



Monitoring the economy

Research bulletin

Corporate Research and
Information Unit

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Contact us

If you have any suggestions about how we could improve this monitor, or if you require further information, please contact us.

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Next update – February 2018

Monitoring the economy in Conwy County Borough – quarterly research bulletin (August 2017)

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Introduction

This is the latest monitor in a series which is produced by the Corporate Research and Information Unit. The monitor looks at key economic indicators for Conwy County Borough, presenting the latest data, historical context and providing some commentary on what the data shows. It updates the information sources used in the February 2017 monitor. New data sources will be added to the monitor as they become available. In this edition we have added new sections about zero hours contracts and the affordability of buying a home.

Appendices showing unemployment at ward (electoral division) level and providing summary economic information for strategic sub areas of Conwy County Borough and the sub regions of North Wales are available at the end of this monitor.

Headlines

- In Q2 (Apr-Jun) 2017 the UK economy grew by 0.3%. This continues the upward trend in output which started in 2013. However, GDP per capita has recovered much more slowly from the fall seen during the recession, as population has grown faster than GDP. The service sector has lifted the overall index into growth – other sectors are operating below their pre-recession level.
- The Bank of England recently dropped hints that an interest rate rise may be likely before the end of 2017. A rate hike is fully 'priced in' by February 2018. This will be the first rise since 2009.
- 49,700 people were in employment in the last recorded quarter, which was a fall of 1,100 since the same period last year.
- The Business Register and Employment Survey for 2015 puts the number of PAYE jobs in Conwy CB at 44,800. Between 2009 – the start of the recent economic downturn / falling job numbers – and 2015 the overall increase in jobs in Conwy CB was 4,800 or 12.1%.
- The highest losses since 2009 are in the wholesale sector (-300 jobs), retail (-200), and the information & communications sector (-100). The health sector saw the biggest growth (about +1,000 jobs).
- Levels of part-time working are high in Conwy CB – 41% of employees work part-time compared to 32% and 30% in Wales and Great Britain respectively.
- The production base has declined considerably over the past 20 or so years to about 4.3% of jobs by 2015, and there is a heavy skew towards employment in the service industries (particularly in the public sector) and the tourism sector. Employment in the high skills, high wage sectors of information & communication, finance & insurance, professional, scientific & technical, and business administration & support services is relatively low, totalling just 11% of all employment compared to 25% across GB as a whole.
- The 2016 STEAM report estimates that around 12,200 jobs in total are provided by the tourism industry, which is well over a quarter of all employment in Conwy County Borough. Tourism brings in around £839 million each year to the local economy.
- More people travel out of Conwy for work than travel in to the County Borough – a net out-flow of about 6,200 commuters. Most of these outward commuters

travel to the neighbouring Welsh authority areas (to Denbighshire in particular), though an estimated 2,800 people travel to England for work.

- Conwy County Borough is better provided for apprenticeships than the national average. Compared to Welsh averages, high proportions of learning programmes are within the health and public service, hospitality, business administration and retail & customer services sectors. Work-based learning programmes in the management & professional, construction, engineering and manufacturing sectors are under-represented.
- 38.9% of the working age population had degree level qualifications or higher in 2016. We have fewer people with no/very low levels of qualification, and more people qualified at degree level or above compared to the Welsh averages.
- Unemployment in Conwy County Borough is generally seasonal – at its highest in the winter months, usually peaking around February. The claimant count unemployment rate for July 2017 was 1.9%, similar to the rate for the previous month but lower than the same period last year. Whilst unemployment rates have generally fallen in recent months, the reduction is not as sustained or stable as for the GB rate.
- 6,100 people were either unemployed or economically inactive and wanting a job in March 2017 but Jobcentre’s Universal Jobmatch system showed only 550 jobs available within a 10 mile radius of Llandudno, and only 1,900 jobs available within a 20 mile radius.
- Across the UK the number of people employed on “zero-hours contracts” in their main job, during October to December 2016 was 905,000, representing 2.8% of all people in employment. This latest estimate is 101,000 higher than the same period in the previous year. The numbers of people on zero hours contracts has risen sharply since 2013. Data about zero hours contracts is not available at a local level.
- In 2016 there were an estimated 4,310 business enterprises with their operational base in Conwy County Borough. The proportion of businesses which are within the agricultural sector (over 16%) is particularly high (GB = only 5%). The accommodation and food services sector also accounts for a high proportion of businesses (13%) in comparison to the national trends, as a result of the importance of the tourism industry within the area. The high skill sectors (professional, scientific and technical; information and communication) are under-represented in Conwy CB when compared to GB as a whole.
- Businesses which have their main base in Conwy CB tend to be smaller than in Wales or Great Britain as a whole in terms of size of workforce and annual turnover levels.
- 9.8% of the non-domestic properties in Conwy County Borough were registered as vacant at the end of June 2017. This is around 418 properties in total. The number of vacant properties has fallen since last quarter but is higher than the same quarter last year.
- 61 properties became vacant in the three months to end June 2017 – 13 more than in the previous quarter. Properties that have been empty for more than a year make up 7.0% of all non-domestic properties in the County Borough.

- Despite average (mean) house price in Conwy CB rising by 3.3% in the last year, house prices in Conwy CB are currently at only 98.6% of the level they were 10 years ago (UK average = 119.7%).
- However the average house price is currently 6.2 times the average household income and 10.7 times the lower quartile household income. Most mortgage suppliers would look to a loan to income ratio of about 3.5 or 4.
- For each year since April 2007 (the start date for the current local development plan) the provision of new dwellings has fallen below the annual figure needed to reach the identified requirement of 6,800 additional dwellings by 2022. In the 10 years to April 2017 only 2,564 additional dwellings have been provided – if the requirement was shared equally across that period, that figure should be closer to 4,530. That is a shortfall of about -1,970 or -43% below target.
- In November 2017 there were a total of 9,930 benefit claimants of working age. There was a decrease compared to the previous quarter (August 2016) of about 230 claimants. Since the previous year the overall number of claimants of DWP and UC benefits decreased from 10,180. Conwy CB has a high incidence of claimants of incapacity benefits, when compared to the GB average.
- Wage levels for jobs in Conwy CB are significantly below levels for Great Britain as a whole. The 2016 median gross weekly wage (including overtime and bonuses) for all full-time employees in Conwy CB was £451. This was only 84% of the British average.
- Wage deflation is also an issue. As well as the fall in weekly pay and the disparity between Conwy CB and national wage levels, the buying power of wages has shrunk in recent years. In real terms, with national average weekly wages in June 2017 was the equivalent of only 97.4% of February 2008 weekly wages.
- The annual average (median) household income fell by about -£500 between 2011 and 2016 to £24,800. In the same period the households with lowest incomes in the County Borough also became worse off – lower quartile household income fell by -£300 to just £14,250. The proportion of households with income falling below 60% of the median for Great Britain increased.
- Per head of population, the gross disposable household income (GDHI) for Conwy and Denbighshire was only 90.4% of the UK average. Between 2014 and 2015 the total money available for Conwy & Denbighshire rose by about £123 million, or £600 per person, after having decreased between 2013 and 2014.
- In 2016, there were 213 individual insolvency cases in Conwy County Borough. This was an increase of 47 since the previous year. This is the first increase since 2011. The insolvency rate is three times higher than 15 years ago. Conwy CB has the ninth highest insolvency rate in Wales.

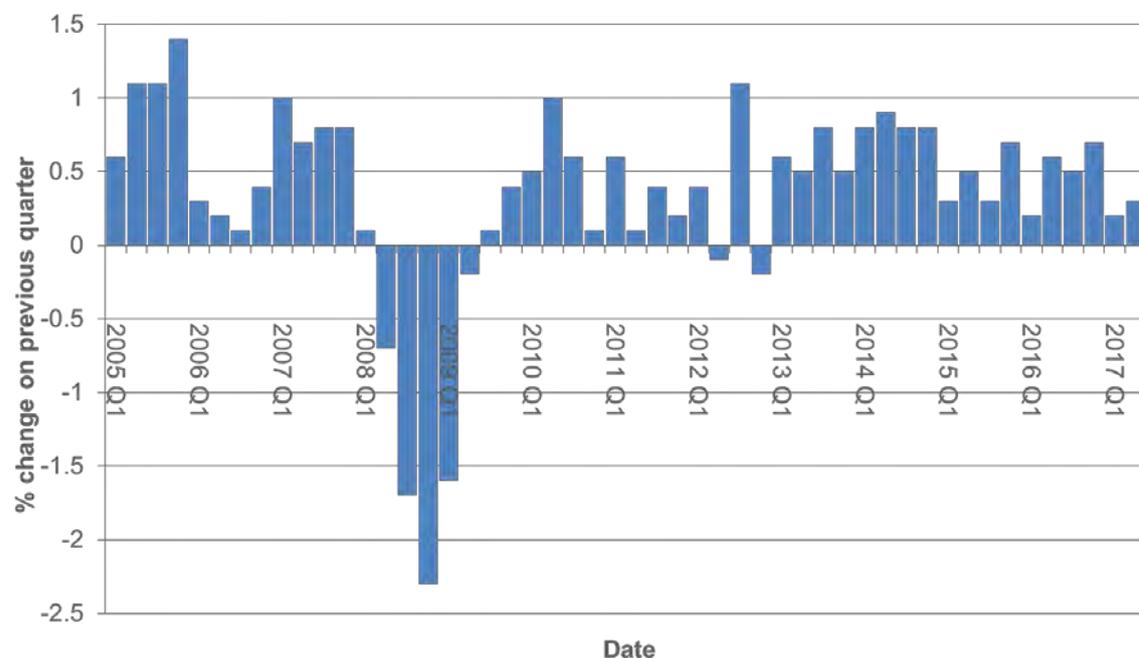
Section 1: The economy – overview

The context for the local economy is provided by national and even international events and policy decisions. Though these key drivers of economic change are often outside the sphere of influence of local businesses and service providers we need to consider what is happening in the wider economic picture in order to help understand what is happening in Conwy County Borough, and to help shape our responses to changes, challenges and opportunities.

Gross domestic product

Chart 1.1: gross domestic product (GDP) – quarterly change

Source: national accounts GDP percentage change (latest quarter on last quarter), ONS

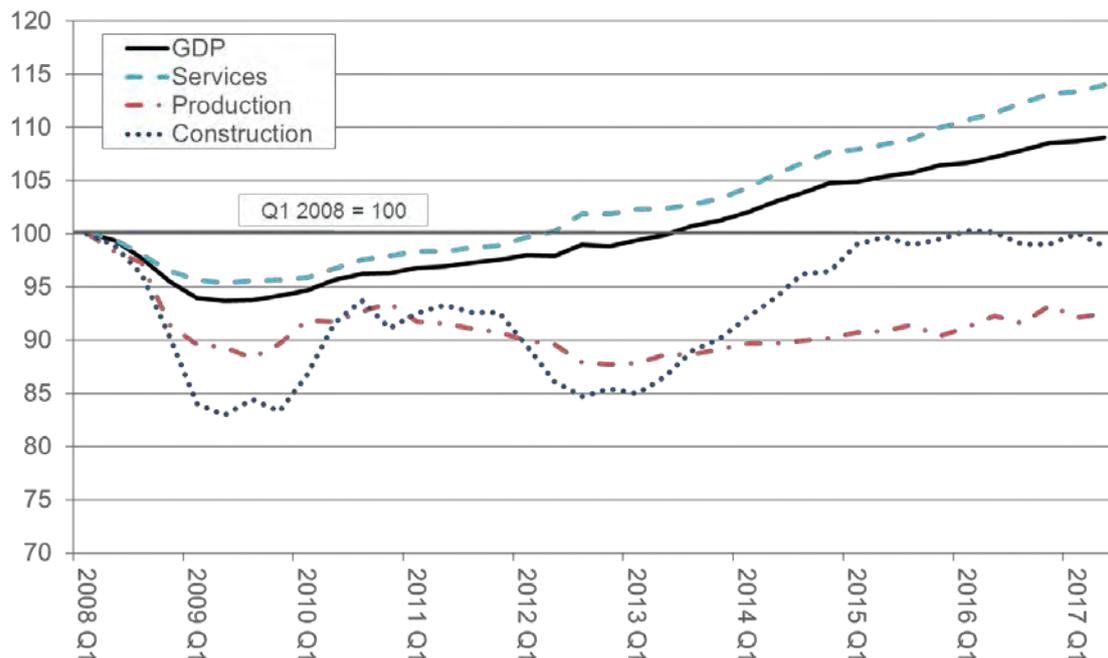


In Q2 (Apr-Jun) 2017 the UK economy grew by 0.3%. This continues the upward trend in output which started in 2013. GDP is now at 109.0% of its Q1 2008 level. However, the Office for National Statistics has also noted that, unlike total GDP, which has now recovered substantially, GDP per capita has recovered much more slowly from the fall seen during the recession, as population has grown faster than GDP. In Q2 2017, GDP per head was at only 101.9% of its Q1 2008 level, with Real Net National Disposable Income at 102.1% in Q1 2017. (Second estimate of GDP, ONS, August 2017).

On the next page, Chart 1.2 compares the different components of the economy, and shows that currently only the service sector is performing at a level above 2008 outputs. For the second quarter of 2017 construction output was at only 98.8% of the Q1 2008 level, and production at 92.5%. Neither of these sectors has seen sustained growth since 2008. The service sector – by far the largest sector in the economy – has lifted the overall index into growth and is currently at 114.0% its Q1 2008 level.

Chart 1.2: components of GDP compared to 2008 levels

Source: output components of gross domestic product, constant prices, seasonally adjusted, ONS



The latest available measure of GDP economic growth at a local level (Gross Value Added) is for 2015 and not suitable for monitoring the performance of the local economy on a timely basis. However, it is worth noting that the 2015 GVA per head figure for the Conwy and Denbighshire NUTS3 area – £15,978 – was only 89% of the Wales figure, and 63% of the UK figure.

Interest rates and inflation

Table 1.1: interest rates and annual inflation

Sources: Bank of England end of month interest rates; retail price index (RPI) and consumer price index (CPI), (ONS STATBASE)

	Current (Aug 2017)	Last quarter (May 2017)	Last year (Aug 2016)
Bank of England interest rate	0.25%	0.25%	0.5%
RPI inflation: all goods	3.9%	3.7%	1.8%
CPIH inflation: new measure - inc. housing	2.7%	2.7%	1.0%
CPI inflation: excluding housing costs	2.9%	2.9%	0.6%

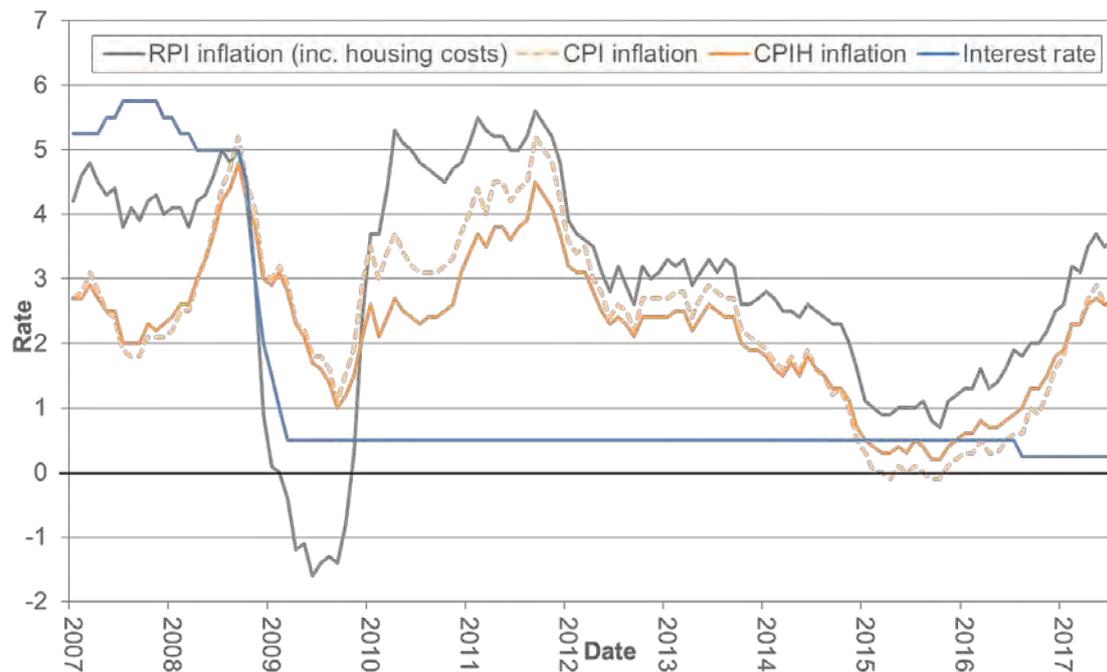
After over seven years at a previously historic low interest rate of 0.5%, the Bank of England reduced the rate even further to 0.25% in August 2016, following the downward impact on the value of the pound of the leave vote in the July 2016 EU referendum. In August 2017 the rate remains at a record low of 0.25%, and the Bank

of England continues with a programme of electronic money printing known as quantitative easing. The Bank of England recently dropped hints that a rate rise may be likely before the end of 2017. A rate hike is fully 'priced in' by February 2018.

