UK AREA INTELLIGENCE

Kensington and Chelsea

Kensington and Chelsea, London, England

LIVEABILITY AND COST REPORT



OVERALL SCORE

CHALLENGING

BIGGEST LEAD

Healthcare (100)

BIGGEST SHORTFALL

Housing (0)

£1,250,149	35	0	72
AVERAGE HOME	SAFETY	COST OF LIVING	WEATHER

A free report on what it is like to live in Kensington and Chelsea, and what it costs. Twelve categories scored from open government data, each compared against every other area in our index, with the source behind every figure named where it appears.

INSIDE THIS REPORT

- The twelve category scores in full
- What kind of crime is recorded here
- Air quality against the published limits
- Nearby areas and their scores
- How Kensington and Chelsea compares with every scored area
- The cost of buying, and buying against renting
- Which households the area suits
- Places elsewhere with a similar profile

PREPARED
2 November 2026

DATA REFRESHED
2 November 2026

REFERENCE
TP-KENSINGTON-20261102

CONTENTS

What is in this report

In short 3

The twelve categories 3

How Kensington and Chelsea compares 4

Crime: what kind, not just how much 5

What a home here costs 5

Air quality against the limits 6

Who Kensington and Chelsea suits 6

Nearby, and places like it 6

Weather and the outdoors 7

What this report does not tell you 7

Method and sources 8

How to read this report

Every figure here is published by a government body or another open source, and every one is named where it appears. Nothing is estimated to fill a gap: where a dataset has not loaded for this area, the category is left out of the overall score and the remaining weights are rebalanced, which is why the completeness figure on the cover matters as much as the score beside it.

Scores run from 0 to 100 and are ours, not anybody official. They exist to make twelve very different measurements comparable on one scale, and they are calibrated against every other area in our index rather than against an absolute standard. A 70 therefore means "well above the typical UK area we have scored", not "seven out of ten".

THE BANDS USED THROUGHOUT

SCORE	BAND	WHAT IT MEANS
85 to 100	**Excellent**	Among the strongest areas in the index on this measure
70 to 84	**Very good**	Clearly above the typical scored area
55 to 69	**Good**	Around the middle of the index
40 to 54	**Fair**	Below the typical scored area
0 to 39	**Challenging**	Among the weakest in the index, or measured against a difficult baseline

Two measurements are not comparable across the United Kingdom and are never ranked together in this document. Recorded crime in England and Wales is a count of offences within about a mile over one month, while Scotland publishes an annual rate per 10,000 residents by council. School attainment uses Attainment 8 in England, the Capped 9 points score in Wales and the average highest SCQF level of school leavers in Scotland. Each is compared within its own nation.

This report is guidance built from published statistics. It is not financial, mortgage, legal or investment advice, and TrackPostcode.UK is not authorised or regulated by the Financial Conduct Authority.

SUMMARY

In short

Kensington and Chelsea scores 39 out of 100 overall, which places it below the median of the 539 UK areas we have scored. Its biggest lead is healthcare, scoring 100 against the English median of 54; its biggest shortfall is housing, 0 against 83.

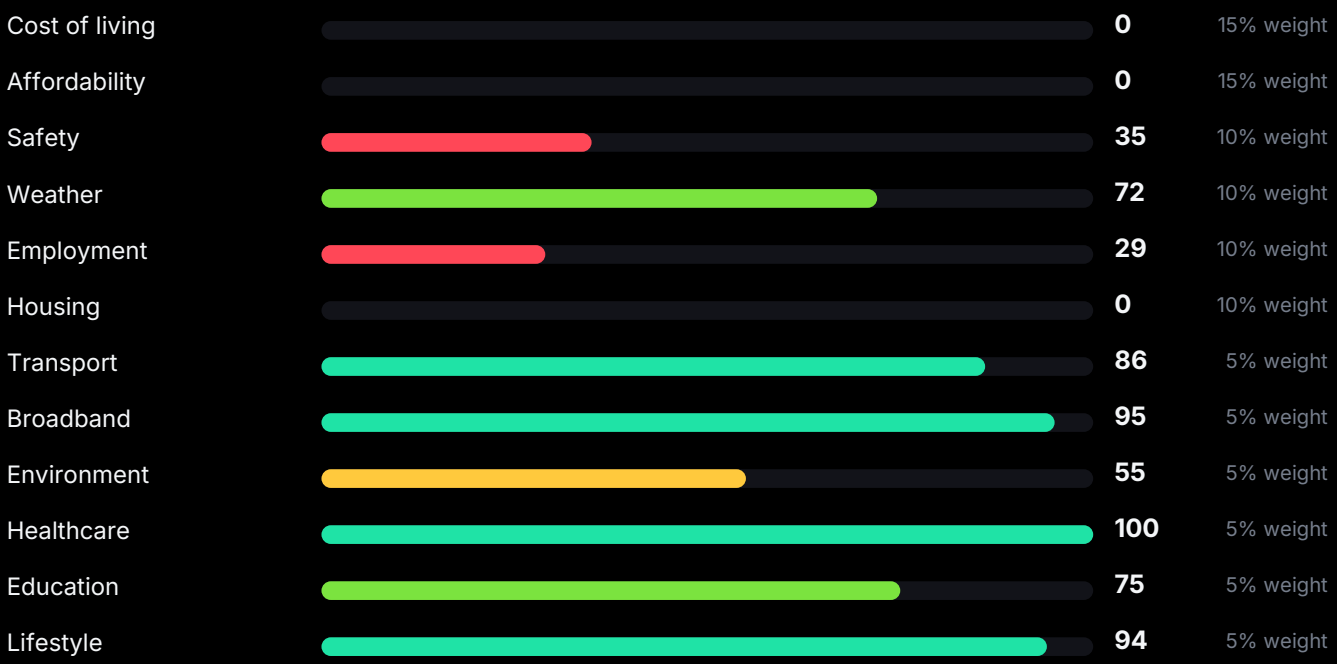
- Nearest scored area: Wandsworth, about 3 miles away, scoring 47.
- Median overall score across the 539 areas in the index: 67 out of 100.
- Categories without data are excluded from the overall score rather than estimated.

