

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	2009	2010	2011	2012	2013	2014	2015
United Kingdom	11.2	10.7	10.6	12.6	13.3	13.4	15.2	14.2	15.7	15.8	20.6	20.3	20.1	22.5	20.0	15.4	16.1	16.1	17.7	17.1	18.6	18.2
North East	9.5	8.9	8.9	10.2	10.8	10.5	11.3	9.5	10.9	11.7	17.7	16.9	16.3	18.1	16.2	13.1	12.8	12.8	13.7	13.0	13.5	12.9
North West	9.9	9.0	8.7	10.2	10.7	10.5	12.2	11.6	12.6	12.2	17.5	17.9	17.9	19.1	16.9	13.5	13.2	12.6	13.3	12.9	13.5	13.2
Yorkshire and The Humber	9.8	9.6	9.5	10.7	11.1	10.8	12.3	10.7	12.8	12.4	17.6	18.0	18.4	20.0	18.3	14.6	14.5	13.5	14.0	13.3	13.8	16.3
East Midlands	10.0	9.4	9.3	11.0	11.3	11.0	12.2	11.4	13.6	14.1	19.2	19.1	18.8	20.7	17.8	13.2	13.5	13.1	14.3	13.4	14.0	13.8
West Midlands	11.6	10.7	10.3	11.6	11.8	11.7	13.0	13.0	15.1	14.5	18.6	18.5	17.9	19.6	17.4	14.2	15.1	14.4	15.0	13.9	14.7	14.3
East	11.1	11.0	11.2	13.4	14.2	13.7	16.3	15.9	17.8	17.0	21.4	20.5	19.6	22.3	20.2	15.2	15.7	15.7	17.2	16.3	17.1	17.3
London	13.0	12.3	12.1	14.7	16.0	17.6	19.0	17.8	18.6	18.9	24.3	23.1	23.2	26.1	23.6	17.9	20.4	21.8	25.1	25.0	27.9	27.4
South East	12.4	11.6	11.6	13.7	14.7	13.9	16.7	16.6	18.3	18.4	23.0	21.5	21.4	23.7	21.0	15.8	17.1	16.3	17.5	16.6	18.7	18.7
South West	11.5	11.2	11.3	14.0	14.2	14.4	16.5	15.7	19.3	18.8	24.3	23.0	22.1	24.6	21.7	16.6	17.1	16.0	17.3	16.4	17.8	17.4
England	11.5	10.8	10.7	12.7	13.4	13.5	15.5	14.7	16.2	16.4	21.5	20.8	20.5	22.9	20.4	15.7	16.5	16.4	18.1	17.6	19.2	18.9
Wales	11.1	9.5	9.9	11.3	11.8	11.8	12.7	12.4	14.1	13.1	19.0	19.2	18.7	19.4	17.1	13.1	13.4	13.2	14.2	13.1	13.0	12.3
Scotland	9.9	10.1	10.0	11.9	12.2	11.5	11.8	11.3	12.3	10.7	14.8	15.1	15.4	17.6	15.6	12.5	12.3	12.4	13.2	11.9	12.4	12.0
Northern Ireland	7.5	9.9	10.5	12.6	13.2	13.2	14.7	13.4	14.1	13.6	16.4	17.7	19.5	26.7	21.8	15.6	14.4	13.1	12.4	11.5	12.2	12.7

Sources and Notes: As Table 2.3.1.