Though the low interest rate has had some positive impact on inflation, it has also reduced returns on investment and savings.

Chart 1.3: annual interest rates and inflation

Sources: Bank of England end of month interest rates; retail price index (RPI) and consumer price index (CPI), (ONS STATBASE)



There are currently three key measures of inflation that are commonly used and quoted in the media.

A new measure of inflation called CPIH (Consumer Price Index including owner occupiers' Housing costs) was adopted in April 2017. This is usually the lower measure of inflation, is used to index benefits, tax credits and public sector pensions and is currently the government's preferred measure of inflation. The CPIH 12-month inflation rate was 2.7% in August 2017, up from 2.6% in July. The rate in February 2017 was the joint highest since April 2012, having been on an upward trend since late 2015. Prices in all broad categories were higher in August 2017 than a year ago with four showing their highest 12-month rate since 2012 or earlier. Clothing and motor fuels were the highest contributors to overall inflation. The rise in inflation may reflect changes in the exchange rate impacting on the cost of imported goods.

The higher measure, Retail Price Index (RPI) is usually used to index items we pay for, including regulated items such as rail fares. The RPI inflation measure – which includes some housing costs but excludes spending by people at the very top and very bottom of income distributions from its calculations – was 3.2% in August 2017, the highest it has been since January 2012. The fall into deflation which was seen in 2009 was a temporary effect of the reduction in the Bank of England interest rate,

which had a significant impact on housing costs through the resultant fall in mortgage interest rates.

The Consumer Price Index (CPI) is the measure of inflation that is still mainly reported by the media, and was historically the government's preferred measure for indexation of benefits and pensions. This measure is similar to CPIH, but excludes the changing level of housing costs for home owners, such as mortgage interest and buildings insurance. The CPI 12-month inflation rate was 2.9% in August 2017, up from 2.6% in July.

Note

The RPI is used to calibrate index-linked gilts and was until 2012 the preferred UK government measure of inflation, and was used for indexation of pensions and state benefits. The CPI is now used for the indexation of benefits, tax credits and public service pensions. The CPI is an internationally comparable measure of inflation and is used to compare inflation rates across the European Union. Historically, CPI has excluded some housing costs (including mortgage payments) from its index to allow international comparisons, but this is being reviewed. The RPI is still the measure of inflation that is most reported in the media, even though it is no longer a favoured measure.

Monitoring future trends

The EU referendum vote on 23 June 2016 had an immediate impact on the stock market and currency as expectations about the UK's trade position and wider economic relations with the EU and the rest of the world changed significantly.

To help track emerging and potential changes to the UK economy and society based on the impact of the EU referendum, ONS provides a round-up of key statistical outputs. This gives current picture for each release from the latest available data as well as providing some brief economic context to guide the future interpretation of these statistics. It is available online at <http://visual.ons.gov.uk/tracking-the-impact-of-the-eu-referendum/>.

There are also current cautious concerns regarding the possibility of national and global economic downturn, despite some signs of continuing recovery from the 2008 economic downturn. This is due to issues such as the UK's low productivity compared to competitors, the slowdown in growth in emerging economies such as China, uncertainty around the protectionist economic stance of some western economies (including the USA), growing financial sector risk, and the fall in global oil prices¹.

¹ World economic outlook update, International Monetary Fund, July 2017

Section 2: The labour market

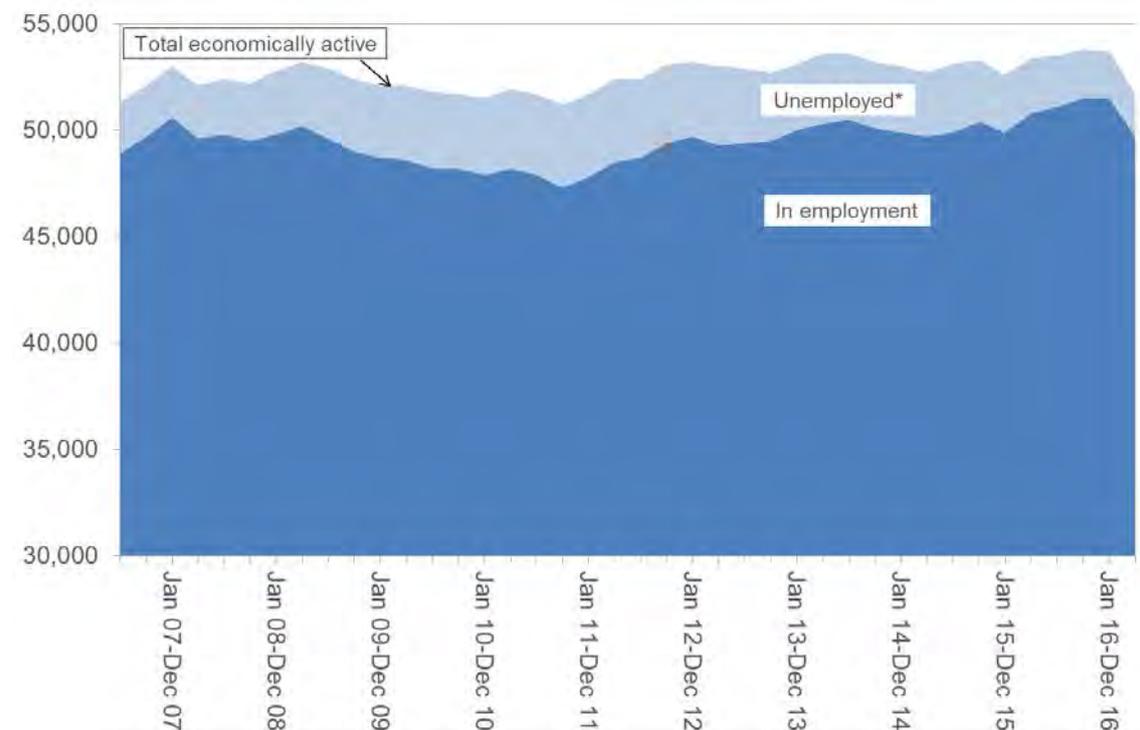
Good employment is the most common, and often the most effective means of providing a family with the finances needed to improve many areas of well-being². It's not just about the number of jobs that are available, but also what types of employment opportunities they offer, and how well they keep up with changes in the global economy as well as local priorities. Secure, well paid employment affects not just the economic well-being of individuals and communities, but can also help with mental well-being as it fosters a sense of purpose and a sense of belonging within society.

Labour supply

75.3% of people aged 16-64 in Conwy CB are economically active (in work or available for work) – above the Welsh rate, but slightly lower than the GB figure. Economic activity rates are on a generally upward trend, but saw a down turn in the last period. It is too early to tell if this is a sustained change in trend.

Chart 2.1: total economically active residents (aged 16-64), Conwy County Borough

Sources: ONS annual population survey, (NOMIS)



* the data used in this chart follows the International Labour Organisation (ILO) definition of unemployment. It is not the same as the claimant count measure of unemployment which is presented later in this document.

² Is Work Good For Your Health And Well-being?, Department for Work and Pensions 2006

However, population estimates put the percentage of the population in Conwy CB who are aged 16-64 at only 56.1%, compared to 61.7% in Wales and 63.1% across Great Britain. This leads to high dependency ratios – that is, the number of children/older people for each person of working age. High proportions of dependants in the population can place a strain on the economy and on the social structure of the community.

Though economic activity rates are on an upward trend, the total number of people who are economically active is more volatile. This is affected by the size of the working age population, and may possibly start to decline in the near future due to the large 'baby boomers' cohort moving out of the workforce as they reach retirement age.

49,700 people were in employment in the last recorded quarter, which was a fall of 1,100 since the same period last year. Across Wales there has also been a fall in the number of people in employment. This bucks the UK-wide trend – at a UK level the number of people who were in employment or otherwise economically active fell between 2008 and 2011 due to the economic recession, but has since risen to the highest level ever seen. As well as the return to growth in the economy, other reasons for this increase in numbers in employment include the changes to state pension age (which means people staying in the workforce for longer) and revised definitions of what counts as economic activity (for example internships and other unpaid work/volunteering).

The number of people in the workforce who are self-employed is estimated at about 7,500 persons – around 9.9% of the workforce. This compares to a rate of around 9.4% across Wales and 10.6% for Great Britain.

Table 2.1: labour supply – working aged population and economic activity (residence based)

Sources: ONS mid year population estimates; ONS annual population survey, (NOMIS)

	Conwy CB		Wales	Great Britain
	No.	%	%	%
All people aged 16-64 (mid 2016)	66,300	56.1	61.7	63.1
Economic activity (Apr 2016-Mar 2017)				
Economically active	51,700	75.3	74.8	78.0
In employment	49,700	72.4	71.4	74.2
Employees	42,000	62.3	61.5	63.2
Self employed	7,500	9.9	9.4	10.6
Economically inactive	16,100	24.7	25.2	22.0

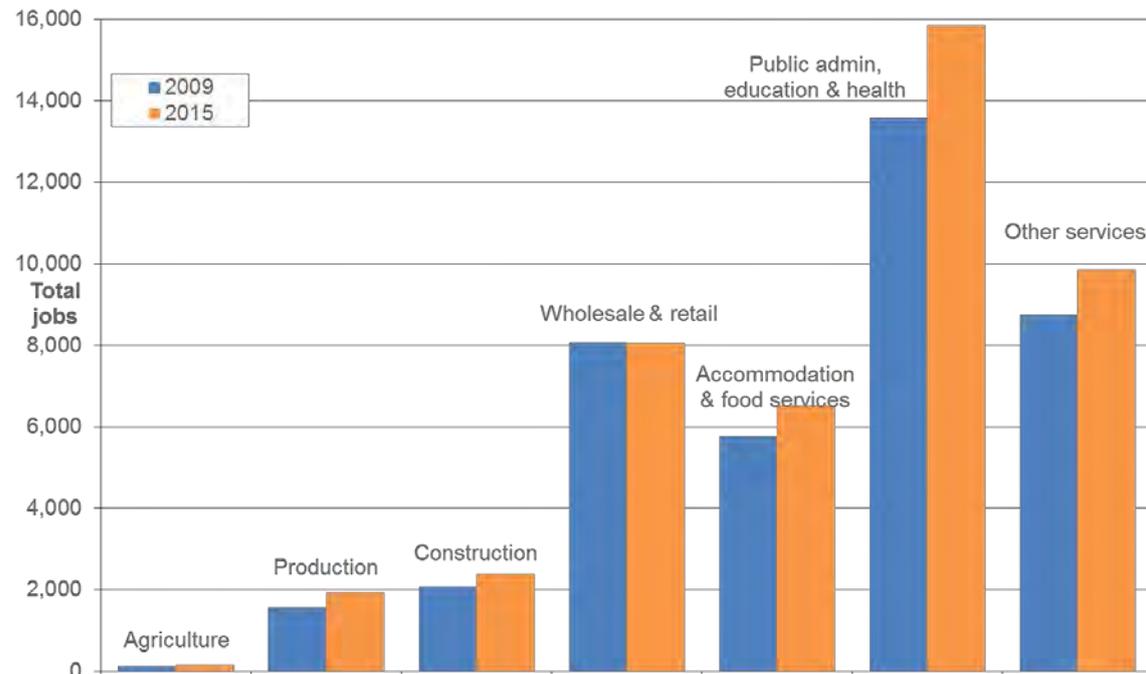
Employment demand

The Business Register and Employment Survey for 2015 puts the number of PAYE jobs in Conwy CB at 44,800. This is an increase of about 3,250 since the previous year and is a significantly higher level of growth than has been seen over the

previous six or seven years. Between 2009 – the start of the recent economic downturn / falling job numbers – and 2015 the overall increase in jobs in Conwy CB was 4,800 or 12.1%.

Chart 2.2: change in employment sectors 2009-2015

Sources: ONS annual business inquiry & business register and employment survey, (NOMIS)



However, the increase wasn't distributed equally across employment sectors. Some sectors saw declining job numbers – the highest losses since 2009 are in the wholesale sector (-300 jobs), retail (-200), and the information & communications sector (-100). The health sector saw the biggest growth (about +1,000 jobs). The biggest proportional growth was in the mining, quarrying & utilities sector which has increased by 102% since 2009 (about 350 jobs). Other significant growth sectors since 2009 are accommodation & food services (+750), education (+700), and public administration (+600).

Levels of part-time working are high in Conwy CB – 41% of employees work part-time compared to 32% and 30% in Wales and Great Britain respectively. The levels of part-time working are highest for female workers.

The employment structure in Conwy CB differs from that of Great Britain as a whole. The production base has declined considerably over the past 20 or so years to about 4.3% of jobs by 2015, and there is a heavy skew towards employment in the service industries (particularly in the public sector) and the tourism sector.

In Conwy CB employment in the high skills, high wage sectors of information & communication, finance & insurance, professional, scientific & technical, and business administration & support services is relatively low, totalling just 11% of all employment compared to 25% across GB as a whole.

The proportions of employment in the tourism related sectors of retail, accommodation & food services, and arts, entertainment & recreation are high – a

total of about 34% of all jobs compared to 21% nationally. These sectors are the ones most likely to include low wage, part time or seasonal employment.

The 2016 STEAM report estimates that around 9,900 jobs are provided directly by the tourism industry and a further 2,300 jobs are indirectly supported by tourism – around 12,200 jobs in total, which is well over a quarter of all employment in Conwy County Borough. Tourism brings in around £839 million each year to the local economy.

Table 2.2: labour demand – employment, 2015 (workplace based)**

Source: ONS business register and employment survey, (NOMIS)

	Conwy CB		Wales	Great Britain
	No.	%	%	%
PAYE jobs	44,800			
Total employees	42,600	95.0	93.5	96.6
Full-time	24,000	53.5	61.2	66.7
Part-time	18,600	41.5	32.3	29.8
Working proprietors	2,200	5.0	6.5	3.4
Employment by industry				
Agriculture	200	0.4	4.7	1.6
Production	1,900	4.3	13.0	9.3
Construction	2,400	5.3	4.3	4.7
Services	40,300	90.0	78.0	84.4
Wholesale & retail	6,600	14.7	13.1	13.8
Accommodation & food services	6,500	14.6	7.6	7.1
Public admin, education & health	15,900	35.4	31.3	26.1
Other services	11,300	25.3	26.1	37.4

* These figures exclude farm agriculture (SIC subclass 01000)

** Employment figures are for employees plus working proprietors

More people travel out of Conwy for work than travel in to the County Borough – a net out-flow of about 6,200 commuters. Altogether, around 27% of Conwy's working population travel out of the area for employment. Most of these outward commuters travel to the neighbouring Welsh authority areas (to Denbighshire in particular), though an estimated 2,800 people travel to England for work. About 9,700 people either live in Conwy CB and travel to Denbighshire for work or vice versa, which is around 10% of all working residents in the area. This highlights the need for co-ordinated economic planning across both counties.

