

# RENT AFFORDABILITY

# APPENDIX I

## Modelling Scenarios

		Earnings Required to afford Rent based on a 25% to 35% Affordability Ratio			Earning Benchmarks				
Property Size	Moray Council	25%	30%	35%	Minimum Wage < 25	Minimum Wage > 25	Scottish Living Wage	UC Single Person	UC Couple
1 bedroom - Single person 1* Multiplier	£246	£11,800	£9,834	£8,429	£14,014	£14,942	£16,926	£13,400	
1 bedroom Couple (1.5x Multiplier)	£246	£11,800	£9,834	£8,429	£21,021	£22,413	£25,389		£20,000
2 bedroom - Single Person 1 * Multiplier	£289	£13,882	£11,568	£9,915	£14,014	£14,942	£16,926	£13,400	
2 bedroom - Couple Multiplier *1.5	£289	£13,882	£11,568	£9,915	£21,021	£22,413	£25,389		£20,000
3 bedroom - Couple Multiplier *1.5	£330	£15,846	£13,205	£11,319	£21,021	£22,413	£25,389		£20,000
3 bedroom - Family 2x Multiplier	£330	£15,846	£13,205	£11,319	£28,028	£29,884	£33,852		£20,000
4 bedroom - Couple 1.5x multiplier	£404	£19,387	£16,156	£13,848	£21,021	£22,413	£25,389		£20,000
4 bedroom - Family 2x Multiplier	£404	£19,387	£16,156	£13,848	£28,028	£29,884	£33,852		£20,000
<b>Average</b>	<b>£289</b>	<b>£13,877</b>	<b>£11,564</b>	<b>£9,912</b>	<b>£14,014</b>	<b>£14,942</b>	<b>£16,926</b>	<b>£13,400</b>	<b>£20,000</b>

	Affordability %				
Property Size	Minimum Wage < 25	Minimum Wage > 25	Scottish Living Wage	UC Single Person	UC Couple
1 bedroom - Single person 1* Multiplier	21%	20%	17%	22%	
1 bedroom Couple (1.5x Multiplier)	14%	13%	12%		15%
2 bedroom - Single Person 1* Multiplier	25%	23%	21%	26%	
2 bedroom - Couple Multiplier *1.5	17%	15%	14%		17%
3 bedroom - Couple Multiplier *1.5	19%	18%	16%		20%
3 bedroom - Family 2x Multiplier	14%	13%	12%		20%
4 bedroom - Couple 1.5x multiplier	23%	22%	19%		24%
4 bedroom - Family 2x Multiplier	17%	16%	14%		24%
<b>Average</b>	<b>25%</b>	<b>23%</b>	<b>20%</b>	<b>26%</b>	<b>17%</b>