

# UK Housing Market Analysis (1995–2018)

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## **Project Overview**

This analysis explores the long-term housing trends across the UK from 1995 to 2018 using public data from Kaggle. The project compares house price growth with salary, population, housing supply, and job availability to assess overall affordability and socio-economic trends.

This project is ongoing and currently covers national-level trends, with borough-level insights and regional comparisons (North vs South) in development.

## **Objectives**

- Compare house price growth to salary growth across the UK
- Analyse national trends in jobs, population, and housing supply
- Explore affordability pressure through people-per-house and people-per-job ratios
- Build interactive dashboards to visualise changes and disparities over time

## **Dataset**

Sourced from Kaggle:

Housing in London (Justinas – Kaggle Dataset)

Files used:

- housing\_in\_london\_monthly\_variables.csv

- housing\_in\_london\_yearly\_variables.csv

Key fields:

- Monthly: average\_price, houses\_sold, no\_of\_crimes

- Yearly: mean\_salary, population\_size, number\_of\_jobs, no\_of\_houses, area\_size

- Flag: borough\_flag used to isolate London boroughs

### **Tools Used**

- SQL (MySQL Workbench): Data cleaning, transformation, and analysis

- Tableau Public: Dashboard creation and data visualisation

- VS Code / GitHub: File organisation and version control

### **Key Insights (so far)**

- House prices rose ~252% between 1998–2018

- Salaries increased ~73% in the same period

- This creates a clear affordability gap, growing over time

- Job availability and housing stock increased, but not at the same rate as population

- Initial supply-demand metrics (people per house) show pressure on housing

## **Deliverables**

- SQL Scripts: Organised by phase (exploration, joining, national trends, borough analysis)
- Tableau Workbook: Includes dashboards showing % growth in salary vs house prices, national trends, top/bottom boroughs
- README.md: Full project outline and current findings
- Upcoming: Borough-level dashboards, regional affordability comparison, and people-per-job/housing visualisations

## **Reflection**

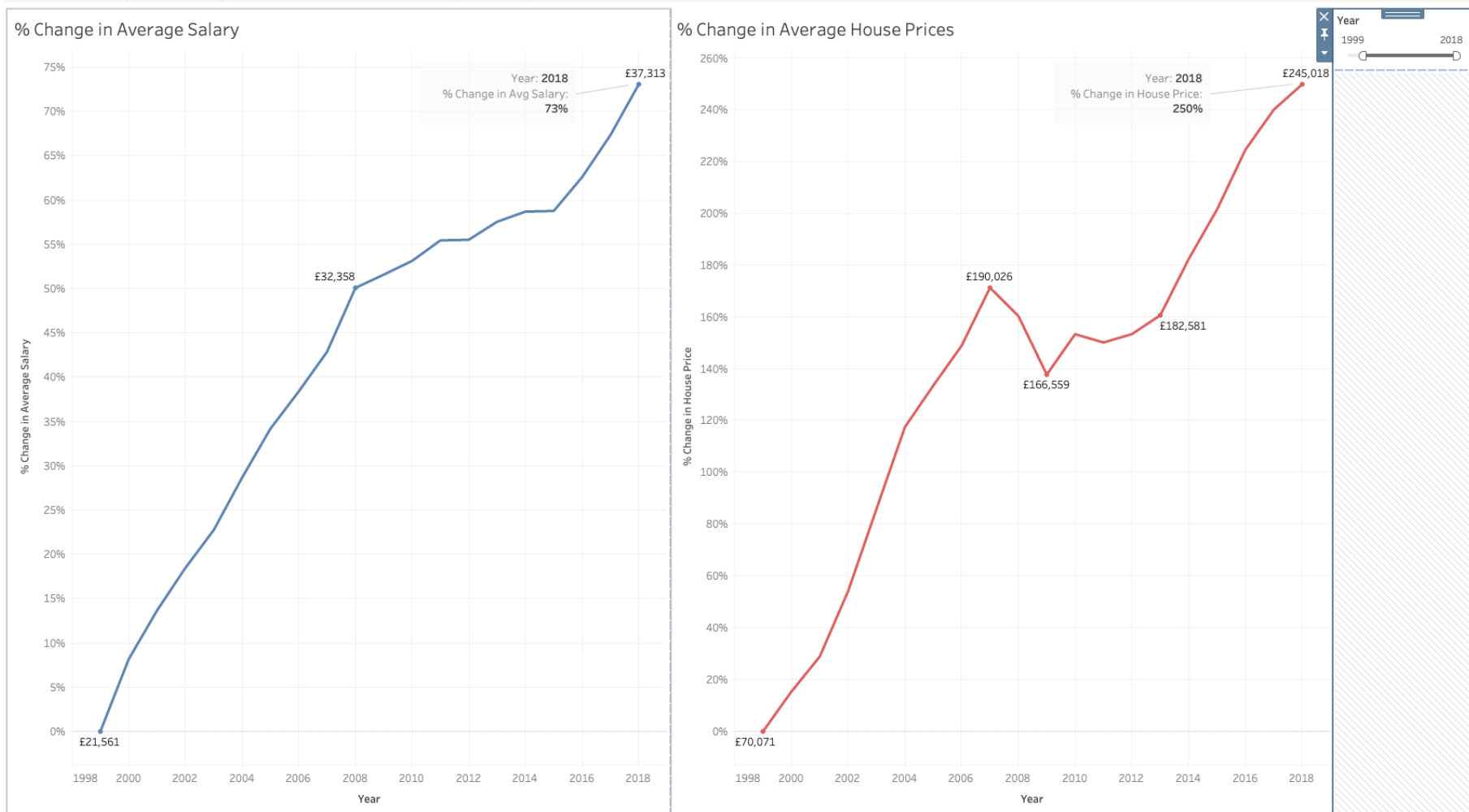
This project marks my first deep-dive into socio-economic data analysis. It combines full-cycle SQL querying with Tableau visualisation and GitHub documentation. The next phase will include a London borough deep dive and further affordability ratio insights. The goal is to treat this as a living project updated iteratively as my skills grow.

