

Table 51 Mortgage arrears and repossessions

Year	1980	1985	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Number of mortgages at year end (000s)	6,210	7,717	9,415	9,815	9,922	10,137	10,410	10,521	10,637	10,738	10,821	10,987	11,177	11,251	11,368	11,452	11,515	11,608	11,746	11,852	11,667	11,504	11,478	11,384	11,284
Repossessions during year	3,480	19,300	43,900	75,500	68,600	58,600	49,200	49,400	42,600	32,800	33,900	29,900	22,900	18,200	12,000	8,500	8,200	14,500	21,000	25,900	40,000	48,900	38,500	37,300	33,900
Cases in mortgage arrears																									
12+ months arrears	-	13,100	36,100	91,700	147,000	151,800	117,100	85,200	67,000	45,200	34,900	29,500	20,800	19,700	16,500	12,600	11,000	15,000	15,700	15,300	29,500	69,500	63,700	54,400	48,500
6 - 12 months arrears	15,500	57,100	123,100	183,600	205,000	164,600	133,700	126,700	101,000	73,800	74,000	57,100	47,900	43,200	34,100	31,000	29,900	38,600	34,900	40,500	72,000	93,900	80,500	72,200	69,900
3 - 6 months arrears	-	-	-	-	-	193,700	169,100	177,900	139,300	117,800	129,100	96,700	95,300	81,400	66,600	55,800	60,500	69,400	64,900	71,700	117,400	112,400	103,300	99,000	97,200
3 - 5 months arrears	-	97,000	206,600	305,500	275,400	242,050	191,590	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 months arrears	-	140,000	237,500	269,800	207,800	198,400	135,840	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sources: Compendium of Housing Finance Statistics & Housing Finance, Council of Mortgage Lenders; Janet Ford, Roof (figures for 2 & 3-5 months arrears for years 1985 to 1994).

Notes: Properties taken into possession include those voluntarily surrendered. The CML 3-6, 6-12 & 12+ months arrears figures are for the end of the year. The Janet Ford survey figures for 2 & 3-5 months arrears are for March of the year. Her survey of mortgage arrears figures has now been discontinued from publication following the introduction of the CML 3-6 months arrears series. Changes in the mortgage rate have the effect of changing monthly repayments and hence the number of months in arrears which a given amount represents.