Table 2.3: commuting, 2016

Sources: ONS annual population survey

Number of working residents	51,600
Number commuting out of Conwy CB	14,000
Number of people working in Conwy CB	45,300
Number commuting in to Conwy CB	7,800
Net outflow	6,200
Percentage of residents working in Wales	95%
Percentage of residents working in Conwy CB	73%

Work-based learning

Included within the suite of skills for employment are a whole range of academic and work related qualifications. The route to higher education and a university degree are not suitable for all school leavers or adult learners, and apprenticeships and other work based learning opportunities form a large part of the local skills base. As well as educated graduates a resilient mixed economy will require skilled technicians, administrators, retail operatives and so on. On-the-job learning, apprenticeship schemes and formal higher education all have significant roles to play in providing skills within the employment market.

There is an inarguable connection between skills and employment opportunities, both for the individual and for the wider workforce. Enhancing skills significantly improves the ability of the unemployed to find work. At the same time enhancing skills helps those in lower paid jobs to progress within the labour market. As the skills base of the local workforce increases, the area becomes more attractive to prospective investors looking to bring in new business³.

Welsh Government publishes data on work-based learning (WBL), which give details of post-16 training through recognised programmes. In 2015/16 there were 1,795 apprenticeships in Conwy County Borough, part of an overall total of 2,130 WBL programmes.

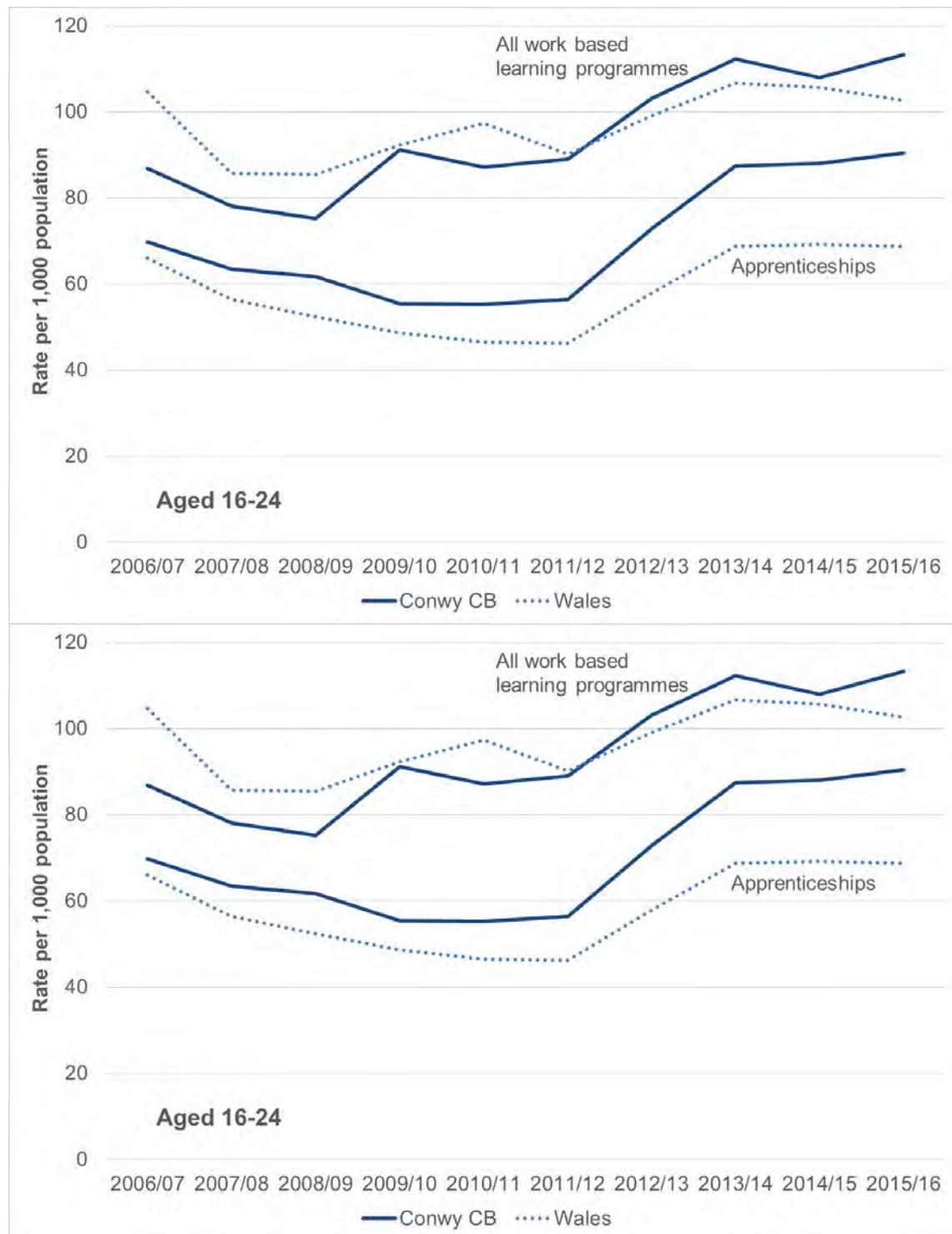
Though there was a fall in the number of apprenticeships and other courses compared to last year, the general trend is upward for all types of work-based learning. This is most marked for young people aged 16-24, and has seen significant improvement in provision in the last three years. This follows the national trend.

Though overall numbers have fallen, the rate per 1,000 population has been rising in recent years. Compared to the national rate, Conwy County Borough is better provided for apprenticeships than the national averages, particularly in the 16-24 age group (90.5 per 1,000 population of that age group in CCB compared to 68.7 across Wales). Since 2012/13 it was also better provided when looking at all WBL programmes (not just apprenticeships).

³ The role of skills from worklessness to sustainable employment with progression – UK Commission for Employment and Skills September 2011

Chart 2.3: work-based learning programmes – rate per 1,000 population

Source: Learning Network analysis, Welsh Government (StatsWales)



*Rate is per 1,000 in that age group

Only 52% of apprenticeships and 55% of all WBL programmes in Conwy County Borough were undertaken by people aged under 25, compared to 55% of

apprenticeships and 62% of all programmes across Wales. This may reflect the older age structure of the County Borough.

More women than men undertake work-based learning in Conwy CB. 63% of apprenticeships and 59% of all training is undertaken by women. Wales-wide figures are a little more equal – women make up 58% of all apprentices and 54% of all those undertaking WBL.

Table 2.4: work-based learning programmes, 2015/16

Source: Learning Network analysis, Welsh Government (StatsWales)

	Conwy CB			Wales	
	Number	Rate*	% **	Rate*	% **
Apprenticeships					
All aged 16-64	1,795	27.1		23.3	
Aged 16-24	935	90.5	52.1%	68.7	55.3%
Aged 25+	860	15.4	47.9%	12.8	44.7%
Male	680	-	37.8%	-	42.3%
Female	1,120	-	62.2%	-	57.7%
All work-based learning programmes					
All aged 16-64	2,130	32.1		30.8	
Aged 16-24	1,170	113.2	54.9%	102.6	62.3%
Aged 25+	960	17.2	45.1%	14.3	37.7%
Male	885	-	41.5%	-	45.7%
Female	1,250	-	58.5%	-	54.3%

*Rate is per 1,000 in that age group

** % is of all apprenticeships/work-based learning programmes

Compared to all-Wales figures, Conwy CB has a high proportion of programmes within the health and public service sector – 38% of apprenticeships (33% for Wales) and 32% of all programmes (25% for Wales). Other sectors which have a higher proportion of learning programmes than the Wales average are hospitality, business administration and retail & customer services. This reflects the County Borough's employment structure, and is also influenced by the courses available at local further education institutions. Work-based learning programmes in the management & professional, construction, engineering, and manufacturing sectors are under-represented in Conwy CB when compared to all-Wales figures.

Qualifications

Qualification levels in Conwy County Borough have improved considerably since 2008. The proportion of people of working age (18-64) with no qualification has fallen by over six percentage points to only 7.3% in 2016, and the proportion of people with qualifications in all categories above level 3 (at least 2 A-levels) has increased. 38.9% of the working age population had degree level qualifications or higher in 2015, compared to only 26.0% in 2008.

Chart 2.4: levels of qualification in Conwy County Borough

Source: Annual Population Survey/Annual Local Labour Force Survey (StatsWales)

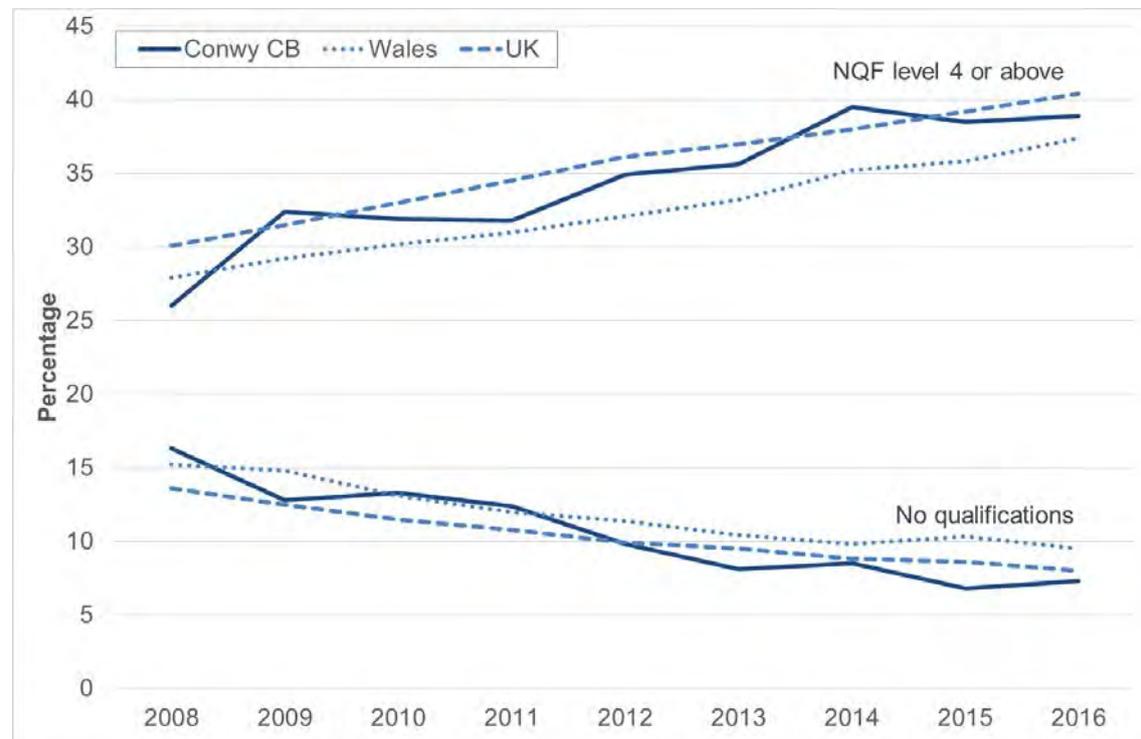


Table 2.5: highest qualification held by the working age population

Source: Annual Population Survey/Annual Local Labour Force Survey (StatsWales)

	Conwy County Borough				Wales 2016	UK 2016
	2008	2016	Males 2016	Females 2016		
No qualifications	13.5	7.3	8.9	5.7	9.5	8.0
Below level 2	16.0	11.5	13.5	9.6	12.8	13.3
NQF level 2	24.3	20.5	21.6	19.5	19.8	18.4
NQF level 3	20.6	21.7	21.7	21.8	20.5	19.9
NQF levels 4-6	20.9	29.7	25.2	34.1	27.6	-
NQF levels 7-8	4.7	9.3	9.2	9.4	9.8	-
NQF level 4 or above	26.0	38.9	34.3	43.4	37.4	40.4

Definitions

Examples of highest qualifications at each level include:

Below level 2: NQF level 1, Entry Level qualifications, Basic Skills

Level 2: NQF level 2 or equivalent, 5 or more GCSE A*-C, 2 AS levels

Level 3: 2 A level passes, 4 AS level passes, NQF level 3, Advanced Welsh Baccalaureate

Levels 4-6: First degrees, Foundation degrees, NQF level 4

Levels 7-8: Postgraduate qualifications, NQF level 5

Compared to the Welsh averages, the working age population in Conwy County Borough is better qualified. We have fewer people with no/very low levels of qualification, and more people qualified at degree level or above. Women are generally more qualified than men.

Unemployment and worklessness

Table 2.6: comparative quarterly claimant count unemployment figures

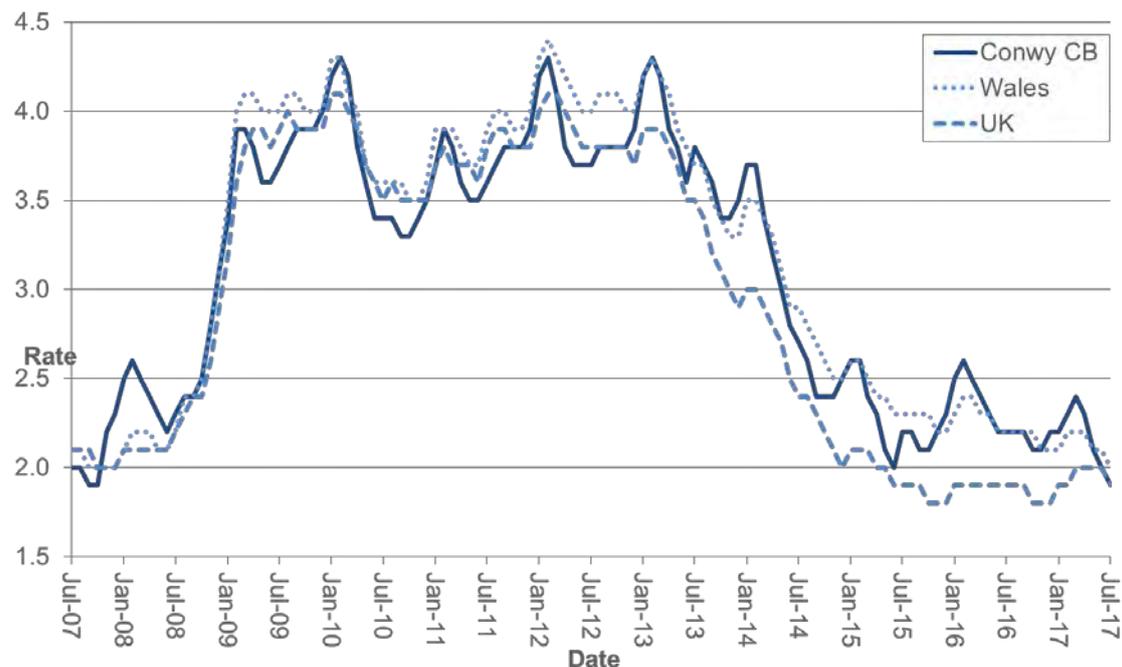
Source: ONS JSA count, (NOMIS)

	Conwy CB		Wales		UK	
	No.	Rate	No.	Rate	No.	Rate
July 2017	1,285	1.9	39,015	2.0	803,770	1.9
April 2017	1,520	2.3	42,405	2.2	827,445	2.0
January 2017	1,460	2.2	40,940	2.1	774,340	1.9
October 2016	1,410	2.1	41,400	2.2	766,230	1.8
July 2016	1,460	2.2	42,515	2.2	768,325	1.9
July 2012	2,471	3.7	77,954	4.0	1,572,672	3.8
July 2007	1,357	2.0	39,582	2.1	854,149	2.1

Unemployment in Conwy County Borough is generally seasonal – at its highest in the winter months, usually peaking around February.

Chart 2.5: claimant count unemployment, July 2007-July 2017

Source: ONS claimant count, (NOMIS)



The claimant count unemployment rate for July 2017 was 1.9%, similar to the rate for the previous month but lower than the same period last year. The overall figure is generally comparable to that for Wales but higher than the GB level. However, whilst unemployment rates have generally fallen, the reduction is not as sustained or stable as for the GB rate, possibly due to the seasonal nature of tourism-based employment patterns in the County Borough.

