

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

	1986	1990	1995	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
North East	16.6	21.8	16.3	15.8	14.8	13.9	15.1	19.4	18.9	20.4	22.9	20.4	16.1	16.0	15.0	16.0	15.0	15.5	14.7	12.7
Yorkshire & The Humber	18.1	23.6	17.8	17.0	15.0	14.6	15.6	20.0	19.6	21.0	23.6	21.2	17.2	16.4	16.0	16.9	16.2	16.5	16.0	13.8
North West	18.1	23.5	18.0	17.0	15.3	15.0	16.3	20.7	20.2	21.1	23.6	21.2	17.1	16.4	16.1	17.0	16.0	16.4	15.6	13.6
West Midlands	18.8	25.8	18.2	17.7	16.3	15.9	17.3	21.8	21.2	21.8	24.3	21.7	17.6	17.0	16.9	17.8	16.9	17.4	16.5	14.4
East Midlands	18.6	27.1	17.8	16.9	15.8	16.7	17.6	21.7	20.7	21.3	24.0	21.5	17.1	16.5	16.2	17.3	16.6	17.0	16.2	14.3
East	21.5	30.6	19.0	18.9	17.1	17.3	20.0	24.5	22.8	22.6	25.4	23.1	18.3	18.3	18.2	19.3	18.2	19.2	18.5	16.3
London	23.3	30.9	20.2	20.7	18.8	18.9	21.1	25.7	23.5	22.4	25.6	23.6	19.0	18.5	18.9	19.6	18.9	20.3	19.1	16.6
South East	22.4	31.4	19.7	20.1	17.5	18.7	20.7	25.4	23.4	22.8	25.8	23.6	19.0	18.4	18.5	19.5	18.7	19.7	18.8	16.6
South West	21.4	30.0	19.4	18.8	17.6	18.1	19.1	23.8	22.9	22.6	25.4	22.8	18.4	18.0	18.0	19.2	18.4	19.1	18.1	16.0
Wales	18.7	23.7	17.5	16.8	15.4	15.4	16.0	20.4	20.2	21.0	23.6	21.2	17.5	16.7	16.3	17.2	16.4	16.8	16.3	14.0
Scotland	18.1	18.0	15.6	15.9	14.4	14.8	14.1	19.1	18.2	18.5	21.4	19.5	16.1	15.7	15.4	16.0	15.3	15.5	14.9	13.0
Northern Ireland	16.9	19.2	15.1	17.5	15.8	14.1	16.5	20.1	19.5	20.9	25.1	22.6	17.8	16.6	16.0	15.8	14.3	14.4	14.0	12.7
United Kingdom	20.1	26.9	18.5	18.4	16.7	16.9	18.6	23.2	21.9	21.8	24.6	22.3	18.1	17.7	17.6	18.5	17.8	18.5	17.5	15.3

Sources: As for Table 42, except that data up to 1992 only are from the BSA 5% sample survey, with data for later years from the wider Survey of Mortgage Lenders/Regulated Mortgage Survey.

Note: Data relate to government office regions. Mortgage costs are computed based on a 25-year repayment mortgage.

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

	1986	1990	1995	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
North East	17.2	21.7	15.4	15.3	14.1	14.6	15.4	19.3	18.2	18.4	20.1	18.1	14.5	14.1	13.9	14.2	13.6	14.0	13.5	11.7
Yorkshire & The Humber	17.6	22.7	16.4	16.1	14.6	14.8	15.5	19.4	18.4	18.8	20.7	18.6	15.1	15.0	14.4	15.2	14.1	14.7	14.2	12.4
North West	17.6	23.9	16.5	16.4	14.9	14.4	15.6	19.5	18.3	18.8	20.7	18.5	14.9	15.0	14.7	15.1	14.1	14.6	14.1	12.3
West Midlands	18.3	25.3	16.8	17.6	15.9	15.7	16.8	20.7	19.1	19.3	21.4	18.9	15.3	15.3	15.2	16.0	14.9	15.5	14.9	13.1
East Midlands	17.8	24.6	15.8	17.0	15.3	15.1	16.3	20.5	18.7	19.1	20.6	18.4	15.1	15.0	14.7	15.3	14.5	15.0	14.4	12.6
East	19.7	27.0	17.3	18.3	16.2	16.1	17.7	22.3	20.0	19.2	21.4	19.3	16.1	16.3	16.0	16.8	15.9	16.9	16.2	14.4
London	21.6	27.4	17.1	19.6	17.0	17.2	19.0	22.6	20.4	19.2	21.5	19.0	16.2	16.2	16.6	17.4	16.6	18.2	17.3	15.7
South East	20.9	28.9	18.2	19.2	16.9	16.9	18.5	22.7	20.4	20.0	21.9	19.9	16.7	16.8	16.7	17.5	16.5	17.5	16.7	14.9
South West	19.8	25.6	16.8	18.1	16.4	15.4	17.7	21.8	19.6	19.3	21.2	19.2	16.0	15.9	15.5	16.6	15.6	16.3	15.5	13.7
Wales	18.1	23.7	16.8	16.3	14.6	14.2	15.5	19.1	18.2	18.0	19.9	18.0	14.8	14.6	14.2	15.0	13.8	14.5	14.0	12.3
Scotland	18.1	23.0	16.4	15.8	13.8	13.7	14.5	18.1	17.2	18.2	20.8	18.6	14.7	14.8	14.2	14.8	13.8	14.2	13.4	11.7
Northern Ireland	17.4	20.1	15.0	16.2	14.7	15.1	14.5	17.4	17.3	18.7	21.7	19.2	16.1	15.5	14.2	13.5	12.4	12.8	12.0	10.7
United Kingdom	19.0	25.5	17.0	17.8	15.9	15.7	17.0	21.1	19.3	19.2	21.2	19.0	15.8	15.8	15.7	16.4	15.5	16.3	15.6	13.7

Source and Notes: As Table 43a.