

Table 2.3.2 Mortgage cost to income ratios*Based on first-time buyer house prices and average incomes for all working households*

Country/Region	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
United Kingdom	10.5	9.9	10.0	11.6	12.6	12.9	14.0	13.0	15.1	14.6	19.6	19.1	19.5	20.6	20.4
North East	8.3	7.7	8.0	8.6	10.2	10.1	10.7	9.1	9.5	9.7	14.6	14.9	15.7	16.9	17.1
North West	9.8	9.2	8.9	10.3	10.9	10.7	12.1	11.0	11.8	10.6	14.9	15.7	17.1	18.0	17.8
Yorkshire and The Humber	9.5	9.1	8.8	10.1	11.2	11.1	12.0	10.3	11.4	11.1	15.4	15.9	17.2	18.1	17.9
East Midlands	9.2	8.8	8.6	10.5	11.0	11.0	11.8	10.8	12.4	12.9	17.9	17.5	17.1	17.5	17.2
West Midlands	10.9	10.2	9.7	10.7	11.1	11.4	12.3	12.0	13.4	12.7	16.8	16.7	16.9	17.1	17.0
East	11.0	10.4	10.5	12.5	13.0	13.2	15.1	15.0	16.8	16.3	20.4	20.3	20.5	21.5	21.2
London	11.1	11.6	11.4	13.6	15.1	16.5	17.3	16.6	18.1	17.7	23.6	22.6	24.6	26.0	25.5
South East	11.9	10.9	10.9	12.5	14.1	14.0	16.0	15.6	18.1	17.9	22.6	20.1	19.9	20.6	20.4
South West	11.3	10.6	10.6	12.8	13.9	14.3	15.9	15.5	17.9	18.0	23.5	21.8	21.4	22.3	21.4
England	10.9	10.1	10.1	11.9	12.8	13.2	14.2	13.7	15.5	15.3	20.4	19.7	20.1	21.1	20.9
Wales	10.0	8.9	9.1	10.1	11.6	11.6	12.3	11.9	12.5	11.2	16.7	17.1	17.8	18.6	18.6
Scotland	7.8	7.8	8.1	9.0	11.1	11.3	11.2	10.3	10.5	9.5	13.0	12.3	13.1	14.8	15.4
Northern Ireland	7.1	8.2	8.4	10.2	12.1	12.0	13.1	11.9	12.5	11.3	14.2	16.0	19.3	25.7	24.0

Sources and Notes: As Table 2.3.1.