Table 50 Mortgage arrears and repossessions

	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	202
Number of mortgages at year end (000s) of which homeowners	6,210 -	7,717 -	9,415	10,521	11,177 11,057	11,608 10,909	11,746 10,910	11,852 10,827	11,667 10,498	11,504 10,257	11,478 10,169	11,384 9,996	11,284 9,835	11,186 9,658	11,146 9,491	11,111 9,330	11,064 9,214	10,990 9,110	10,931 9,021	10,957 9,023	10,963 8,981	10,982 8,956	10,933 8,885	
Repossessions during year of which homeowners	3,480 -	19,300 -	43,900 -	49,400 -	22,900	14,500 –	21,000 19,900	25,900 23,900			38,500 33,900	37,300 31,200	33,900 27,000	28,900 23,300	20,850 15,960	10,220 7,180	7,710 5,240	7,420 4,880	6,910 4,640	7,990 5,350	2,620 1,450	2,260 1,240	4,610 3,100	
Cases in mortgage arrears 12+ months arrears	_	13,100	36,100	85,200	20,800	15,000	15,700	15,300	29,500	69,500	63,700	54,400	48,500	41,100	30,660	30,540	32,360	30,230	29,140	26,360	36,710	39,080	27,390	27,80
+ 6-12 months arrears + 3-6 months arrears	15,500 -	57,100	•	126,700 177,900	,	38,600 69,400	34,900 64,900	40,500 71,700	72,000 117,400	,	80,500 103,300	72,200 99,000	69,900 97,200	60,700 86,600	45,070 68,820	38,620 55,100	34,690 46,600	30,440 39,910	26,920 37,490	,	29,250 33,480	25,080 27,440	22,120 27,670	,
= All 3+ months arrears of which homeowners	-	-	-		164,000 163,400				•			•	•				113,650 103,600	-	•		99,440 87,980		77,180 69,250	,

Sources: UK Finance, Compendium of Housing Finance Statistics, Housing Finance website and data supplied by UK Finance.

Notes: 1. Properties taken into possession include those voluntarily surrendered. The UK Finance arrears figures are for the end of the year. Changes in the mortgage rate have the effect of changing monthly mortgage repayments and hence the number of months in arrears which a given amount represents.

<sup>2.</sup> Arrears figures are for both homeowners and buy to let mortgages except for bottom row (of all 3+ month arrears cases) which is exclusively for homeowners. For arrears and repossessions figures related to buy to let mortgages see Table 56.

<sup>3.</sup> For intervening years before 2000, including Janet Ford estimates of 3-5 months in arrears for the years from 1985 to 1994, see earlier editions of the Review.