Table 2.7: latest claimant count unemployment figures for Conwy County Borough (July 2017)⁴

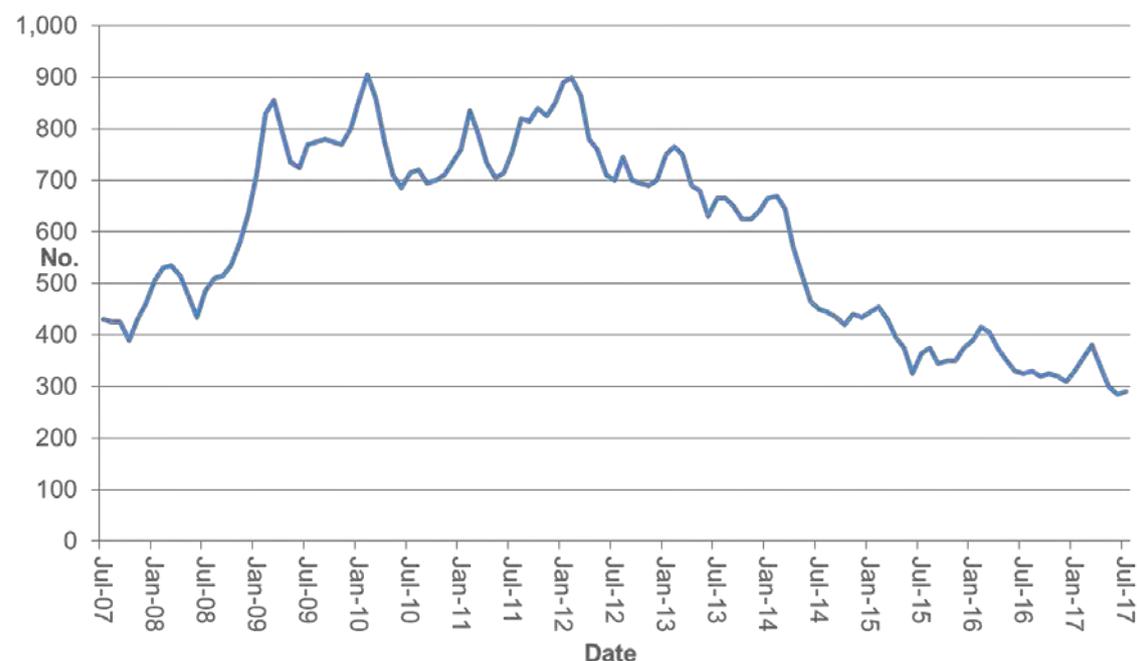
Source: ONS claimant count, (NOMIS)

	No.	Rate	% all claimants
All people	1,285	1.9	
Males	850	2.6	66.1
Females	435	1.3	33.9
Aged under 25	290	-	22.6
Aged 50 +	355	-	27.6

The total number of unemployed claimants aged under 25 was 290 in July 2017.

Chart 2.6: claimant count unemployment – aged under 25

Source: ONS claimant count, (NOMIS)

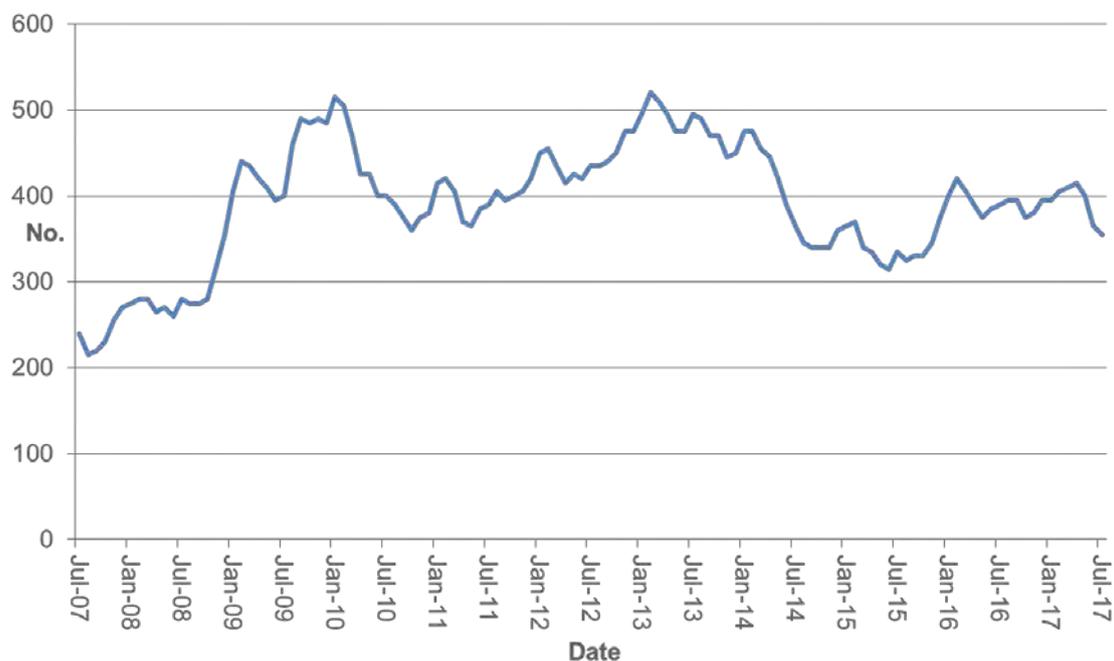


⁴ The Office for National Statistics is working to produce robust unemployment data that combines counts from Universal Credit (UC) and Job Seekers Allowance. This data is not yet available for breakdowns of the length of unemployment (duration). This means that figures for long term unemployment which used to be included in this report have been removed for the time being.

In general, young people under the age of 25 make up between 20% and 30% of all unemployed claimants. The number of young people who are unemployed rose steeply in late 2008 and remained high for over five years, though levels of unemployment amongst the young are now lower than they have been since before the 2008/09 recession. As well as being impacted by general improvements in the economy, current low levels of unemployment amongst young people are partly due to increased participation in higher and further education, and partly due to changes in benefit entitlements for that age group.

Chart 2.7: claimant count unemployment – aged 50 and over

Source: ONS claimant count, (NOMIS)



At the other end of the workforce age spectrum, the number of claimants aged 50+ also saw an increase after the 2007/08 economic downturn. For the three years between May 2011 and May 2014 there were always more than 400 JSA claimants aged 50 or over in Conwy CB. Despite a fall in numbers of claimants in this age group in 2014-15 numbers have risen again and have not seen the improvement in unemployment figures which is seen in the under 25 age group. At 355 claimants in July 2017 there were over 140 more claimants in this age group than there were in the autumn of 2007. Recent changes in state pension age may in part explain why the number of unemployed claimants aged 50+ remains high – people who would have been classed as ‘retired’ a few years ago now fall within the working age population group. This age group is also relatively large compared to other age groups as it covers the baby boomer cohort.

Of the 16,100 people aged 16-64 who were economically inactive in Conwy CB, only 4,100 (25.4%) wanted a job.

Table 2.8: economic inactivity (residence based)

Sources: ONS mid year population estimates; ONS annual population survey, (NOMIS)

	Conwy CB		Wales	Great Britain
	No.	%	%	%
Economic activity (Apr 2016-Mar 2017)				
Economically inactive	16,100			
% inactive wanting a job	4,100	25.4	24.4	23.8
% inactive not wanting a job	12,000	74.6	75.6	76.2

In the twelve months to March 2017, at any one time an average of 6,100 people were either unemployed or economically inactive and wanting a job. However in April 2017 the Jobcentre's Universal Jobmatch system showed only 550 jobs available within a 10 mile radius of Llandudno, and only 1,900 jobs available within a 20 mile radius. This includes full- and part-time jobs.

Appendices showing unemployment for the North Wales region, strategic sub areas and wards (electoral divisions) are available at the end of this monitor.

Zero hours contracts

Since the economic downturn in 2008-2011 there has been a growing awareness of the use of "zero hour contracts" as a means of managing temporary employment. Zero hours contracts can cause problems for employees. It is difficult to plan financially when you don't know how much work you are going to get in any given period – and the fact that zero hours contracts are concentrated in the lower paid sectors can exacerbate this financial insecurity. Having no fixed hours of work can make it difficult to plan ahead in terms of family/social commitments and there may be pressure around being constantly 'on call'. Many zero hours contracts also mean the employer does not have to observe some elements of employment law relating to employee rights such as sick pay, holiday pay or training commitments and staff also miss out on benefits that full time or permanent employees will get as standard, such as a pension and redundancy rights.

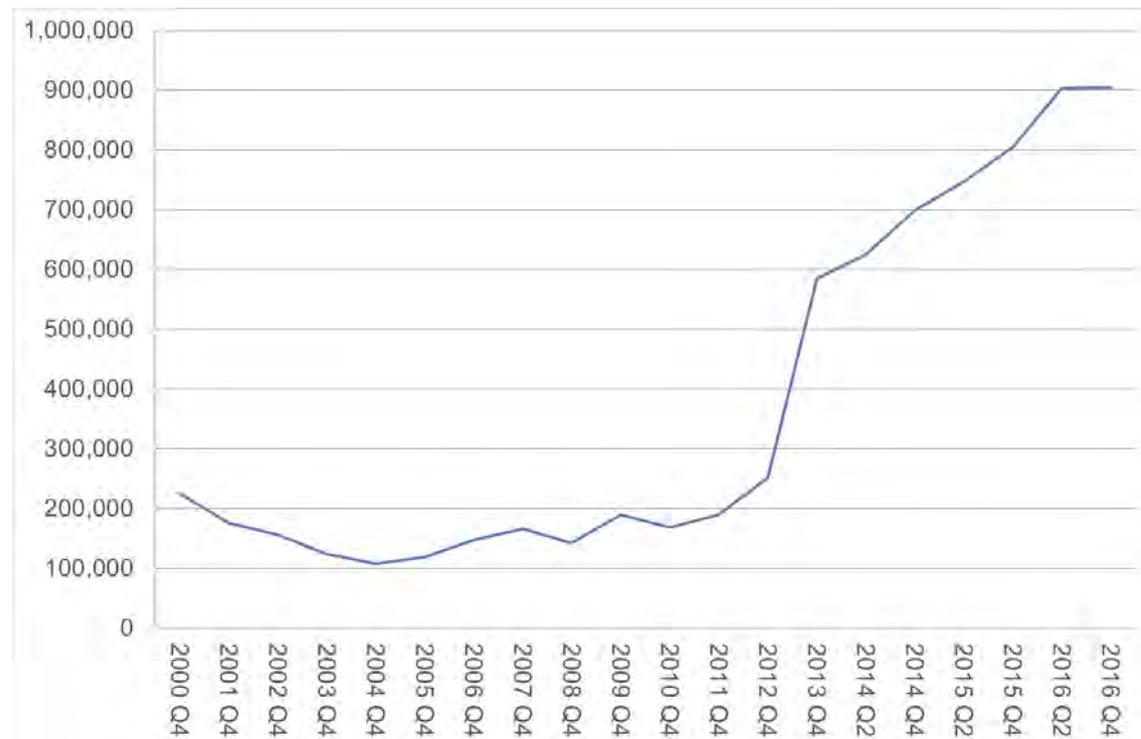
Zero hour contracts are not always seen as a negative, however. Some groups find the flexibility an advantage, for example, young people who combine flexible working with their studies. They may also be a way of temporarily boosting household income, or of providing work experience in different employment sectors.

According to the Office for National Statistics' Labour Force Survey, across the UK the number of people employed on "zero-hours contracts" in their main job, during October to December 2016 was 905,000, representing 2.8% of all people in employment. This latest estimate is 101,000 higher than the same period in the previous year (804,000 or 2.5% of people in employment). The numbers of people on zero hours contracts has risen sharply since 2013 but this might be in part due to a

greater awareness of the issue⁵. Data about zero hours contracts is not available at a local level.

Chart 2.8: estimates of people in work in the UK who are on zero hours contracts

Source: Labour Force Survey, ONS



For October to December 2016:

- women make up a bigger proportion of those reporting working on “zero-hours contracts” (52%) compared with their proportion in employment not on “zero-hours contracts” (47%)
- people who report being on a “zero-hours contract” are more likely to be at the youngest end of the age range; 33% of people on “zero-hours contracts” are aged 16 to 24 (compared with 12% for all people in employment not on a “zero-hours contract”)
- 18% of people on “zero-hours contracts” are in full-time education compared with 3% of other people in employment
- 22% of people in employment on a “zero-hours contract” are in the accommodation and food industry
- 11% of people employed in the accommodation and food industry are on a “zero-hours contract”

On average, someone on a “zero-hours contract” usually works 25 hours a week. Around one in three people (32%) on a “zero-hours contract” want more hours, with

⁵ In recent years, increases in the number of people reporting to the LFS that they were on a zero-hours contract were likely to have been affected by greater awareness and recognition of the term “zero-hours contract”. This latest annual change may also have been affected in this way but it is not possible to estimate the extent.

most wanting them in their current job, as opposed to a different job which offers more hours. In comparison 9% of other people in employment wanted more hours.

More information about the labour market is available in the NOMIS area profile at <http://www.nomisweb.co.uk/reports/lmp/la/2038432106/report.aspx>

Section 3: Business structure

Business structure – businesses based in Conwy County Borough

This section is about enterprises which have their main headquarters or operating base in the area. For Conwy CB, it does not include national or international businesses or organisations which are based outside of the area (for example the major retail chains or banks).

The estimate of the number of business enterprises includes VAT registered businesses and PAYE registered businesses. It does not include businesses that are not registered for either, which will include a high number of sole traders. It includes businesses within the public and voluntary sectors (for example hospitals or local charities) as well as the private sector.

In 2016 there were an estimated 4,310 of these types of business enterprises in Conwy County Borough, an increase of about 35 (1%) since the previous year.

Table 3.1: business enterprises by industry, 2016

Source: ONS interdepartmental business register

	Conwy CB		Wales	Great Britain	Conwy CB - previous year
	No.	%	%	%	
Total enterprises	4,310				4,275
Agriculture, forestry & fishing	695	16.1%	13.9%	5.2%	16.3%
Production	200	4.6%	6.3%	5.7%	4.7%
Construction	455	10.6%	12.0%	11.8%	10.1%
Motor trades	160	3.7%	3.6%	2.9%	3.6%
Wholesale	120	2.8%	3.3%	4.1%	2.9%
Retail	380	8.8%	8.1%	7.5%	9.0%
Transport & storage (inc. postal)	130	3.0%	3.5%	3.6%	2.7%
Accommodation & food services	530	12.3%	8.5%	5.8%	12.5%
Information & communication	140	3.2%	4.3%	8.3%	3.3%
Finance & insurance	60	1.4%	1.6%	2.1%	1.4%
Property	100	2.3%	2.7%	3.6%	2.3%
Professional, scientific & technical	465	10.8%	12.0%	18.2%	11.0%
Business admin & support services	300	7.0%	7.4%	8.3%	6.8%
Public administration & defence	20	0.5%	0.4%	0.3%	0.4%
Education	50	1.2%	1.2%	1.7%	1.2%
Health	210	4.9%	4.4%	4.5%	5.0%
Arts, entertainment & other services	295	6.8%	6.7%	6.6%	6.9%

Figures are rounded to the nearest 5 and may not add to the column total.

The proportion of businesses which are within the agricultural sector is particularly high (over 16%) when compared to GB figures (only 5%), reflecting the rural nature of much of the County Borough. The accommodation and food services sector also accounts for a high proportion of businesses (12%) in comparison to the national trends, as a result of the importance of the tourism industry within the area. The high skill sectors (professional, scientific and technical; information and communication) are under-represented in Conwy CB when compared to GB as a whole.