## **Executive Summary**

This analysis explores key national and regional trends in the UK housing market from 1998 to 2018. It reveals a growing imbalance between wage growth and rising house prices, as well as significant regional disparities in affordability, particularly within London boroughs. While average UK salaries increased by 73 percent over the 20-year period, average house prices surged by 250 percent. The growth in housing stock did not match the pace of population increase, which likely contributed to supply-demand pressures. This report combines national trends, borough-level comparisons and macroeconomic indicators to offer a comprehensive view of affordability and housing inequality in the UK.

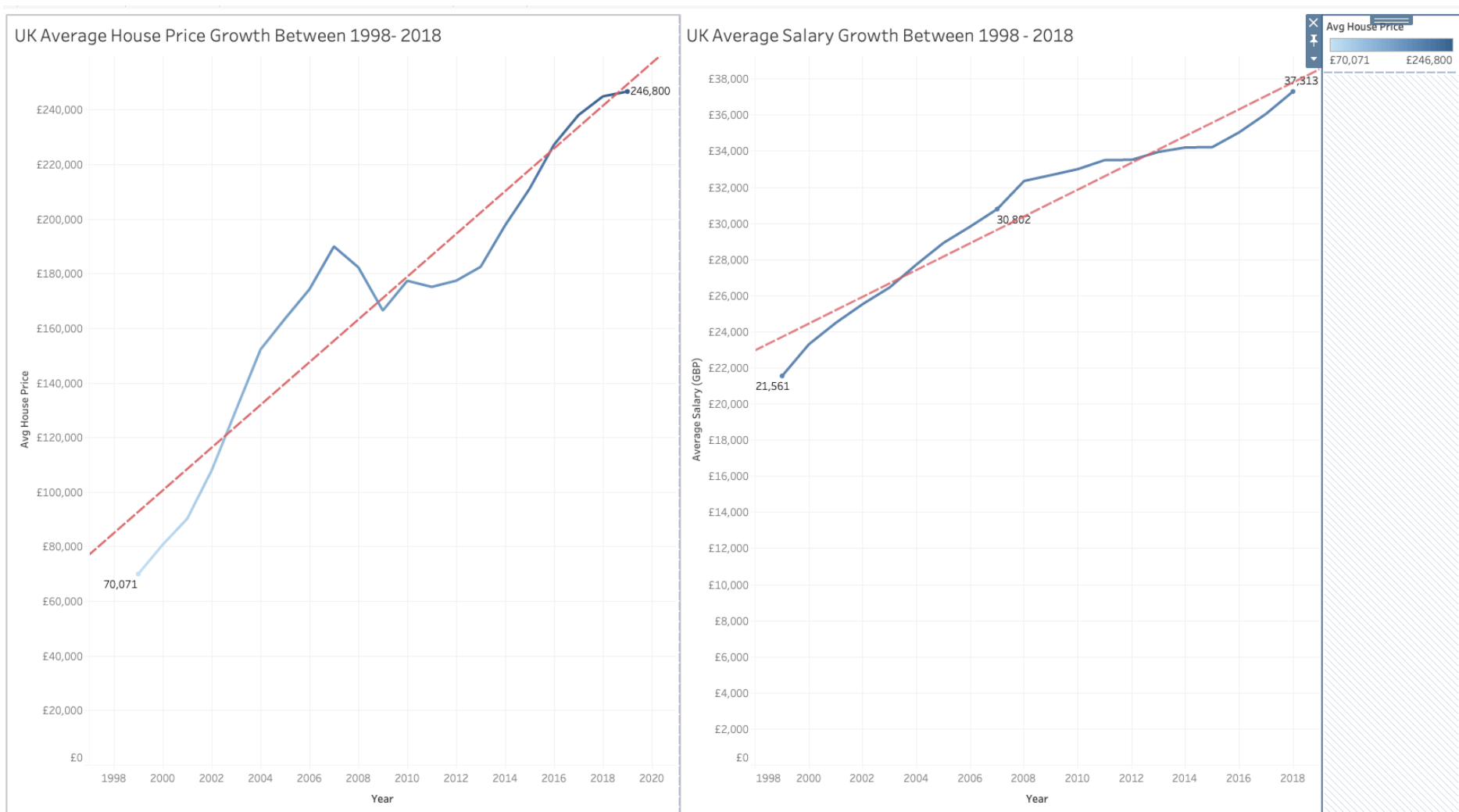
## Affordability Gap

Between 1998 and 2018, the average UK salary increased from £21,561 to £37,313, representing a 73 percent increase. During the same period, the average house price rose from £70,071 to £245,018 — an increase of 250 percent. This disparity illustrates a growing affordability gap, where house prices have consistently outpaced income growth. The visualisation below presents a clear comparison of these percentage changes.



## UK Economic Growth Trends

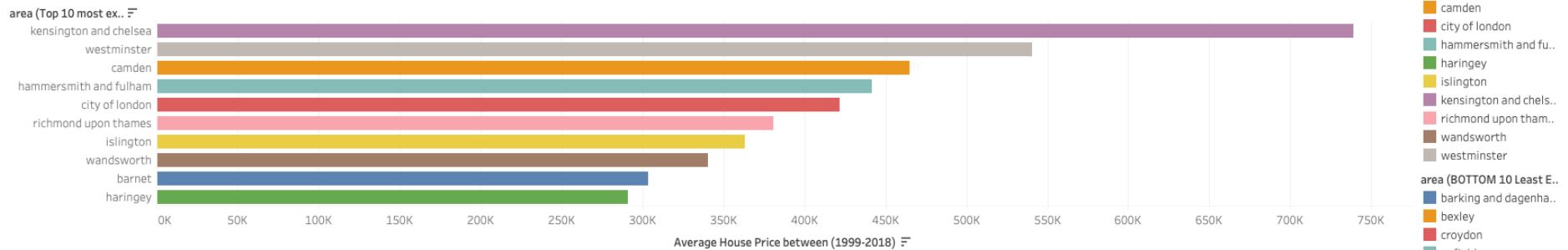
