONTHS				AVERAGE PRICE			CONCERNED - RATE RISE		MORTGAGE TYPE		
	TOTAL (z)	GOOD TIME BUY (a)	GOOD TIME SELL (b)	BAD TIME BUY (c)	BAD TIME SELL (d)	HIGHER (e)	SAME (f)	LOWER (g)	CONCERNED (h)	NOT CONCERNED (i)	FIXED (j)	VARIABLE /TRACKER (k)	UNWTD TOTAL
WEIGHTED BASE	**1993**	972	938	693	714	998	511	340	233	562	422	190*	1993
	100%	*49%*	*47%*	*35%*	*36%*	*50%*	*26%*	*17%*	*12%*	*28%*	*21%*	*10%**	*100%*
NORTH WEST	**228**	98	73	80	102	105	64	40	24	59	35	15	260
	11%b	10%b	*8%*	12%b	14%zabc	*11%*	*12%*	*12%*	*10%*	*10%*	*8%*	*8%*	*13%*
SCOTLAND	**174**	102	87	59	73	92	46	27	20	53	39	20	183
	9%	10%z	*9%*	*9%*	*10%*	*9%*	*9%*	*8%*	*9%*	*9%*	*9%*	*10%*	*9%*
SOUTH EAST	**279**	103	133	133	96	150	80	31	38	77	67	31	185
	14%ag	*11%*	14%a	19%zabd	*13%*	15%g	16%g	*9%*	*16%*	*14%*	*16%*	*16%*	*9%*
SOUTH WEST	**176**	87	89	54	49	100	40	21	11	53	40	12	183
	9%d	*9%*	*9%*	*8%*	*7%*	*10%*	*8%*	*6%*	*5%*	*9%*	*10%*	*6%*	*9%*
WALES	**99**	49	46	35	35	38	45	9	3	19	13	1	91
	5%ehk	*5%*	*5%*	*5%*	*5%*	*4%*	9%zeg	*3%*	*1%*	*3%*	*3%*	*1%*	*5%*
WEST MIDLANDS	**178**	82	85	50	47	94	35	25	14	54	41	15	198
	9%d	*8%*	*9%*	*7%*	*7%*	*9%*	*7%*	*7%*	*6%*	*10%*	*10%*	*8%*	*10%*
YORKS AND HUMBR	**175**	97	93	57	62	100	33	34	30	57	50	15	199
	9%	*10%*	*10%*	*8%*	*9%*	10%f	*6%*	*10%*	*13%*	*10%*	*12%*	*8%*	*10%*
SOUTH ENGLAND	**455**	190	222	187	145	249	120	52	49	130	108	43	368
	23%ag	*20%*	24%a	27%zad	*20%*	25%g	23%g	*15%*	*21%*	*23%*	*26%*	*22%*	*18%*
NORTH ENGLAND	**490**	245	207	164	199	245	119	98	60	145	103	42	555
	25%b	25%b	*22%*	*24%*	28%zbc	*25%*	*23%*	*29%*	*26%*	*26%*	*24%*	*22%*	*28%*
MIDLANDS	**326**	166	164	87	92	158	89	50	46	98	79	33	313
	16%cd	17%cd	18%cd	*13%*	*13%*	*16%*	*17%*	*15%*	*20%*	*18%*	*19%*	*18%*	*16%*
TENURE LIFESTAGE													
ANY (A TO G)	**475**	214	246	196	159	274	84	88	51	137	59	49	415
	24%fj	*22%*	26%a	28%zad	*22%*	27%zf	*16%*	26%f	*22%*	*24%*	*14%*	26%j	*21%*
FTB (B)	**42**	30	24	9	13	25	5	10	7	*	2	*	40
	2%ij	3%z	*3%*	*1%*	*2%*	*2%*	*1%*	*3%*	3%i	*	*	*	*2%*
OWNER-OCCUPIER UP-SIZER (C)	**36**	23	26	13	9	20	8	6	14	15	16	7	34
	2%	*2%*	3%z	*2%*	*1%*	*2%*	*2%*	*2%*	6%z	*3%*	4%z	*4%*	*2%*
PRS UP-SIZER (C)	**14**	1	4	9	7	6	5	3	-	-	-	-	14
	1%a	*	*	1%zab	1%a	*1%*	*1%*	*1%*	-	-	-	-	*1%*
OWNER-OCCUPIER DOWN-SIZER (D)	**36**	22	23	8	10	18	7	11	2	21	10	7	37
	2%	*2%*	*2%*	*1%*	*1%*	*2%*	*1%*	*3%*	*1%*	4%z	*2%*	*4%*	*2%*
PRS DOWN-SIZER (D)	**11**	4	3	7	7	9	2	-	-	-	-	-	12
	1%	*	*	*1%*	*1%*	*1%*	*	-	-	-	-	-	*1%*
ANY ACTIVE	**168**	100	96	53	56	95	29	37	26	45	38	17	170
	8%f	10%z	10%z	*8%*	*8%*	10%f	*6%*	11%f	*11%*	*8%*	*9%*	*9%*	*9%*
AREA													
RURAL	**457**	259	239	154	167	247	114	80	54	127	97	50	445
	23%	27%z	25%z	*22%*	*23%*	*25%*	*22%*	*24%*	*23%*	*23%*	*23%*	*27%*	*22%*
SUB URBAN	**503**	202	213	190	182	235	146	83	50	159	95	54	484
	25%ab	*21%*	*23%*	27%ab	26%a	*24%*	*29%*	*24%*	*21%*	*28%*	*23%*	*28%*	*24%*
URBAN	**663**	354	335	212	222	331	181	111	83	196	165	61	660
	33%	36%zcd	36%c	*31%*	*31%*	*33%*	*35%*	*33%*	*36%*	*35%*	39%z	*32%*	*33%*
METROPOLITAN	**371**	156	151	137	142	185	71	66	47	80	65	25	404
	19%abfi	*16%*	*16%*	*20%*	20%a	*19%*	*14%*	*19%*	*20%*	*14%*	*15%*	*13%*	*20%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d - z/e/f/g - z/h/i - z/j/k
Overlap formulae used. * small base