KENSINGTON AND CHELSEA AT A GLANCE

MEASURE	FIGURE
Local authority	Kensington and Chelsea
Constituency	Kensington and Bayswater
Overall score	39 out of 100, challenging
Report completeness	100 per cent of categories carry data
Average property price	£1,250,149

The twelve categories

Each category is scored 0 to 100 from its own named source, then combined into the overall score using the weights shown. A category with no data for this area is excluded rather than guessed at.



Weights are rebalanced across whatever categories have data, so an area missing one is neither rewarded nor punished for the gap. Completeness for this report is 100 per cent.

How Kensington and Chelsea compares

A score on its own says very little. The same score against the median of every area we have scored says a great deal, and it is the difference between a figure and a finding.

AGAINST 539 SCORED AREAS. ENGLAND AND UK COLUMNS ARE MEDIANS

CATEGORY	SCORE	ENGLAND	UK	DIFF	POSITION
Cost of living	**0**	71	72	**-71**	bottom 1%
Affordability	**0**	64	68	**-64**	bottom 3%
Safety	**35**	52	52	**-17**	bottom 4%
Weather	**72**	72	72	**0**	top 47%
Employment	**29**	61	59	**-32**	bottom 3%
Housing	**0**	83	83	**-83**	bottom 1%
Transport	**86**	75	75	**+11**	top 12%
Broadband	**95**	88	88	**+7**	top 21%
Environment	**55**	89	91	**-34**	bottom 1%
Healthcare	**100**	54	52	**+46**	top 1%
Education	**75**	39	40	**+36**	top 3%
Lifestyle	**94**	56	54	**+38**	top 1%

What this area does well. Measured against everywhere else in the index, the standouts are healthcare (100, 46 above the median), lifestyle (94, 38 above the median) and education (75, 36 above the median).

Where it falls short. Housing (0, 83 below), cost of living (0, 71 below) and affordability (0, 64 below).

Built from open government data under the Open Government Licence v3.0

Crime: what kind, not just how much

What is distinctive about the mix here: other theft at 14 per cent of recorded crime against 6 per cent typically and theft from the person at 6 per cent of recorded crime against 1 per cent typically. Shares are the useful comparison because they are unaffected by how busy an area is, which is what otherwise dominates a raw crime count.

RECORDED CRIME BY TYPE, AUGUST 2026

OFFENCE TYPE	COUNT	SHARE	TYPICAL SHARE	DIFFERENCE
Anti-social behaviour	220	**18.9%**	17.9%	+1.0
Violence and sexual offences	213	**18.3%**	34.0%	-15.7
Other theft	158	**13.6%**	5.6%	+8.0
Shoplifting	146	**12.6%**	10.5%	+2.1
Vehicle crime	81	**7.0%**	2.9%	+4.1
Public order	71	**6.1%**	7.4%	-1.3
Burglary	67	**5.8%**	2.5%	+3.3
Theft from the person	66	**5.7%**	0.6%	+5.1

1,163 offences recorded within about a mile of this point in August 2026, from police.uk. Counts reflect both crime and the willingness to report it. Typical share is the median across the areas in the index that have a breakdown, which is England and Wales only: Police Scotland does not publish to police.uk.

