

Table 44a **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	2017	2018	2019	2020
North East	16.6	21.8	16.3	15.8	14.8	13.9	15.1	19.4	18.9	20.4	22.2	20.8	16.0	16.1	15.3	16.0	15.5	15.8	15.0	14.9	15.0	15.1	15.1	12.3
North West	18.1	23.5	18.0	17.0	15.3	15.0	16.3	20.7	20.2	21.1	22.9	21.5	17.0	16.5	16.5	17.0	16.6	16.8	16.0	15.9	15.9	16.3	16.6	13.4
Yorkshire & The Humber	18.1	23.6	17.8	17.0	15.0	14.6	15.6	20.0	19.6	21.0	23.0	21.6	17.1	16.5	16.4	17.0	16.8	16.8	16.3	16.1	16.0	16.3	16.6	13.5
East Midlands	18.6	27.1	17.8	16.9	15.8	16.7	17.6	21.7	20.7	21.3	23.4	21.9	17.0	16.7	16.5	17.4	17.2	17.3	16.6	16.7	16.9	17.4	17.6	14.2
West Midlands	18.8	25.8	18.2	17.7	16.3	15.9	17.3	21.8	21.2	21.8	23.6	22.1	17.5	17.1	17.3	17.9	17.5	17.7	16.8	16.8	17.1	17.5	17.7	14.3
East of England	21.5	30.6	19.0	18.9	17.1	17.3	20.0	24.5	22.8	22.6	24.6	23.5	18.2	18.4	18.6	19.3	18.9	19.6	18.9	19.0	19.1	19.5	19.7	15.8
London	23.3	30.9	20.2	20.7	18.8	18.9	21.1	25.7	23.5	22.4	24.9	24.0	18.9	18.6	19.4	19.7	19.6	20.6	19.6	19.4	18.9	19.4	19.4	15.6
South East	22.4	31.4	19.7	20.1	17.5	18.7	20.7	25.4	23.4	22.8	25.0	24.0	18.9	18.6	18.9	19.6	19.4	20.1	19.2	19.4	19.3	19.5	19.8	15.8
South West	21.4	30.0	19.4	18.8	17.6	18.1	19.1	23.8	22.9	22.6	24.7	23.2	18.3	18.1	18.4	19.3	19.0	19.4	18.5	18.7	18.8	19.2	19.3	15.5
England	20.5	28.2	18.9	18.7	17.0	17.3	19.1	23.7	22.2	22.1	24.2	23.1	18.2	18.0	18.3	18.8	18.6	19.2	18.2	18.1	18.0	18.4	18.5	14.9
Wales	18.7	23.7	17.5	16.8	15.4	15.4	16.0	20.4	20.2	21.0	22.9	21.6	17.4	16.8	16.7	17.3	17.0	17.1	16.7	16.3	16.4	16.7	16.9	13.6
Scotland	18.1	18.0	15.6	15.9	14.4	14.8	14.1	19.1	18.2	18.5	20.8	19.8	16.0	15.8	15.8	16.1	15.8	15.7	15.2	15.2	15.1	15.5	15.7	12.5
Northern Ireland	16.9	19.2	15.1	17.5	15.8	14.1	16.5	20.1	19.5	20.9	24.4	23.0	17.7	16.7	16.4	15.9	14.9	14.6	14.4	14.8	14.3	14.8	15.1	11.9
United Kingdom	20.1	26.9	18.5	18.4	16.7	16.9	18.6	23.2	21.9	21.8	23.9	22.8	18.0	17.8	18.1	18.6	18.4	18.9	17.9	17.8	17.6	18.0	18.2	14.7

Source and Notes: As for Table 43a. Data relate to government office regions. Mortgage costs are computed on a 25-year repayment basis.

Table 44b **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	2017	2018	2019	2020
North East	17.2	21.7	15.4	15.3	14.1	14.6	15.4	19.3	18.2	18.4	19.6	18.4	14.4	14.2	14.3	14.3	14.1	14.3	13.8	13.6	13.9	14.1	14.3	11.5
North West	17.6	23.9	16.5	16.4	14.9	14.4	15.6	19.5	18.3	18.8	20.1	18.8	14.8	15.1	15.1	15.1	14.6	14.9	14.4	14.4	14.6	15.0	15.2	12.5
Yorkshire & The Humber	17.6	22.7	16.4	16.1	14.6	14.8	15.5	19.4	18.4	18.7	20.1	18.9	15.0	15.1	14.7	15.3	14.6	15.0	14.6	14.5	14.6	15.2	15.4	12.6
East Midlands	17.8	24.6	15.8	17.0	15.3	15.1	16.3	20.5	18.7	19.1	20.0	18.8	15.0	15.1	15.0	15.4	15.0	15.3	14.7	14.7	15.4	15.9	16.1	13.0
West Midlands	18.3	25.3	16.8	17.6	15.9	15.7	16.8	20.7	19.1	19.3	20.8	19.2	15.2	15.4	15.5	16.0	15.4	15.8	15.2	15.2	15.7	16.1	16.3	13.3
East of England	19.7	27.0	17.3	18.3	16.2	16.1	17.7	22.3	20.0	19.2	20.8	19.6	16.0	16.4	16.4	16.9	16.5	17.2	16.6	16.8	17.1	17.6	17.5	14.2
London	21.6	27.4	17.1	19.6	17.0	17.2	19.0	22.6	20.4	19.2	20.9	19.3	16.1	16.3	17.0	17.5	17.2	18.5	17.7	18.3	17.8	17.9	17.8	14.3
South East	20.9	28.9	18.2	19.2	16.9	16.9	18.5	22.7	20.4	20.0	21.3	20.3	16.6	16.9	17.1	17.5	17.1	17.8	17.1	17.4	17.4	17.8	17.8	14.3
South West	19.8	25.6	16.8	18.1	16.4	15.4	17.7	21.8	19.6	19.3	20.6	19.6	15.9	16.0	15.9	16.7	16.2	16.6	15.9	16.0	16.4	16.8	16.7	13.5
England	19.2	25.9	17.1	18.1	16.1	15.9	17.4	21.5	19.6	19.3	20.7	19.5	15.8	16.1	16.2	16.7	16.2	16.9	16.2	16.3	16.4	16.8	16.8	13.6
Wales	18.1	23.7	16.8	16.3	14.6	14.2	15.5	19.1	18.2	18.0	19.3	18.3	14.7	14.7	14.6	15.1	14.3	14.8	14.3	14.3	14.3	14.9	15.1	12.1
Scotland	18.1	23.0	16.4	15.8	13.8	13.7	14.5	18.1	17.2	18.2	20.2	18.9	14.6	14.9	14.5	14.9	14.3	14.5	13.7	13.7	13.8	14.0	14.2	11.3
Northern Ireland	17.4	20.1	15.0	16.2	14.7	15.1	14.5	17.4	17.3	18.7	21.1	19.6	16.0	15.7	14.6	13.5	12.9	13.0	12.3	12.5	12.3	12.8	13.3	10.5
United Kingdom	19.0	25.5	17.0	17.8	15.9	15.7	17.0	21.1	19.3	19.2	20.6	19.4	15.7	15.9	16.1	16.5	16.0	16.6	15.9	16.0	16.1	16.5	16.5	13.4

Source and Notes: As Table 43a.