The proportion of businesses within a sector of industry does not give a full measure of the importance of that sector within the local economy and the employment market, however (see table 2.2 above). Only half a percent of businesses fall within the public administration and defence sector, but the 20 or so enterprises in this group include North Wales Police and Conwy County Borough Council, two of the largest employers in the area. Many businesses in the agricultural sector will be very small in terms of both number of employees and turn over.

Table 3.2: business enterprises by number of employees, 2016

Source: ONS interdepartmental business register

	Conwy CB		Wales %	Great Britain %	Conwy CB - previous year
	No.	%			
Total enterprises	4,310				4,275
0 - 4 employees	3,220	74.7%	75.9%	77.7%	73.7%
5 - 9 employees	610	14.2%	13.1%	11.4%	14.6%
10 - 19 employees	275	6.4%	6.1%	5.8%	6.9%
20 - 49 employees	150	3.5%	3.2%	3.1%	3.3%
50 - 99 employees	40	0.9%	0.9%	1.0%	1.1%
100 - 249 employees	10	0.2%	0.5%	0.6%	0.4%
250 + employees	5	0.1%	0.3%	0.4%	0.1%

Table 3.3: business enterprises by size of annual turnover, 2016

Source: ONS interdepartmental business register

	Conwy CB		Wales %	Great Britain %	Conwy CB - previous year
	No.	%			
Total enterprises	4,310				4,275
£0 - 49,999	815	18.9%	20.7%	16.7%	18.5%
£50,000 - 99,999	980	22.7%	22.4%	23.8%	22.8%
£100,000 - 249,999	1,400	32.5%	29.9%	31.3%	32.6%
£250,000 - 499,999	545	12.6%	12.7%	12.1%	13.0%
£500,000 - 999,999	310	7.2%	6.9%	7.1%	7.4%
£1m - 4.9m	215	5.0%	5.7%	6.8%	4.7%
£5m +	45	1.0%	1.6%	2.2%	1.1%

Businesses which have their main base in Conwy CB tend to be smaller than in Wales or Great Britain as a whole in terms of size of workforce and annual turnover levels, but this is to be expected given the inclusion of more businesses which operate nationally and have greater reach within the Wales and GB figures.

Business births and deaths

Table 3.4: business demographics (births, deaths and stock of enterprises), 2015

Source: ONS business demography

	Conwy CB	Wales	GB
Stock of active enterprises	3,945	95,010	2,615,965
per 10,000 population aged 16-64	594	495	653
change since previous year	0.0%	2.8%	4.8%
Births	375	11,525	377,635
per 10,000 population aged 16-64	56	60	94
change since previous year	-20.2%	1.6%	9.2%
Deaths	345	8,620	248,055
per 10,000 population aged 16-64	52	45	62
change since previous year	-2.8%	0.8%	2.3%

Notes:

Data includes VAT registered businesses and PAYE registered businesses. It does not include businesses that are not registered for either, which will include a high number of sole traders. It includes businesses within the public and voluntary sectors (for example hospitals or local charities) as well as the private sector.

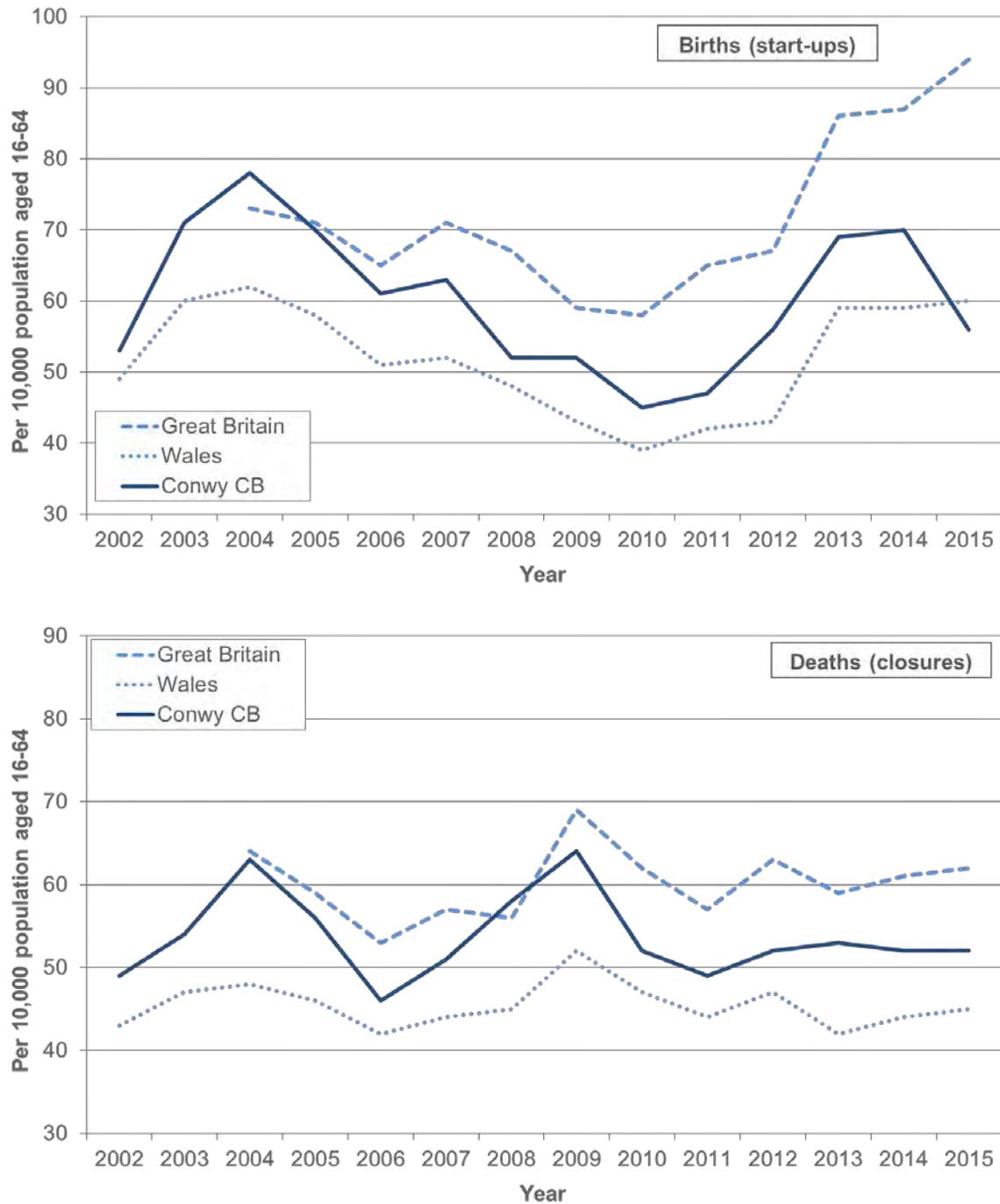
The data is for enterprises which have their main headquarters or operating base in the area. It does not include national or international businesses which are based outside of the area (for example the major retail chains or banks).

In 2015, there were 3,945 active enterprises which had their main operational base in Conwy CB – which was the same as the previous year. When measured against population of working age (aged 16-64) enterprise birth and death rates (start-ups and closures) were both lower than the GB average but higher than for Wales as a whole. The number of births was -20.2% lower than the previous year.

The main impact of the 2007/08 economic downturn was to suppress business start-up rates rather than cause more closures. After a period of falling enterprise start-up rates which predated the global recession, there was a three year rise in births which suggested an economic up-turn. Though new business birth rates fell for Conwy CB it is not yet clear if this is a sustained reversal in this upward trend. Business death rates have varied less than birth rates over the past 10 years.

Chart 3.1: enterprise birth and death rates

Source: ONS business demography



In addition to annual start-up and closure rates for businesses, survival rates can help us understand how healthy the local economy is. Survival rates tell us what proportion of businesses born in a specific year are still operating in later years. Rates in Conwy County Borough are generally comparable to national figures.

Table 3.5: business survival rates

Source: ONS business demography

	Conwy CB	Wales	GB
Survived 1 year			
Born in 2014	92.6%	92.4%	92.2%
Born in 2013	93.5%	93.6%	93.6%
Born in 2012	92.0%	92.3%	91.2%
Born in 2011	93.8%	94.2%	93.1%
Born in 2010	88.5%	86.7%	86.7%
Born in 2009	91.5%	92.1%	90.9%
Born in 2008	94.4%	94.2%	92.2%
Born in 2007	92.9%	94.6%	95.4%
Born in 2006	98.8%	96.5%	96.5%
Born in 2005	95.9%	96.1%	95.9%
Born in 2004	93.2%	94.1%	94.2%
Survived 5 years			
Born in 2010	41.0%	40.7%	41.1%
Born in 2009	39.4%	40.8%	41.8%
Born in 2008	43.7%	42.5%	41.4%
Born in 2007	44.7%	43.6%	44.6%
Born in 2006	44.4%	44.3%	44.9%
Born in 2005	44.8%	44.4%	44.2%
Born in 2004	45.6%	47.4%	46.7%

Section 4: The local economy

Planning applications

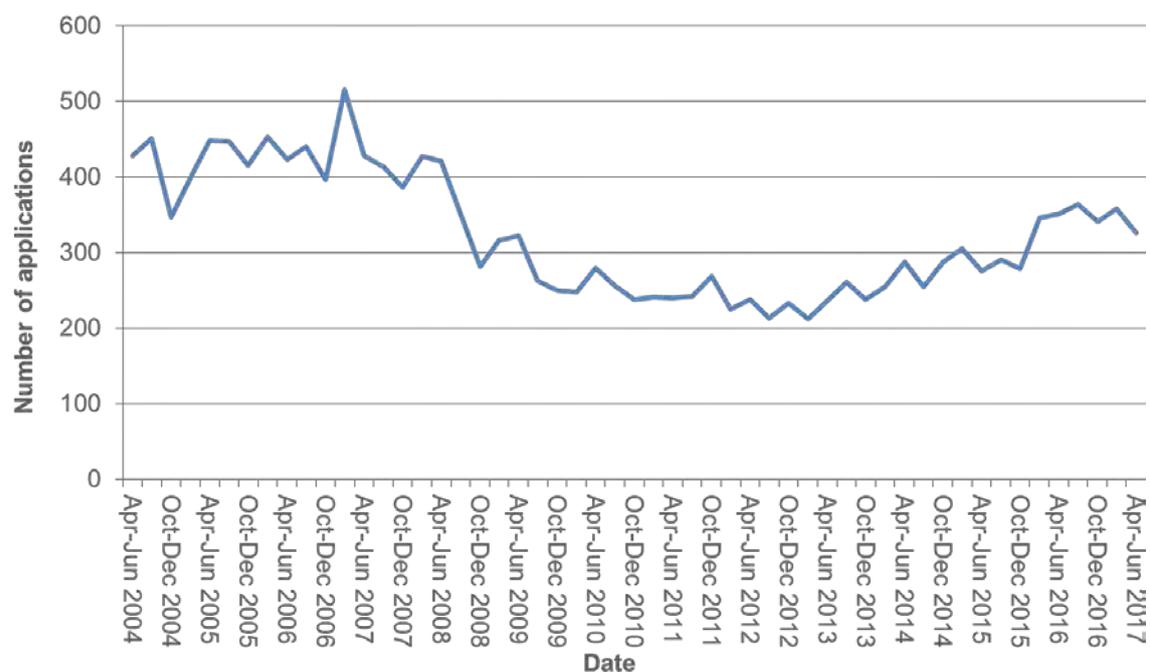
Table 4.1: planning applications received

Source: planning applications register, Regulatory Service, Conwy County Borough Council; Snowdonia National Park Authority

	Quarter 1 Apr-Jun	Quarter 2 Jul-Sep	Quarter 3 Oct-Dec	Quarter 4 Jan-Mar	Annual Apr-Mar
2017/18	326				
2016/17	351	364	341	358	1,414
2015/16	276	290	279	346	1,191
2014/15	287	255	287	305	1,134
2013/14	236	261	238	255	990
2012/13	238	213	233	212	896
2011/12	240	242	269	225	976
2010/11	280	256	238	241	1,015
2009/10	322	263	250	248	1,083
2008/09	421	351	281	316	1,369
2007/08	428	413	387	427	1,655
2006/07	423	440	396	515	1,774

Chart 4.1: planning applications received

Source: planning applications and building control registers, Regulatory Service, Conwy County Borough Council



After a five year period of noticeable decline, recently there appears to have been a slight upturn in the number of planning applications received. Though we need to treat the figures with caution – as it is not possible to tell whether an individual application is for a small scale domestic project such as a kitchen extension, or for a 100 unit housing development – the table and chart are nevertheless indicative of the effects of the current economic climate on confidence and productivity in the construction industry.

Vacant non-domestic properties

9.8% of the non-domestic properties in Conwy County Borough were registered as vacant at the end of June 2017. This is around 418 properties in total. The number of vacant properties has fallen since last quarter but is higher than the same quarter last year.

Table 4.2: vacant non-domestic properties

Source: non-domestic rates register, Revenue and Benefits Service, Conwy County Borough Council

	June 2017			Become empty in last 3 months	Empty more than 1 year
	No.	As % all	empty as % type		
All non-domestic properties	4,253	100%			
All empty	418	9.8%		61	298
Commercial	229	5.4%	9.5%	30	169
Industrial	16	0.4%	9.1%	3	9
Other non-domestic*	25	0.6%	7.2%	5	15
Not coded	148	3.5%	11.3%	23	105

61 properties became vacant in the three months to end June 2017 – 13 more than in the previous quarter. Compared to last quarter, the number of properties which have been empty more than a year has increased by 15. Properties that have been empty for more than a year make up 7.0% of all non-domestic properties in the County Borough.

At least 245 of these vacant properties are commercial (includes shops, restaurants, showrooms, hotels and other businesses) or industrial properties. However, the 'not coded' category almost certainly includes a high proportion of commercial properties, but it is not possible to identify how many. For this reason, it is not possible to look in detail at the types of empty properties.

Table 4.3: change in vacancies in non-domestic properties

Source: non-domestic rates register, Revenue and Benefits Service, Conwy County Borough Council

	Change since last quarter (Apr 2017)		Change since last year (Jun 2016)	
	No.	%	No.	%
All non-domestic properties	-24	-0.6%	-64	-1.5%
All empty	-6	-1.4%	8	2.0%
Commercial	-8	-3.4%	-5	-2.1%
Industrial	-1	-5.9%	4	33.3%
Other non-domestic*	2	8.7%	8	47.1%
Not coded	1	0.7%	1	0.7%

* "Other non-domestic" properties includes medical, educational, leisure establishments

Summary data about empty properties by strategic sub area is included in appendix 2.

Section 5: Housing activity

The provision of good housing is essential to allow employees to move to areas where jobs exist. Investment in housing also generates substantial employment. It is critical to household income; housing which is ‘affordable’ – that which does not present an excessive burden on household income – reduces the risk of poverty and financial hardship.