What a home here costs

What the score means in cash. The average home here is £1,250,149, 362 per cent above the median of the areas we have scored. With a ten per cent deposit of £125,015, repaying the rest costs about £7,249 a month, £3,653 more than renting at the local average of £3,596, and needs a household income of about £250,000 to borrow.

THE COST OF BUYING IN KENSINGTON AND CHELSEA

MEASURE	FIGURE
Average property price	£1,250,149 (June 2026)
Change over 12 months	-14.7%, falling
Against the index median	362% above £270,569
10% deposit	£125,015
15% deposit	£187,522
Price to earnings	32.0 times UK median full-time earnings of £39,039
Monthly repayment	£7,249 on a £1,125,134 mortgage (10% deposit, 6% over 25 years)
Against renting	£3,653 more than the £3,596 average monthly rent
Income to borrow it	About £250,000 a year at 4.5 times income

Prices are the HM Land Registry UK House Price Index average for this local authority, covering every property type together. Earnings are the UK median for full-time employees, not a local figure, so the multiple compares areas on a common basis rather than describing local pay. This is illustrative arithmetic, not a mortgage assessment or financial advice.

Built from open government data under the Open Government Licence v3.0

Air quality against the limits

Fine particulates, at 9.5, sit inside the UK 2040 target of 10 but above the World Health Organization guideline of 5, as in most of Britain. Nitrogen dioxide, at 24.0, is well inside the UK limit of 40 but above the WHO guideline of 10.

MODELLED BACKGROUND CONCENTRATION, MICROGRAMS PER CUBIC METRE

POLLUTANT	KENSINGTON AND CHELSEA	UK OBJECTIVE	WHO GUIDELINE	STANDING
Fine particulates (PM2.5)	**9.5**	10	5	Inside UK, above WHO
Nitrogen dioxide (NO2)	**24.0**	40	10	Inside UK, above WHO

Neighbourhood background levels from the Defra 1 km model; readings beside a busy road are higher. UK figures are the legal limit (NO2) and 2040 target (PM2.5); WHO figures are health guidelines, not law.

Who Kensington and Chelsea suits

Kensington and Chelsea suits most households about equally: every household type sits in the bottom 1% of the 539 areas we have scored.

THE SAME CATEGORIES, WEIGHTED FOR DIFFERENT LIVES

HOUSEHOLD	SCORE	STANDING	WHAT IT WEIGHTS
Retirees	**42**	bottom 1%	Weighted towards healthcare, safety, environment and cost of living.
Remote workers	**41**	bottom 1%	Weighted towards broadband, cost of living, environment and weather.
Families	**40**	bottom 1%	Weighted towards schools, safety, housing and healthcare.
Young professionals	**41**	bottom 1%	Weighted towards employment, lifestyle, transport and broadband.
Students	**35**	bottom 1%	Weighted towards cost of living, lifestyle, transport and safety.

Nearby, and places like it

Scored areas within about 50 miles

AREA	DISTANCE	WHERE	OVERALL	BAND
Wandsworth	2.7 mi	Wandsworth, London, England	**47**	Fair
London	2.8 mi	Westminster, London, England	**41**	Fair
Islington	4.7 mi	Islington, London, England	**35**	Challenging
Ealing	5.0 mi	Ealing, London, England	**47**	Fair
Wimbledon	5.3 mi	Merton, London, England	**51**	Fair
Wembley	5.9 mi	Brent, London, England	**43**	Fair

Areas with the most similar profile, anywhere in the country

AREA	WHERE	OVERALL	AVERAGE GAP
Hackney	Hackney, London, England	**46**	12.5
Twickenham	Richmond upon Thames, London, England	**50**	13.9
Greenwich	Greenwich, London, England	**50**	15.0

Built from open government data under the Open Government Licence v3.0

AREA	WHERE	OVERALL	AVERAGE GAP
Harrow	Harrow, London, England	**50**	16.4
Hounslow	Hounslow, London, England	**49**	16.6

Ranked by the average difference across every category both areas have data for, so a smaller gap is a closer match. Immediate neighbours are excluded. These are matches on the shape of the data rather than on character: two areas can score alike and feel nothing like each other.

Weather and the outdoors

The Met Office Heathrow station, 18 km away, records 1,526 hours of sunshine a year, 645 mm of rain and a mean summer high of 24.2 degrees. Those figures and the winter low, four measurements in all, produce the outdoor scores below.



Climate normals are multi-year averages, so they describe the usual pattern rather than any one year.

What this report does not tell you

Every figure here is real. That does not make it complete, and four limits are worth holding in mind before acting on any of it.