J18-017787-01 16TH MARCH - 11TH APRIL 2018
HALIFAX HOUSING MARKET CONFIDENCE TRACKER (Q1 MARCH 2018)
PUBLIC

27 Apr 2018

Table 61
DEMOGRAPHICS
BASE: ALL ADULTS AGED 16+

		NEXT 12 MONTHS				AVERAGE PRICE			CONCERNED - RATE RISE		MORTGAGE TYPE		
	TOTAL (z)	GOOD TIME BUY (a)	GOOD TIME SELL (b)	BAD TIME BUY (c)	BAD TIME SELL (d)	HIGHER (e)	SAME (f)	LOWER (g)	CONCERNED (h)	NOT CONCERNED (i)	FIXED (j)	VARIABLE /TRACKER (k)	UNWTD TOTAL
WEIGHTED BASE	**1993**	972	938	693	714	998	511	340	233	562	422	190*	1993
	100%	*49%*	*47%*	*35%*	*36%*	*50%*	*26%*	*17%*	*12%*	*28%*	*21%*	*10%**	*100%*
NEXT 12 MONTHS													
GOOD TIME BUY	**972**	972	683	-	265	525	276	158	116	327	250	102	975
	49%cd	100%zbcd	73%zcd	-	37%c	53%z	54%z	*47%*	*50%*	58%z	59%z	*54%*	*49%*
GOOD TIME SELL	**938**	683	938	238	-	555	233	133	104	332	231	105	912
	47%cdg	70%zcd	100%zacd	34%d	-	56%zfg	*46%*	*39%*	*45%*	59%zh	55%z	*55%*	*46%*
BAD TIME BUY	**693**	-	238	693	439	357	176	144	91	170	128	71	692
	35%ab	-	25%a	100%zabd	62%zab	*36%*	*34%*	42%zf	*39%*	*30%*	*30%*	*38%*	*35%*
BAD TIME SELL	**714**	265	-	439	714	322	211	168	103	169	148	68	739
	36%abei	27%b	-	63%zab	100%zabc	*32%*	41%ze	49%zef	44%zi	*30%*	*35%*	*36%*	*37%*
AVERAGE PRICE													
HIGHER	**998**	525	555	357	322	998	-	-	103	304	219	89	983
	50%dfg	54%zd	59%zacd	51%d	*45%*	100%zfg	-	-	*44%*	*54%*	*52%*	*47%*	*49%*
SAME	**511**	276	233	176	211	-	511	-	80	146	120	63	509
	26%eg	28%zb	*25%*	*25%*	30%zc	-	100%zeg	-	34%z	*26%*	*29%*	*33%*	*26%*
LOWER	**340**	158	133	144	168	-	-	340	36	97	66	37	352
	17%bef	16%b	*14%*	21%zb	24%zab	-	-	100%zef	*16%*	*17%*	*16%*	*20%*	*18%*
CONCERNED - RATE RISE													
CONCERNED	**233**	116	104	91	103	103	80	36	233	-	132	52	151
	12%i	*12%*	*11%*	*13%*	14%z	*10%*	16%ze	*11%*	100%zi	-	31%z	28%z	*8%*
NOT CONCERNED	**562**	327	332	170	169	304	146	97	-	562	290	138	365
	28%cdh	34%zcd	35%zcd	*25%*	*24%*	*30%*	*29%*	*28%*	-	100%zh	69%z	72%z	*18%*
MORTGAGE TYPE													
FIXED	**422**	250	231	128	148	219	120	66	132	290	422	-	284
	21%k	26%zcd	25%zc	*18%*	*21%*	*22%*	*24%*	*19%*	57%z	52%z	100%zk	-	*14%*
VARIABLE/TRACKER	**190**	102	105	71	68	89	63	37	52	138	-	190	123
	10%j	*11%*	*11%*	*10%*	*10%*	*9%*	12%z	*11%*	22%z	24%z	-	100%zj	*6%*

Proportions/Means: Columns Tested (5% risk level) - z/a/b/c/d - z/e/f/g - z/h/i - z/j/k
Overlap formulae used. * small base