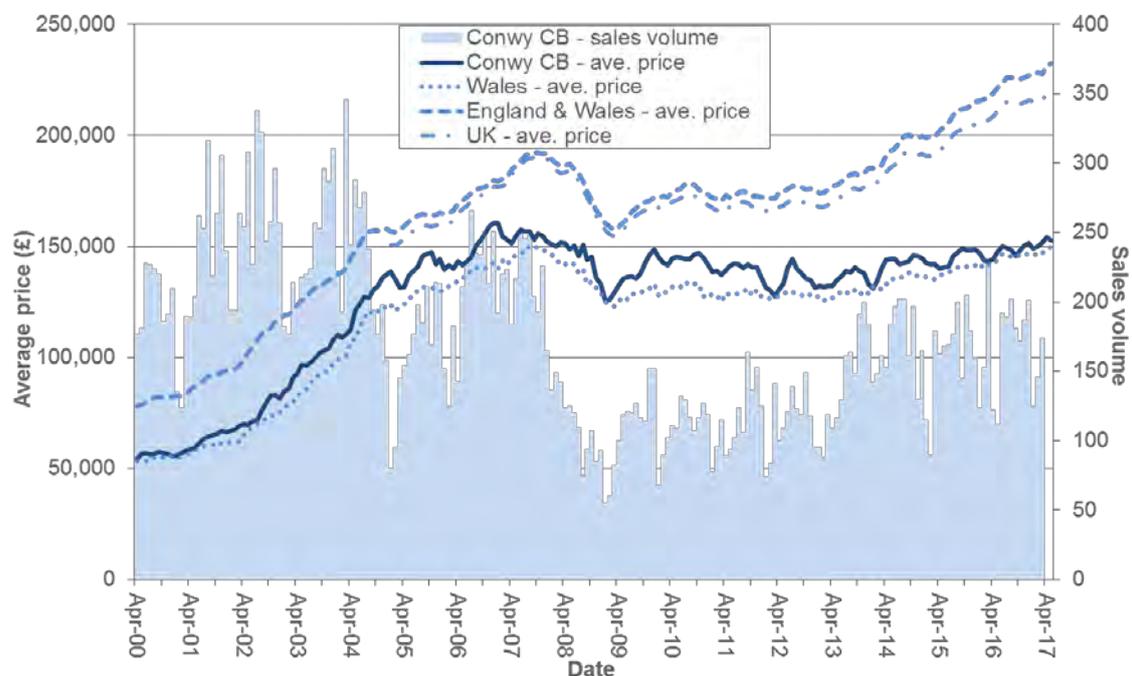
In addition good housing provides shelter, security, space for family life and activities, privacy, personal identity and development. It is a keystone of individual and community well-being.

UK house price index

The Land Registry publishes average house price data on a monthly basis. This is the house price figure that is usually reported in the media, and provides the most up-to-date information. However, Conwy’s monthly figures are based on a relatively small number of house sales and should be treated with caution as one high-end sale could significantly skew the data. This section of the report looks at this monthly data to provide the most timely report on house prices, and the next section looks at older, more robust data in more detail.

Chart 5.1: house price and sales volume April 2000-May 2017

Source: UK house price index,



Generally house prices in Conwy CB are slightly higher than the Welsh average, but significantly below the UK level.

Despite average (mean) house price in Conwy CB rising by 3.3% in the last year, house prices in Conwy CB are currently at only 98.6% of the level they were 10 years

ago (UK average = 119.7%). The majority of the rises in national house prices which are reported in the media are very much driven by price increases in London and the south east of England. For much of the rest of the UK the housing market has been relatively depressed since the start of 2008, and house prices are only now starting to reach the levels they were at before the 2007/08 recession.

However, despite this and the steep fall in average house prices between January and October 2008 caused by the global economic downturn, the current average house price in Conwy County Borough is still more than two and a half times what it was in April 2000 (which is around the time of the start of the last big housing boom). By comparison, average full-time wages have not risen by nearly so much and are only about one and a half times what they were in 2000.

In Conwy CB the average house price is currently 6.2 times the average household income of £24,800 and 10.7 times the lower quartile household income of £14,250. Most mortgage suppliers would look to a loan to income ratio of about 3.5 or 4.

Table 5.1: house price index, May 2017

Source: Land Registry house price index

	Conwy CB	Wales	England & Wales	UK
Average price (£)	152,676	149,817	232,478	220,713
Monthly change (%)	-1.0	0.6	0.5	0.5
Annual change (%)	3.3	3.8	4.9	4.7
April 2000 index* (Apr '00=100)	280.0	280.2	297.5	-
10 yr index* (Dec '06=100)	98.6	102.6	124.7	119.7

* An index is a way of measuring relative change over time. If the average house price at April 2000 is taken to be 100, the index shows how prices have changed since that date. For example, an index of 150 means the current price is one and a half times what it was at the start of the index period.

The number of transactions is still low compared to 2006/7 levels, and points to a considerable reduction in activity in the housing market.

Annual house price analysis

Though it is the most up-to-date house price data available to us, the UK house price index does not allow detailed analysis of trends, and is subject to fluctuations as it is based on a relatively small dataset which is updated monthly.

This section of the report looks at the data in a different way, using unit level transaction data which is available from the Land Registry, and collects data for the whole year. The median measure of average which is used here is more robust than the mean measure used in the UK index, and if we look at this on an annual rather than month-by-month basis we can also smooth out the fluctuations caused by the low number of monthly transactions and the seasonality of the housing market.

Note: this data does not cover the same time period as the data in the previous section.

Table 5.2: changes in house prices by accommodation type

Source: Land Registry price paid data

	2016	Change since last year		Change since 2006	
		No.	%	No.	%
Median house price					
All	£150,000	£5,000	3.4%	£5,000	3.4%
Detached	£210,000	£16,500	8.7%	£14,000	7.1%
Flat	£92,750	-£7,250	-6.2%	-£26,250	-22.1%
Semi	£139,250	£5,250	3.9%	£1,375	1.0%
Terraced	£115,000	-£2,500	-2.2%	-£3,000	-2.5%
New build	£208,450	£1,500	0.8%	-	-
Resale	£147,000	£4,500	3.1%	-	-
Lower quartile house price					
All	£112,000	£2,000	1.7%	-£3,000	-2.6%
Detached	£158,000	£8,000	5.2%	£0	0.0%
Flat	£60,000	-£3,000	-3.9%	-£25,000	-29.4%
Semi	£118,500	£4,500	3.9%	£2,188	1.9%
Terraced	£95,000	£0	0.0%	-£5,000	-5.0%
New build	£158,950	-£6,000	-3.8%	-	-
Resale	£110,000	£0	0.0%	-	-

Half of all house sales were at or below the median (average) point. One quarter (25%) of all house sales were at or below the lower quartile point. Lower quartile house prices are sometimes used to measure what is affordable within the open market.

The median house price for Conwy County Borough was £150,000 in 2016, an increase of 3.3% since the previous year. The lower quartile house price was £112,000, an increase of 1.7% since the previous year. Both median and lower quartile house prices show that detached properties are the most expensive property type. The cheapest properties are flats.

The lowest priced home sold in 2016 was a flat in central Colwyn Bay which sold for £15,500 – such a low price suggests it was either in need of significant refurbishment, or that it was sold at a very reduced price, perhaps as part of an inheritance or divorce settlement. The most expensive was a detached property in Llandudno which sold for 80 times that at £1,250,000 – or 8 times the median average price.

Change since 2006 is shown to give an indication of the impact on the housing market of the economic slow-down which began in 2007 and which continues to have an impact in Conwy CB. Overall houseprices are just starting to return to their 2006 levels, though still remain depressed for some types of housing – in particular for flats, where the fall in average price since 2016 may be partly due to a shift away from the national trend for building more expensive luxury apartments in the mid-noughties.

Table 5.3: number of registered sales by accommodation type

Source: Land Registry price paid data

	2016	Change since last year		Change since 2006	
		No.	%	No.	%
All	2,161	229	11.8%	-143	-6.2%
Detached	847	127	16.6%	70	9.0%
Flat	348	48	16.6%	8	2.4%
Semi	622	53	8.9%	-136	-17.9%
Terraced	344	1	0.3%	-85	-19.8%
New build	106	54	52.9%	-	-
Resale	2,055	175	9.5%	-	-

Only those new build properties which are registered as change of land ownership are included, so some self-build properties will be excluded.

Not all house sales are recorded through the Land Registry and some transactions may see a delay in registration, but it is the most complete register of house prices available in the UK.

There has been a drop of 6.2% in the number of house sales since 2006, indicative in the overall slow-down in the housing market. Sales of detached properties have not been depressed however. The significantly greater decrease in sales of housing in other smaller (and usually cheaper) types of housing probably indicates the greater pressures on all but the upper end of the housing market. This may be because of difficulties obtaining mortgage funding and saving for deposits for first-time buyers and/or the reluctance of existing owner occupiers to move up the housing ladder when the market is volatile or uncertain.

Affordability of buying a home

This section looks at the affordability of properties at median and lower quartile house prices when compared to median income.

A house price to household income ratio (or multiplier) gives some indication of how affordable housing is in the area for first time buyers.

Typically a ratio of 3 to 4 times income is needed to be able to afford a mortgage. In 2016 the ratio of average (median) houseprice to median household income was 6.05 for Conwy CB. Even if a buyer has managed to save the £30,000 needed to provide a 20% deposit, housing at the median price is out of the reach of people with average household income, with a ratio of 4.84.

Table 5.4: house price to median household income ratio (2016)

Source: CACI PayCheck data; Land Registry price paid data

	Conwy County Borough	North Wales	Wales
Full price			
Median house price	6.05	5.75	5.81
Lower quartile house price	4.64	4.50	4.86
With 10% deposit			
Median house price	5.45	5.18	5.23
Size of deposit needed	£15,000	£14,700	£14,500
Lower quartile house price	4.07	3.95	3.75
Size of deposit needed	£11,200	£11,200	£10,400
With 20% deposit			
Median house price	4.84	4.60	4.65
Size of deposit needed	£30,000	£29,400	£29,000
Lower quartile house price	3.62	3.51	3.34
Size of deposit needed	£22,400	£22,400	£20,800

Though it is seemingly more affordable, housing in the lower quartile range is mostly smaller properties (for example one bedroomed properties and/or converted flats) or those which need a lot of refurbishment. In Conwy CB properties in the lower price range also include a significant number of retirement apartments, which have restrictions about who can buy them⁶. We cannot assume that these cheaper properties provide suitable accommodation for all first time buyers.

This analysis has just looked at the situation for households with median income. Obviously individuals and households who have income that falls below this level of income find it even harder to buy a home, in terms of both being eligible for a mortgage based on their income, and saving for a deposit. This will apply to those who already homeowners but may not be able to move to bigger or more appropriate accommodation as their circumstances change as well as those who wish to enter the housing market for the first time.

Relative to household incomes, Conwy County Borough is a more expensive place to buy a house than across the North Wales region and Wales as a whole.

House building activity

The housing stock increases year-on-year as new houses and flats are built. The table below show recent house building activity in the County Borough.

⁶ Analysis of properties for sale on Rightmove website (May 2017) showed that 9% of all properties with an asking price of £125,000 or less were retirement apartments.

Table 5.5: house building activity – progress of units with planning permission or local plan allocation

Source: Joint housing land availability study, Planning Policy team, CCBC/WG/Planning Inspectorate & SNPA/WG/Planning Inspectorate

Year	Completions	Under construction	Not yet started
2016/17	237	391	985
2015/16	187	413	980
2014/15	192	291	518
2013/14	303	353	906
2012/13	191	435	1,164
2011/12	226	194	1,730
2010/11	235	193	2,300
2009/10	222	249	2,531
2008/09	344	319	2,667
2007/08	427	331	2,671
2006/07	326	362	2,140
2005/06	392	305	1,909
2004/05	424	339	1,887
2003/04	503	342	1,930

Between April 2007 and March 2017 the average completion rate for new dwellings and conversions has been around 256 units per year, and was only 237 in 2016/17.

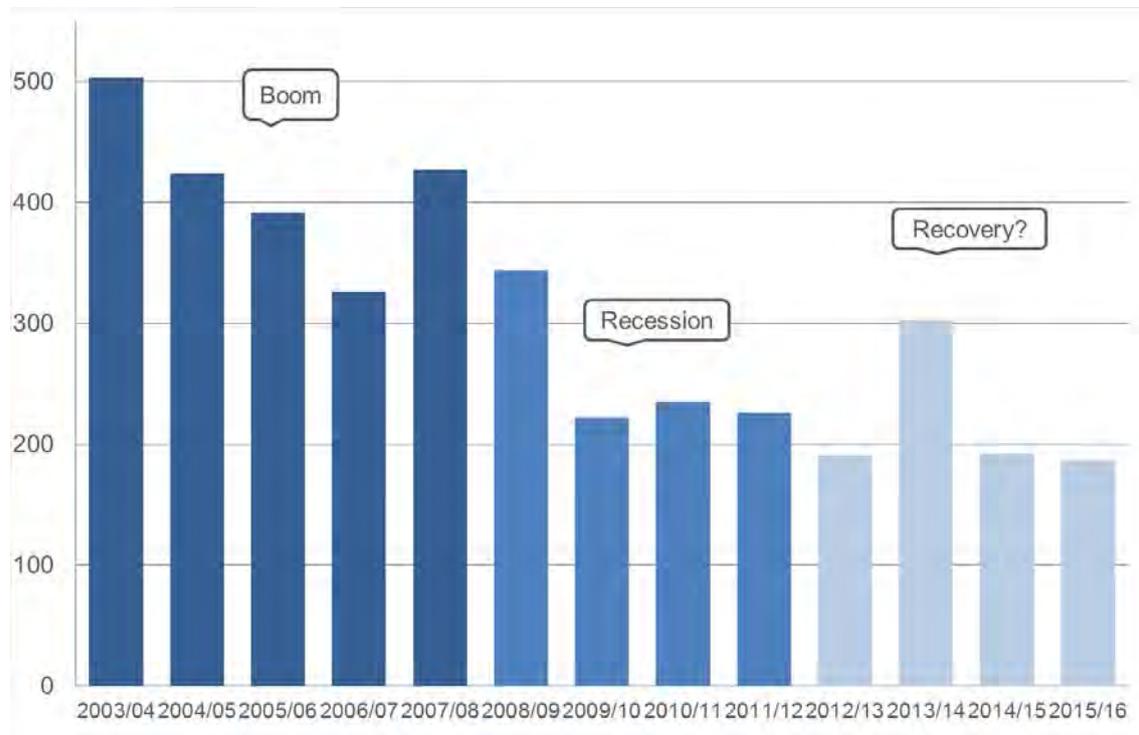
Since the economic downturn in 2007/08 there has been a general downward trend in the number of new dwellings which are built annually within the County Borough. In 2013/14 there was a significant rise in house-building activity, in part due to the completion of a number of large developments by registered social landlords. However, figures for other years since 2008/09 were particularly low, and may not have kept pace with demand.

The number of units which are 'not yet started' has fallen significantly since 2010/11. This is due to a combination of fewer sites being submitted for planning permission, and sites with existing permissions expiring as they have not been built on during the 5 year period of their permission. Both of these reasons are by-products of the slow-down in the construction industry due to the economic down-turn.

For each year since April 2007 (the start date for the current local development plan) the provision of new dwellings has fallen below the annual figure needed to reach the identified requirement of 6,800 additional dwellings by 2022. In the 10 years to April 2017 only 2,564 additional dwellings have been provided – if the requirement was shared equally across that period, that figure should be closer to 4,530. That is a shortfall of about -1,970 or -43% below target.