Averages describe an area, not an address

Cost of living, affordability, housing, employment, broadband and education are published for a whole local authority, and education sometimes for the county. Every street in Kensington and Chelsea shares the council figures, including streets that are nothing like each other. Weather, amenities, healthcare, transport and air quality, and crime, are measured around the exact point searched and are genuinely local.

Recorded crime is not the same as crime

The safety figure counts offences reported to the police, so it reflects both what happened and how willing people were to report it. It counts offences within about a mile of the point, per resident where the population is known, so a busy centre that draws in visitors records more than a quiet suburb regardless of how safe it is to live in.

Amenity counts come from a volunteer map

Shops, surgeries, parks and transport stops are counted from OpenStreetMap, which is thorough in most of Britain and thinner in some rural areas. A low lifestyle or healthcare score can occasionally mean the map is incomplete rather than the services are absent.

Climate is not a forecast

The weather scores are multi-year averages from the nearest long-running Met Office station, used only when it is within 40 km. They describe the usual pattern, not next week, and in hilly country two places ten miles apart can differ more than the station suggests.

None of this is a reason to distrust the figures. It is the difference between a number and a decision, and the decision is still yours.

Method and sources

Every category below is loaded from the source named against it. Nothing on this page is modelled by us except the 0 to 100 mapping itself, which is documented in full at trackpostcode.uk/methodology.

CATEGORY	SOURCE	MEASURED AT
Cost of living	ONS	Local authority, so every address in it shares this figure
Affordability	HM Land Registry	Local authority, so every address in it shares this figure
Safety	police.uk	Within about one mile of this point, latest published month
Weather	Met Office	Met Office Heathrow station, 18 km away, multi-year averages
Employment	ONS / NOMIS	Local authority, so every address in it shares this figure
Housing	HM Land Registry	Local authority, so every address in it shares this figure
Transport	DfT NaPTAN	Stops within 800 m and the nearest railway station
Broadband	Ofcom Connected Nations	Local authority, so every address in it shares this figure
Environment	Defra UK-AIR	The Defra 1 km grid cell containing this point
Healthcare	OpenStreetMap	Services within about 2 km, hospitals within about 8 km
Education	DfE and devolved governments	Local authority, latest published year
Lifestyle	OpenStreetMap	Amenities within about 2 km of this exact point; private gardens no

How the overall score for Kensington and Chelsea was calculated

Each category score is multiplied by its weight, the weights are rebalanced across whatever categories have data, and the results are added. No adjustment is applied afterwards.

CATEGORY	SCORE	BASE WEIGHT	REBALANCED	CONTRIBUTION
Cost of living	0	15%	15.0%	0.0
Affordability	0	15%	15.0%	0.0
Safety	35	10%	10.0%	3.5
Weather	72	10%	10.0%	7.2
Employment	29	10%	10.0%	2.9
Housing	0	10%	10.0%	0.0
Transport	86	5%	5.0%	4.3
Broadband	95	5%	5.0%	4.8
Environment	55	5%	5.0%	2.8
Healthcare	100	5%	5.0%	5.0
Education	75	5%	5.0%	3.8
Lifestyle	94	5%	5.0%	4.7
Overall			**100%**	**39**

Rebalanced weights are the base weights divided by the total for the categories that carry data here, which is what stops a missing dataset dragging the overall score down. Contributions are rounded for display and may not sum to the exact total shown.

Built from open government data under the Open Government Licence v3.0

THE LIVE REPORT

This report is a snapshot. The page behind it is not.

Crime data refreshes when police.uk publishes each month, house prices follow the monthly Land Registry index, and the score index behind the comparisons is rebuilt every night. The online version of this report always carries the current figures, along with the full breakdown behind every category.

OPEN THE LIVE REPORT

trackpostcode.uk/kensington-and-chelsea/

Compare anywhere else — trackpostcode.uk

Search any UK postcode, town, city or council for the same twelve categories.

Rank by what matters to you — trackpostcode.uk/relocation-score/

The relocation quiz reweights every area against your own priorities.

Check what you could afford — trackpostcode.uk/affordability-calculator/

The affordability calculator works the sums against your salary and savings.

Read the method in full — trackpostcode.uk/methodology/

Every weight, every threshold and every source, written out.

Contains public sector information licensed under the Open Government Licence v3.0. Contains OS data and Met Office data (c) Crown copyright and database right 2026. Contains OpenStreetMap data (c) OpenStreetMap contributors, available under the Open Database Licence. Scores are TrackPostcode.UK's own and are guidance, not advice. This report is not financial, mortgage, legal or investment advice, and TrackPostcode.UK is not authorised or regulated by the Financial Conduct Authority. (c) 2026 TrackPostcode.UK.