

Table 43a **Mortgage cost to income ratios for first-time buyers**

	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Northern	14.2	16.8	17.2	17.0	15.6	18.8	20.6	22.2	19.6	17.0	15.9	16.0	16.3	15.8	16.7	16.7	15.5	16.6	15.0	14.5
Yorkshire & Humberside	15.6	17.9	18.2	18.1	16.1	20.0	22.7	23.6	21.6	18.2	16.9	17.5	17.8	15.9	17.8	17.6	16.9	17.7	15.3	15.4
North West	16.5	17.8	18.5	18.2	16.3	19.3	22.9	23.6	21.9	19.0	18.0	17.6	18.1	16.9	18.4	17.8	16.6	17.8	15.7	16.0
West Midlands	16.6	18.4	19.0	18.8	16.9	21.2	24.6	25.8	23.6	19.0	17.6	18.1	18.2	16.4	18.6	18.4	17.1	18.5	16.8	16.9
East Midlands	16.3	18.0	19.0	18.6	17.1	21.8	25.7	27.1	22.7	18.6	17.0	17.6	17.8	16.2	17.6	17.8	16.5	17.6	16.1	17.6
East Anglia	17.5	19.2	20.6	20.7	19.5	26.1	29.8	28.9	23.3	18.9	17.9	18.2	17.8	16.7	18.1	18.8	17.2	18.9	16.8	16.5
Greater London	18.7	20.1	21.7	23.3	22.7	29.1	31.0	30.9	25.8	20.7	18.7	19.4	20.2	18.7	21.0	20.9	20.2	21.6	19.2	20.1
South East	18.6	20.0	21.6	22.3	21.4	28.3	32.3	31.3	25.4	20.3	18.4	19.2	19.7	17.8	19.9	20.0	19.2	20.7	17.9	18.6
South West	18.4	20.2	21.2	21.4	19.9	26.2	31.3	30.0	24.1	19.4	18.3	18.7	19.4	17.6	19.6	19.9	18.6	19.6	18.1	19.1
Wales	16.5	17.7	19.1	18.7	16.7	21.0	23.6	23.7	20.3	17.5	16.8	17.2	17.5	16.2	17.6	18.1	16.6	17.5	15.8	16.2
Scotland	15.3	18.2	18.1	18.1	15.0	17.3	18.1	18.0	17.3	14.7	14.2	15.0	15.6	15.1	16.2	16.9	16.5	16.6	15.0	15.8
Northern Ireland	14.9	16.2	17.4	16.9	15.8	19.5	18.8	18.9	16.0	13.8	13.2	14.6	15.1	13.9	16.4	17.4	16.9	18.2	16.1	14.9
United Kingdom	17.0	18.8	19.9	20.1	18.4	23.0	25.3	25.5	21.8	18.1	16.7	17.4	18.5	17.1	18.9	19.0	18.1	19.1	17.1	17.9

Source and Notes: As for table 42, except that data up to 1991 only is from the BSA 5% sample survey, with data for later years from the wider CML survey. Data is for standard statistical regions.

Table 43b **Mortgage cost to income ratios for former owner-occupiers**

	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Northern	15.3	15.8	17.1	17.3	15.5	19.1	22.0	22.0	19.9	17.2	15.9	15.9	15.5	14.9	16.3	15.5	15.2	15.8	14.3	15.0
Yorkshire & Humberside	15.3	17.0	17.6	17.6	16.0	20.2	24.2	22.7	21.0	17.9	16.6	17.0	16.4	15.3	16.5	16.7	15.9	16.8	15.8	15.6
North West	15.8	18.1	17.6	17.6	16.0	20.2	23.8	24.0	21.6	18.5	16.7	17.3	16.5	15.0	16.9	16.5	16.2	17.2	15.4	15.4
West Midlands	16.2	18.5	18.5	18.3	16.8	22.6	25.8	25.3	22.0	18.2	17.0	17.4	16.8	15.1	17.6	17.3	16.8	18.3	16.3	16.6
East Midlands	15.7	17.4	18.4	17.8	16.9	22.2	26.0	24.6	21.7	18.1	16.1	17.2	15.8	14.8	16.9	16.9	15.5	17.7	15.7	15.9
East Anglia	16.7	17.5	18.8	19.1	18.5	24.9	28.1	24.9	21.7	17.8	15.8	16.3	15.9	15.1	16.5	16.9	16.3	17.8	15.5	16.5
Greater London	17.0	19.0	19.9	21.6	21.2	27.2	31.3	27.4	23.6	18.9	17.1	17.9	17.1	16.2	18.5	18.8	18.1	20.4	17.6	18.3
South East	17.1	18.7	20.0	20.7	20.1	26.7	30.4	28.7	23.9	19.4	17.8	18.4	18.2	16.0	18.5	18.3	17.8	19.9	17.3	17.8
South West	17.1	19.7	19.2	19.8	18.2	25.5	29.1	25.6	22.1	18.5	16.9	17.6	16.8	15.5	17.4	17.8	17.3	18.9	16.9	16.4
Wales	15.6	17.7	18.7	18.1	16.4	21.3	24.1	23.7	20.6	17.8	16.2	16.6	16.8	14.5	16.6	16.2	15.4	17.0	14.8	15.0
Scotland	16.0	18.0	18.6	18.1	16.5	19.4	22.6	23.0	19.6	16.0	16.6	16.3	16.4	15.1	16.4	16.5	15.4	16.4	14.2	14.4
Northern Ireland	15.4	17.3	17.7	17.4	15.0	19.1	20.1	20.1	16.3	14.1	14.5	15.6	15.0	14.3	15.6	15.3	15.2	16.9	15.1	15.9
United Kingdom	16.4	18.0	18.8	19.0	17.6	23.5	26.7	25.5	22.1	18.3	16.9	17.5	17.0	15.5	17.6	17.6	16.9	18.6	16.3	16.6

Source and Notes: As table 43a.