Chart 5.3: new home building in Conwy County Borough

Source: joint housing land availability study, Strategic Planning Policy team, CCBC/WG/Planning Inspectorate & SNPA/WG/Planning Inspectorate



Section 6: Welfare benefits, income and insolvency

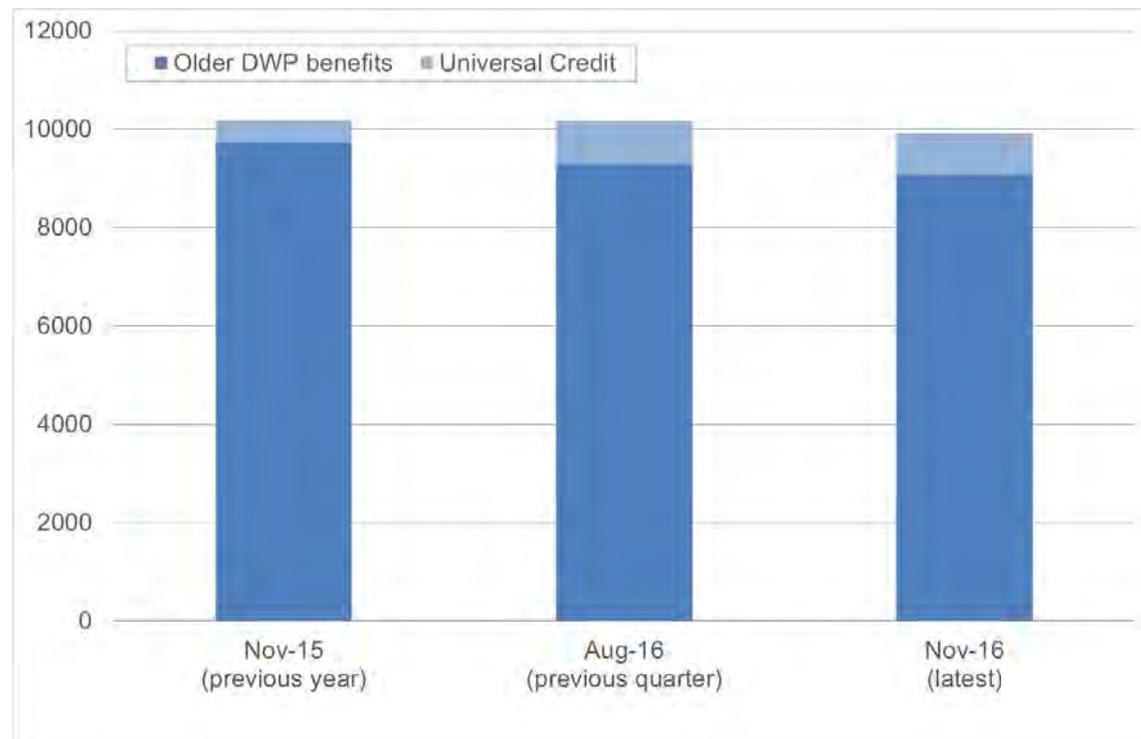
Benefits claimants

The introduction of the Universal Credit (UC) benefit system was rolled out to Conwy CB in mid-2015, and new claimants are all registered with this system. Existing claimants are still counted under the old Department of Works and Pensions system (DWP), which currently records the vast majority of benefit claimants in the area. It is not possible to undertake detailed analysis of the UC figures by type of benefit as it is with the pre-existing DWP system, and the eligibility criteria are different, so there is some discontinuity between the figures over time. Some types of benefit have a faster turn-around of claimants – for example Job Seekers Allowance – and the DWP data will appear to reduce quite rapidly as the churn of new claimants for this type of benefit are picked up by the new UC system instead. Other types of claimant – those covered by the old DWP categories ‘disabled’ or ‘incapacity benefit’ for example – are likely to see much slower switchover to UC benefits.

Because of this, the following analysis should be treated with caution, as it may not provide a full picture of patterns in benefit claimant statistics. It is hoped to improve the coverage of the UC data as the system expands and improves.

Chart 6.1: working age client group benefit claimants

Sources: DWP benefit claimants - working age client group (NOMIS); Universal Credit claimants; DWP (Stat-Xplore)



There were 9,080 claimants through the DWP system in November 2016 and 850 UC claimants – a total of 9,930 benefit claimants of working age. There was a decrease compared to the previous quarter (August 2016) of about 230 claimants. Since the previous year the overall number of claimants of DWP and UC benefits decreased from 10,180.

Table 6.1: working age client group benefit claimants – old system (Nov 2016)

Source: DWP benefit claimants - working age client group (NOMIS)

	Conwy CB		Wales	Great Britain
	No.	%	%	%
Total claimants	9,080	13.7	14.4	11.1
Job seekers	860	1.3	1.4	1.1
ESA and incapacity benefits	5,490	8.3	8.5	6.1
Lone parents	710	1.1	1.2	1.0
Carers	1,460	2.2	2.2	1.7
Others on income related benefits	150	0.2	0.2	0.2
Disabled	230	0.3	0.7	0.8
Bereaved	180	0.3	0.2	0.2
Key out-of-work benefits*	7,210	10.9	11.3	8.4

* Main out-of-work benefits are job seekers, incapacity benefits, lone parents and others on income related benefits

Figures in this table do not yet include claimants of Universal Credit, and so are not a full count of all benefit claimants.

Between August and November 2016 the proportion of the population aged 16-64 who were claiming benefits under the old DWP system fell by 0.3% to 13.7%. Over the past 10 years, the overall rate of working age benefit claimants has generally remained 0.5-2 points below the all-Wales average, and 2-4 points above the GB figure.

Conwy CB has a high incidence of claimants of incapacity benefits, when compared to the GB average.

Earnings (wages)

Data for median earnings by workplace are for employee jobs based within Conwy County Borough.

Table 6.2: gross weekly pay – median earnings by workplace (2016)

Source: Annual survey of hours and earnings (NOMIS)

	Conwy CB	Wales	Great Britain
Full-time workers	£454.30	£492.40	£540.20
Male full-time workers	£452.20	£525.00	£580.60
Female full-time workers	£451.10	£448.50	£480.80

The data we have comes from a small sample and so is quite volatile, but it suggests that wage levels for jobs in Conwy CB are significantly below levels for Great Britain as a whole. The 2016 median gross weekly wage (including overtime and bonuses) for all full-time employees in Conwy CB was £454. This was 92% of the Welsh average and only 84% of the British average.

Male full-time workers are paid more than females.

Wage deflation is also an issue. As well the disparity between Conwy CB and national wage levels, the buying power of wages has shrunk in recent years. At a UK level CPI and RPI inflation is currently higher than wage inflation, and there has been a sustained period of wage levels decreasing in real terms. National average weekly wages in June 2017 at the equivalent of only 97.4% of February 2008 weekly wages. (Analysis of real earnings, ONS, August 2017).

Household income

Table 6.3: annual household income (2016)

Source: CACI PayCheck data

	Conwy CB	Wales	Great Britain
Median income	£24,800	£24,950	£29,450
Lower quartile income	£14,250	£13,600	£15,900
% households with income below 60% of GB median	34.0%	34.3%	28.8%

Half of all households have an income at or below the median (average) point. One quarter (25%) of all households have an annual income at or below the lower quartile point. The most commonly used threshold of relative low income is a household income that is 60% or less of the average (median) British household income in that year.

For all of these measures, household income levels in Conwy County Borough are significantly below those for Great Britain as a whole.

The annual average (median) household income fell by about -£500 between 2011 and 2016 to £24,800. Household incomes also fell in Wales between 2011 and 2016, but by a smaller amount (-£200). At a GB level household income increased by £450. In the same period the households with lowest incomes in the County Borough also became worse off – lower quartile household income fell by -£300 to just £14,250 and the proportion of households with income falling below 60% of the median for Great Britain increased. Nationally, the income for these low-income households also fell.

Measures of household income include wages, welfare support, investments, pensions and other income for all household members.

Gross disposable household income

Gross disposable household income (income after taxes, pensions and property ownership costs are deducted) gives an indication of the amount of money that is available to be consumed or saved by households. It is not a direct measure of household income however. The 'household' label is used to separate it from income for businesses. It includes the income not for profit institutions serving households (such as universities and charities).

This measure of income is not available for Conwy County Borough on its own, but is available for Conwy and Denbighshire combined (NUTS3 area).

Table 6.4: gross disposable household income (2015)

Source: UK national accounts (Blue Book), ONS

	Conwy & Denbighshire	Wales	UK
£ per head	£17,264	£16,341	£19,106
Index (UK = 100)	90.4	85.5	-
Total (£ million)	£3,641	£50,642	£1,243,970

Per head of population, the gross disposable household income (GDHI) for Conwy and Denbighshire was only 90.4% of the UK average. Between 2014 and 2015 the total money available for Conwy & Denbighshire rose by about £123 million, or £600 per person, after having decreased between 2013 and 2014.

Individual insolvencies

In 2016, there were 213 individual insolvency cases in Conwy County Borough. This was an increase of 47 since the previous year. This is the first increase since 2011.

Whilst higher than last year, the rate of 22.4 per 10,000 adults (aged 18+) for Conwy CB has fallen considerably to be comparable to the overall England and Wales rate, after about ten years of being significantly higher than the E&W average. Despite this recent fall, the insolvency rate is three times higher than 15 years ago. Conwy CB has the ninth highest insolvency rate in Wales.

Though the rate for bankruptcies fell between 2015 and 2016 this was mainly due to changes in legislation for this category of insolvency which raised the minimum debt level from £750 to £5,000.

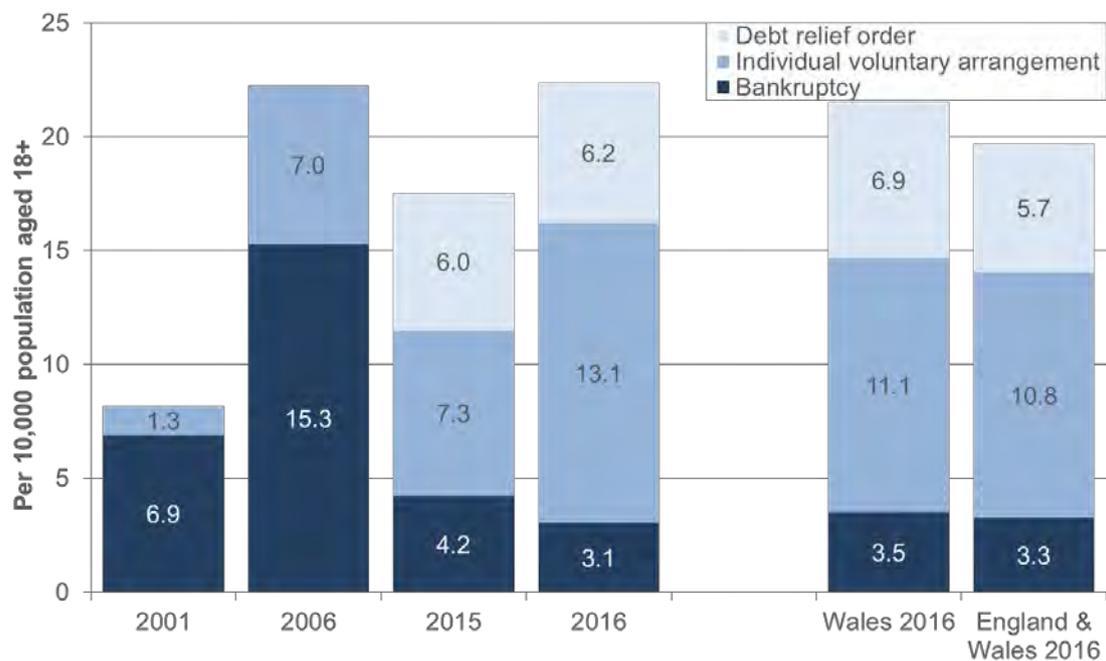
Table 6.5: new insolvency cases (rates per 10,000 adult population)

Source: the Insolvency service

	Conwy CB		Wales	England & Wales
	Number	Rate	Rate	Rate
2016 total	213	22.4	21.5	19.7
Bankruptcy	29	3.1	3.5	3.3
Individual voluntary arrangement	125	13.1	11.1	10.8
Debt relief order	59	6.2	6.9	5.7
2015 total (1 year)	166	17.5	18.9	17.6
2011 total (5 year)	353	37.8	28.7	26.9
2006 total (10 year)	201	22.3	20.6	25.4
2001 total (15 year)	71	8.2	6.7	7.3

Chart 6.2: comparative insolvency rates (per 10,000 adult population)

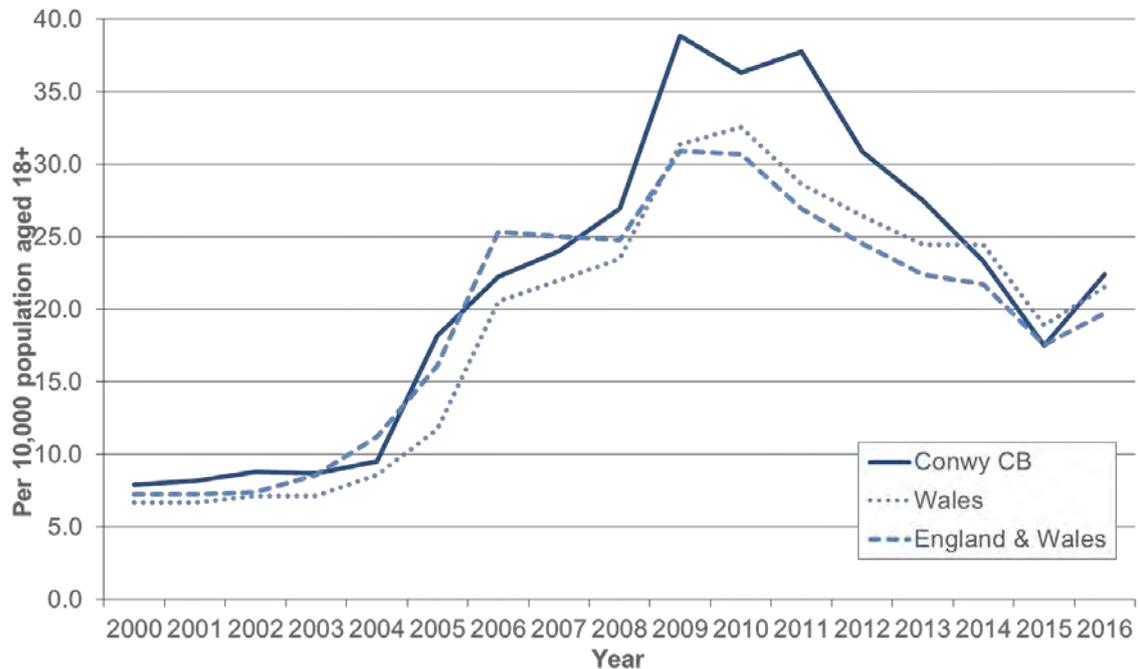
Source: the Insolvency service



The rate of total individual insolvencies in Conwy County Borough started to rise in 2004, predating the economic downturn. Rates continued to rise, peaking at 38.9 in 2009 and have generally been on a slow downward trend since then. Though overall rates are generally higher, the trend follows the national picture.

Chart 6.3: insolvency rates per 10,000 adult population

Source: the Insolvency service



Definitions

Bankruptcy – a form of debt relief available for anyone who is unable to pay the debts they owe. Any assets owned are sold and the proceeds distributed to creditors.

Individual voluntary arrangements – a voluntary means of repaying creditors some or all of what they are owed. Once approved by the majority of creditors, the arrangement is binding on all.

Debt relief order (DRO) – a form of debt relief available to those who owe £15,000 or less and have little by way of assets or income. There is no distribution to creditors, and discharge from debts takes place 12 months after the DRO is granted.

Looking at national figures, in 2016 the individual insolvency rate was highest in the 35-44 age group, as it has been for each year since 2007. The insolvency rate was higher among females than males in all age groups aged 18-54, while males had higher insolvency rates for age groups 55-64 and 65+. Despite women overall having a higher rate in the last three years, historically men more likely to be declared insolvent.

Appendix 1 – summary economic data for comparative areas

Sources: ONS mid year population estimates; ONS business register and employment survey, (NOMIS)

	County Borough	North West Wales	North East Wales	North Wales	Wales	Great Britain
Working age population (mid 2016)						
All people aged 16-64	66,250	236,700	178,600	415,300	1,921,450	40,267,500
As % total population	56.9%	58.5%	61.3%	59.7%	61.7%	63.1%
Employment by industry (2015)						
Total jobs	44,800	156,900	127,900	284,800	1,306,200	29,545,600
Agriculture*	0.4%	0.4%	0.1%	0.3%	4.7%	1.6%
Production	4.3%	9.1%	26.4%	16.9%	13.0%	9.3%
Construction	5.3%	5.4%	3.6%	4.6%	4.3%	4.7%
Services	90.0%	85.1%	69.8%	78.2%	78.0%	84.4%
Wholesale & retail	14.7%	14.3%	12.5%	13.5%	13.1%	13.8%
Accommodation & food services	14.6%	12.8%	5.5%	9.5%	7.6%	7.1%
Public admin, education & health	35.4%	35.5%	25.6%	31.0%	31.3%	26.1%
Other services	25.3%	22.5%	26.3%	24.2%	26.1%	37.4%
Employees	95.0%	95.0%	97.4%	96.1%	93.5%	96.6%
Full-time employees	53.5%	58.0%	68.7%	62.8%	61.2%	66.7%
Part-time employees	41.5%	37.0%	28.8%	33.3%	32.3%	29.8%
Working proprietors	5.0%	5.0%	2.6%	3.9%	6.5%	3.4%

* except for the Wales and GB totals, these figures exclude farm agriculture (SIC subclass 01000). Employment figures are for employees plus working proprietors

North West Wales = Anglesey, Gwynedd, Conwy CB, Denbighshire. North East Wales = Flintshire and Wrexham

Appendix 1 – summary economic data for comparative areas (cont.)

