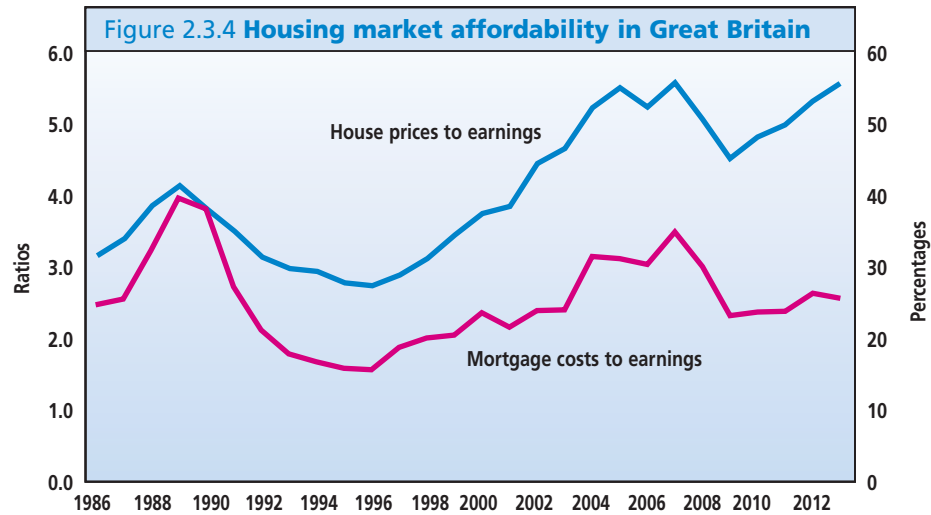




Sources: As Table 2.3.1, except earnings data from ASHE.

Note: All full-time earnings and first-time buyer mix-adjusted house prices and mortgage advances.