

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

	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
North East	16.6	15.5	18.6	20.0	21.8	19.5	17.3	15.9	15.7	16.3	15.8	16.6	16.8	15.4	16.4	15.0	14.5	15.9	18.6
Yorkshire & The Humber	18.1	16.1	20.0	22.7	23.6	21.6	18.6	16.9	17.5	17.8	15.9	17.8	16.8	16.9	17.7	15.3	15.3	16.4	19.2
North West	18.1	16.3	19.2	22.8	23.5	21.7	19.1	17.9	17.6	18.0	16.8	18.3	17.7	16.6	17.8	15.6	15.8	17.2	19.9
West Midlands	18.8	16.9	21.2	24.6	25.8	23.6	19.2	17.6	18.1	18.2	16.4	18.6	18.4	17.1	18.5	16.6	16.7	18.2	21.0
East Midlands	18.6	17.1	21.8	25.7	27.1	22.7	18.4	17.0	17.6	17.8	16.2	17.6	17.8	16.5	17.6	16.0	17.5	18.6	20.9
East	21.5	20.4	27.9	31.0	30.6	24.7	20.0	18.2	18.8	19.0	17.1	19.0	19.3	18.2	19.7	17.3	18.2	21.1	23.6
London	23.3	22.7	29.1	31.0	30.9	25.8	20.6	18.7	19.3	20.2	18.7	21.0	20.9	20.2	21.6	19.1	19.8	22.3	24.7
South East	22.4	21.5	28.1	32.5	31.4	25.3	20.5	18.4	19.3	19.7	18.0	20.0	20.2	19.4	20.9	17.8	19.6	21.8	24.4
South West	21.4	19.9	26.2	31.3	30.0	24.1	19.7	18.3	18.7	19.4	17.6	19.6	19.9	18.6	19.6	17.9	19.0	20.0	22.9
Wales	18.7	16.7	21.0	23.6	23.7	20.3	17.8	16.8	17.2	17.5	16.2	17.6	18.1	16.6	17.5	15.7	16.1	16.8	19.7
Scotland	18.1	15.0	17.3	18.1	18.0	17.3	14.5	14.2	15.0	15.6	15.1	16.2	16.4	16.5	16.6	14.6	15.5	14.9	18.4
Northern Ireland	16.9	15.8	19.5	18.8	19.2	16.0	13.7	13.2	14.6	15.1	13.9	16.4	17.4	16.9	18.2	16.0	14.8	17.4	19.4
United Kingdom	20.1	18.4	23.1	25.9	26.9	23.0	19.1	17.5	18.0	18.5	17.1	18.9	19.0	18.1	19.1	17.0	17.8	19.7	22.4

Source and Notes: As for Table 42, except that data up to 1992 only is from the BSA 5% sample survey, with data for later years from the wider Survey of Mortgage Lenders. Data is for government office regions.

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

	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
North East	17.2	15.4	18.9	21.7	21.7	20.1	17.1	16.1	16.1	15.4	15.2	16.4	15.7	15.4	15.9	14.3	15.3	16.3	18.5
Yorkshire & The Humber	17.6	16.0	20.2	24.2	22.7	21.0	17.7	16.6	17.0	16.4	15.3	16.5	16.7	15.9	16.8	14.8	15.5	16.3	18.7
North West	17.6	16.0	20.3	23.8	23.9	21.5	18.7	16.6	17.1	16.5	14.9	16.9	16.3	16.1	17.1	15.2	15.1	16.5	18.8
West Midlands	18.3	16.8	22.6	25.8	25.3	22.0	18.4	17.0	17.4	16.8	15.1	17.6	17.3	16.7	18.3	16.1	16.5	17.7	19.9
East Midlands	17.8	16.9	22.2	26.0	24.6	21.7	18.0	16.1	17.2	15.8	14.8	16.9	16.9	15.5	17.7	15.6	15.8	17.2	19.7
East	19.7	19.6	26.1	29.7	27.0	23.3	19.0	16.8	17.6	17.3	15.3	17.6	17.5	17.3	19.0	16.5	16.9	18.7	21.4
London	21.6	21.2	27.2	31.3	27.4	23.6	19.0	17.1	17.9	17.1	16.2	18.5	18.8	18.1	20.4	17.3	18.1	20.0	21.8
South East	20.9	20.1	26.8	30.4	28.9	23.8	19.6	17.9	18.4	18.2	16.2	18.6	18.5	17.9	20.0	17.2	17.8	19.6	24.5
South West	19.8	18.2	25.5	29.1	25.6	22.1	18.6	16.9	17.6	16.8	15.5	17.4	17.8	17.3	18.9	16.7	16.2	18.7	21.0
Wales	18.1	16.4	21.3	24.1	23.7	20.6	18.0	16.2	16.6	16.8	14.5	16.6	16.2	15.4	17.0	14.8	15.0	16.3	18.4
Scotland	18.1	16.4	19.4	22.6	23.0	19.6	16.5	16.6	16.3	16.4	15.1	16.4	16.5	15.4	16.4	14.1	14.4	15.3	17.4
Northern Ireland	17.4	15.0	19.1	20.1	20.1	16.3	14.2	14.5	15.6	15.0	14.3	15.6	15.3	15.2	16.9	15.0	15.9	15.3	16.8
United Kingdom	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	16.1	16.5	17.9	20.3

Source and Notes: As Table 43a.