The following line graphs demonstrate the trends in average house prices and average salaries across the UK. Although both have risen steadily, house prices experienced sharper increases, including fluctuations during the 2008–2010 financial crisis.



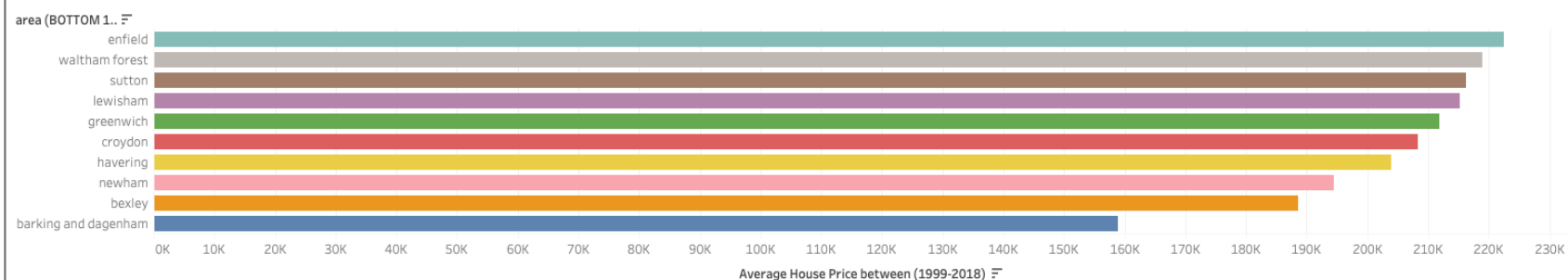
## Regional Insights: London Boroughs

There are substantial disparities in housing affordability across London boroughs. The top 10 most expensive boroughs include Kensington and Chelsea, Westminster and Camden, where average house prices exceed £500,000. In contrast, the most affordable areas such as Barking and Dagenham, Waltham Forest and Bexley have average prices closer to £170,000.

Top 10 Most Expensive Areas based on Average House Prices



Top 10 Least Expensive Areas based on Average House Prices



## Macro-Level Growth Trends

From 1998 to 2018, the UK population increased from approximately 49 million to 56 million. However, housing stock only grew from 21 million to 24 million units. Jobs increased from 25 million to 30 million, and salaries grew at a modest pace. This mismatch between housing supply and population growth underlines the housing pressure in major urban areas and could explain the exponential rise in house prices.