Sources: ONS annual population survey, (NOMIS); ONS claimant count, (NOMIS); Annual Population Survey, ONS (NOMIS)

	County Borough	North West Wales	North East Wales	North Wales	Wales	Great Britain
Economic activity (Apr 2016-Mar 2017)						
Total population aged 16-64	66,250	236,700	178,600	415,300	1,921,450	40,267,500
Economically active	75.3%	75.6%	76.3%	75.9%	74.8%	78.0%
In employment	72.4%	72.2%	74.1%	73.0%	71.4%	74.2%
Employees	62.3%	59.4%	66.0%	62.3%	61.5%	63.2%
Self employed	9.9%	12.3%	7.8%	10.4%	9.4%	10.6%
Economically inactive	24.7%	24.4%	23.7%	24.1%	25.2%	22.0%
% inactive wanting a job	25.4%	22.8%	22.9%	22.9%	24.4%	23.8%
% inactive not wanting a job	74.6%	77.2%	77.1%	77.1%	75.6%	76.2%
Unemployment (Jul 2017)						
Claimant count - number	1,285	4,465	2,980	7,445	39,015	773,435
Claimant count - rate	1.9	1.9	1.7	1.8	2.0	1.9
Rate last quarter (Apr 2017)	2.3	2.2	1.7	2.0	2.2	2.0
Rate last year (Jul 2016)	2.2	2.2	1.7	2.0	2.2	1.8
Aged under 25 (% all claimants)	22.6%	22.3%	21.3%	21.9%	24.9%	20.5%
Aged 50 and over (% all claimants)	27.6%	26.2%	25.0%	25.7%	23.2%	25.4%
Qualifications - aged 16-64 (2016)*						
No qualifications	7.2	8.6	7.8	8.3	9.6	8.0
NVQ level 4 and above	37.0	35.4	28.9	32.6	35.1	38.2

* Definition and data source differs from that in main report

North West Wales = Anglesey, Gwynedd, Conwy CB, Denbighshire. North East Wales = Flintshire and Wrexham

Appendix 1 – summary economic data for comparative areas (cont.)

Sources: Jobcentre Plus vacancies - summary analysis (NOMIS); DWP benefit claimants - working age client group (NOMIS); CACI PayCheck data; Land Registry price paid data

	County Borough	North West Wales	North East Wales	North Wales	Wales	Great Britain
Business demographics (2015)						
Total active enterprises	3,945	13,745	9,025	22,770	95,010	2,615,965
per 10,000 population aged 16-64	594	580	503	547	495	653
percentage change since previous year	0.0%	1.2%	2.7%	1.8%	2.8%	4.8%
Benefits claimants (Nov 2016)*						
Total working age residents claiming state benefits	9,080	30,870	21,210	52,080	276,950	4,448,890
Rate - all (as % all working age)	13.7%	13.0%	11.9%	12.5%	14.4%	11.0%
Rate - key out of work benefits	10.9%	10.3%	9.0%	9.7%	11.3%	8.4%
Household income (2016)						
Median income	£24,800	£24,650	£27,000	£25,550	£24,950	£29,450
Lower quartile income	£14,250	£14,100	£14,950	£14,400	£13,600	£15,900
% households with income below 60% of GB median	34.0%	34.4%	31.4%	33.2%	34.3%	28.8%
Average house prices (2016)						
Median annual house price	£141,750	£145,000	£148,500	£147,000	£145,000	-
Lower quartile annual house price	£98,350	£110,000	£115,250	£112,000	£104,000	-
Ratio income:houseprice (median)	6.0	5.9	5.5	5.8	5.8	-
Ratio income:houseprice (lower quartile)	7.4	7.8	7.7	7.8	7.4	-

* This data does not yet fully incorporate Universal Credit claimants, and is therefore an undercount.

North West Wales = Anglesey, Gwynedd, Conwy CB, Denbighshire. North East Wales = Flintshire and Wrexham

Appendix 1 – summary economic data for comparative areas (cont.)

Source: ONS interdepartmental business register

	County Borough	North West Wales	North East Wales	North Wales	Wales	Great Britain
Business structure 2016						
Total enterprises	4,310	15,700	9,010	24,710	99,860	2,485,410
Industry						
Agriculture	16.3%	20.1%	8.2%	15.9%	14.2%	5.5%
Production	4.7%	5.0%	8.5%	6.3%	6.4%	5.9%
Construction	10.6%	11.5%	13.1%	12.1%	12.2%	12.3%
Services	69.2%	64.0%	73.5%	67.4%	69.3%	80.6%
Wholesale & retail	15.4%	14.8%	16.2%	15.3%	15.4%	15.0%
Accommodation & food services	12.4%	11.4%	6.6%	9.6%	8.7%	6.1%
Public admin, education & health	6.5%	6.3%	6.4%	6.3%	6.2%	6.7%
Other services	34.9%	31.6%	44.3%	36.1%	39.1%	52.9%
Size of enterprise (no. employees)						
0 - 4 employees	74.7%	75.9%	74.8%	75.5%	75.9%	77.7%
5 - 19 employees	20.5%	19.5%	19.6%	19.5%	19.2%	17.3%
20 - 99 employees	4.4%	4.1%	4.6%	4.2%	4.1%	4.1%
100 + employees	0.3%	0.5%	1.1%	0.7%	0.8%	0.9%
Annual turnover						
£0 - 49,000	18.9%	22.2%	17.6%	20.6%	20.7%	16.7%
£50,000 - £99,000	22.7%	22.3%	23.1%	22.6%	22.4%	23.8%
£100,000 - £249,000	32.5%	30.0%	30.2%	30.1%	29.9%	31.3%
£250,000 - £999,000	19.8%	19.2%	19.9%	19.5%	19.7%	19.2%
£1m +	6.0%	6.2%	9.1%	7.3%	7.4%	9.0%

Appendix 2 – summary economic data for strategic sub areas

Sources: ONS mid year population estimates; ONS business register and employment survey, (NOMIS); ONS claimant count, (NOMIS)

	West	North	Central	East	South	County Borough
Working age population (mid 2015)						
All people aged 16-64	16,600	11,300	18,600	12,200	7,700	66,450
As % total population	58.6%	56.4%	57.0%	55.1%	59.2%	57.2%
Employment by industry (2015)						
Total jobs	9,700	11,500	12,350	6,300	5,000	44,800
Agriculture*	0.2%	0.0%	0.2%	0.6%	1.7%	0.4%
Production	4.4%	1.3%	2.8%	8.4%	9.5%	4.3%
Construction	6.7%	2.3%	4.0%	9.2%	8.4%	5.3%
Services	88.7%	96.4%	93.0%	81.8%	80.4%	90.0%
Full-time employees	59.8%	44.0%	58.4%	58.6%	45.1%	53.5%
Part-time employees	36.4%	51.0%	37.6%	36.4%	45.6%	41.5%
Working proprietors	3.8%	5.1%	4.0%	5.0%	9.3%	5.0%
Unemployment (Jul 2017)						
Claimant count - number	240	275	470	250	55	1,285
Claimant count - rate	1.4	2.4	2.5	2.0	0.7	1.9
Rate last quarter (Apr 2017)	1.7	2.9	2.8	2.3	0.9	2.3
Rate last year (Jul 2016)	1.7	2.8	2.8	2.0	0.8	2.2

* These figures exclude farm agriculture (SIC subclass 01000)

Appendix 2 – summary economic data for strategic sub areas (cont.)

Sources: non-domestic rates register, Revenue and Benefits Service, Conwy County Borough Council; DWP benefit claimants - working age client group (NOMIS); CACI PayCheck data; Land Registry price paid data

	West	North	Central	East	South	County Borough
Vacant properties (Jun 2017)						
All non-domestic properties	824	1,067	1,041	586	735	4,253
Empty	71	108	136	40	63	418
As % all non-domestic properties	8.6%	10.1%	13.1%	6.8%	8.6%	9.8%
% empty last quarter (Mar 2017)	8.8%	10.8%	12.6%	6.5%	8.7%	9.9%
% empty last year (Jun 2016)	7.9%	10.0%	12.5%	6.9%	8.3%	9.5%
Benefits claimants (Nov 2016)*						
Total working age residents claiming state benefits	1,665	1,705	2,965	2,085	650	9,080
Rate - all (as % all working age)	11.0	15.0	15.5	16.8	8.6	13.7
Rate - key out of work benefits	8.7	12.2	12.4	12.8	6.5	10.9
Household income (2016)						
Median income	£27,400	£23,850	£24,350	£23,350	£25,500	£24,800
Lower quartile income	£15,800	£13,700	£13,800	£13,700	£14,600	£14,250
% households with income below 60% of GB median	29.5%	35.8%	35.2%	36.3%	32.8%	34.0%
Average house prices (2016)						
Median annual house price	£167,750	£145,000	£147,000	£134,950	£155,000	£150,000
Lower quartile annual house price	£125,000	£109,000	£103,875	£110,000	£114,000	£112,000
Ratio income:houseprice (median)	6.1	6.1	6.0	5.8	6.1	6.1
Ratio income:houseprice (lower quartile)	7.9	7.9	7.5	8.0	7.8	7.9

* This data does not yet fully incorporate Universal Credit claimants, and is therefore an undercount.

Appendix 3.1 – quarterly claimant count unemployment figures for wards (electoral divisions): ranked by rate

Source: ONS Crown Copyright Reserved [from Nomis on 18 August 2017]

	July 2017		April 2017		January 2017		October 2016	
Glyn	130	5.1	155	6.2	160	6.2	145	5.8
Abergele Pensarn	65	4.7	85	5.9	75	5.1	55	4.0
Tudno	95	3.4	120	4.2	110	3.9	110	3.8
Llysfaen	55	3.3	60	3.6	60	3.6	55	3.5
Gogarth	70	3.2	70	3.3	70	3.3	55	2.7
Pant-yr-afon/Penmaenan	55	3.2	60	3.6	55	3.5	55	3.5
Pentre Mawr	50	2.8	55	3.0	45	2.4	40	2.2
Mostyn	55	2.7	65	3.1	60	3.0	70	3.5
Mochdre	30	2.4	35	3.2	35	2.9	35	3.1
Craig-y-Don	40	2.3	55	3.1	45	2.6	45	2.5
Rhiw	85	2.3	100	2.6	85	2.3	80	2.1
Bryn	25	2.2	25	2.1	20	1.8	25	2.0
Colwyn	55	2.2	55	2.3	70	2.8	75	3.2
Towyn	30	2.2	35	2.8	40	3.1	35	2.7
Kinmel Bay	70	2.1	80	2.3	70	2.1	65	1.9
Conwy County Borough	1,285	1.9	1,520	2.3	1,460	2.2	1,410	2.1
Eirias	30	1.9	40	2.4	35	2.1	40	2.5
Pandy	20	1.9	25	2.4	25	2.1	25	2.3
Llandrillo yn Rhos	65	1.8	70	1.9	70	1.8	70	1.8
Pensarn	30	1.7	40	2.4	35	2.1	35	1.9
Llanddulas	15	1.6	15	1.9	20	2.2	15	1.8
Capelulo	10	1.3	10	1.4	10	1.3	10	1.3
Deganwy	30	1.1	35	1.4	35	1.4	40	1.5
Gower	10	1.1	5	0.9	5	0.8	5	0.9
Llansanffraid	15	1.0	15	1.0	10	1.0	10	0.9
Marl	25	1.0	30	1.2	30	1.2	35	1.3
Conwy	30	0.9	40	1.3	45	1.4	45	1.4
Crwst	10	0.9	15	1.1	15	1.3	10	1.0
Gele	20	0.9	25	1.1	30	1.2	30	1.2
Uwch Conwy	10	0.9	10	1.3	10	1.2	10	0.9
Betws yn Rhos	10	0.8	10	0.8	10	0.7	5	0.5
Trefriw	5	0.8	10	1.5	15	2.1	15	2.0
Llansannan	10	0.7	5	0.6	10	0.7	5	0.6
Uwchaled	5	0.7	5	0.6	5	0.5	5	0.4
Eglwysbach	5	0.6	5	0.8	5	0.3	5	0.3
Penrhyn	15	0.6	15	0.7	20	0.8	20	0.9
Caerhun	5	0.5	10	0.9	15	1.2	10	0.7
Llangernyw	5	0.4	5	0.4	5	0.5	5	0.6
Betws-y-Coed	0	-	5	0.6	5	0.8	5	0.8

Appendix 3.2 – annual claimant count unemployment figures, with rates, for wards (electoral divisions): ranked alphabetically

Source: ONS Crown Copyright Reserved [from Nomis on 18 August 2017]

	July 2017		July 2016		July 2012		July 2007	
Conwy County Borough	1,285	1.9	1,460	2.2	2,471	3.7	1,357	2.0
Abergele Pensarn	65	4.7	60	4.2	92	7.0	50	4.0
Betws yn Rhos	10	0.8	10	0.8	27	2.1	19	1.4
Betws-y-Coed	0	-	10	1.3	12	1.4	7	0.9
Bryn	25	2.2	30	2.5	34	2.9	37	3.0
Caerhun	5	0.5	10	0.7	13	1.1	8	0.7
Capelulo	10	1.3	5	1.0	18	2.0	12	1.4
Colwyn	55	2.2	70	3.0	123	4.8	67	2.5
Conwy	30	0.9	55	1.7	84	3.3	42	1.6
Craig-y-Don	40	2.3	45	2.8	63	3.6	24	1.3
Crwst	10	0.9	15	1.3	38	3.8	16	1.5
Deganwy	30	1.1	35	1.4	49	2.5	35	1.8
Eglwysbach	5	0.6	5	0.3	7	0.8	10	1.1
Eirias	30	1.9	50	3.1	60	3.0	37	1.8
Gele	20	0.9	30	1.3	76	3.3	28	1.2
Glyn	130	5.1	160	6.4	237	9.4	135	5.4
Gogarth	70	3.2	75	3.6	118	5.7	48	2.3
Gower	10	1.1	10	1.1	19	2.6	10	1.4
Kinmel Bay	70	2.1	70	2.1	135	3.9	75	2.2
Llanddulas	15	1.6	15	1.6	23	2.4	12	1.2
Llandrillo yn Rhos	65	1.8	55	1.5	153	4.3	68	1.9
Llangernyw	5	0.4	0	-	13	1.6	10	1.2
Llansanffraid	15	1.0	10	1.0	29	2.2	20	1.4
Llansannan	10	0.7	10	0.7	14	1.3	6	0.5
Llysfaen	55	3.3	55	3.3	85	4.9	63	3.5
Marl	25	1.0	30	1.1	56	2.6	31	1.5
Mochdre	30	2.4	30	2.6	78	7.0	39	3.5
Mostyn	55	2.7	70	3.5	105	4.9	63	3.1
Pandy	20	1.9	25	2.3	30	2.7	19	1.8
Pant-yr-afon/Penmaenan	55	3.2	55	3.3	85	5.4	43	2.8
Penrhyn	15	0.6	20	0.7	33	1.3	20	0.7
Pensarn	30	1.7	40	2.2	79	4.8	34	2.1
Pentre Mawr	50	2.8	45	2.4	74	3.9	45	2.3
Rhiw	85	2.3	80	2.2	142	3.9	89	2.4
Towyn	30	2.2	30	2.5	59	4.3	30	2.2
Trefriw	5	0.8	10	1.2	26	3.4	10	1.2
Tudno	95	3.4	110	3.8	156	5.5	78	2.7
Uwch Conwy	10	0.9	10	1.2	13	1.3	11	1.1
Uwchaled	5	0.7	0	-	13	1.5	6	0.7