

Table 49 Average mortgage repayments

£ per week

| | 1996/97 | 2000/01 | 2005/06 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015/16 | 2016/17 | 2017/18 | 2018/19 | 2019/20 | 2020/21 | 2021/22 |
|------------------------|---------|---------|---------|------|------|------|------|------|------|------|------|------|---------|---------|---------|---------|---------|---------|---------|
| North East | 54 | 74 | 68 | 79 | 86 | 107 | 105 | 113 | 127 | 117 | 124 | 120 | 118 | 157 | 114 | 130 | 114 | 136 | 123 |
| North West | 59 | 77 | 84 | 91 | 94 | 111 | 115 | 124 | 147 | 130 | 125 | 127 | 142 | 160 | 134 | 157 | 146 | 144 | 147 |
| Yorkshire & The Humber | 54 | 73 | 91 | 88 | 100 | 95 | 105 | 117 | 122 | 136 | 130 | 120 | 126 | 139 | 132 | 129 | 134 | 132 | 138 |
| West Midlands | 59 | 86 | 110 | 101 | 107 | 112 | 115 | 120 | 134 | 140 | 147 | 129 | 135 | 140 | 143 | 139 | 148 | 154 | 150 |
| East Midlands | 58 | 79 | 97 | 107 | 96 | 101 | 129 | 137 | 139 | 127 | 148 | 124 | 134 | 141 | 152 | 142 | 163 | 158 | 158 |
| East | 74 | 110 | 124 | 126 | 130 | 139 | 147 | 178 | 158 | 160 | 178 | 179 | 173 | 160 | 182 | 178 | 198 | 199 | 187 |
| London | 87 | 136 | 136 | 147 | 173 | 184 | 190 | 204 | 217 | 246 | 229 | 219 | 215 | 239 | 219 | 228 | 228 | 254 | 239 |
| South East | 87 | 133 | 145 | 148 | 134 | 165 | 158 | 177 | 204 | 194 | 189 | 184 | 194 | 199 | 176 | 191 | 214 | 218 | 192 |
| South West | 63 | 87 | 106 | 104 | 117 | 117 | 121 | 154 | 167 | 160 | 159 | 164 | 160 | 166 | 169 | 157 | 159 | 162 | 171 |
| England | 69 | 99 | 111 | 114 | 118 | 128 | 134 | 148 | 160 | 157 | 162 | 156 | 160 | 168 | 163 | 168 | 175 | 181 | 173 |
| Wales | 60 | 65 | 77 | 88 | 97 | 86 | 110 | 118 | 123 | 116 | 135 | 130 | 133 | 133 | 109 | 123 | 144 | 127 | 150 |
| Scotland | 59 | 84 | 85 | 93 | 98 | 96 | 110 | 132 | 124 | 122 | 135 | 141 | 133 | 125 | 136 | 137 | 137 | 135 | 145 |
| Northern Ireland | 41 | 57 | 79 | 92 | 74 | 90 | 98 | - | - | - | - | - | - | - | 119 | 128 | 123 | 111 | 119 |
| United Kingdom | 67 | 95 | 107 | 110 | 114 | 123 | 131 | 145 | 155 | 153 | 158 | 152 | 157 | 162 | 157 | 162 | 169 | 173 | 168 |

Source: ONS Living Costs and Food Survey (Family Spending) and prior to 2016 Expenditure and Food Survey.

Notes: 1. Figures are based on all households with an outstanding mortgage. Payments include capital repayments, interest payments and mortgage protection premiums. Prior to 2016 they also included endowment premiums.

2. From 2006 to 2014 inclusive, the Expenditure and Food Survey reported on a calendar-year basis, but reverted to financial years from 2015/16.

3. All figures rounded to the nearest pound.

4. The Covid-19 pandemic necessitated changes to the survey questionnaire and fieldwork and adversely affected sample sizes. Whilst the impact of these changes on UK-wide 2020/21 tenure estimates was minimised, results for the English Regions, Scotland, Wales and Northern Ireland may be less representative and should be treated with caution.