

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
Number of mortgages at year end (000s)	6,210	7,717	9,415	10,521	11,177	11,608	11,746	11,852	11,667	11,504	11,478	11,384	11,284	11,186	11,146	11,111	11,064	10,990	10,931	10,957	10,963	10,982	10,933
of which homeowners	-	-	-	-	11,057	10,909	10,910	10,827	10,498	10,257	10,169	9,996	9,835	9,658	9,491	9,330	9,214	9,110	9,021	9,023	8,981	8,956	8,885
Repossessions during year	3,480	19,300	43,900	49,400	22,900	14,500	21,000	25,900	40,000	48,900	38,500	37,300	33,900	28,900	20,850	10,220	7,710	7,420	6,910	7,990	2,620	2,250	3,920
of which homeowners	-	-	-	-	-	-	19,900	23,900	37,000	44,100	33,900	31,200	27,000	23,300	15,960	7,180	5,240	4,880	4,640	5,350	1,450	1,230	2,480
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
+ 6-12 months arrears	15,500	57,100	123,100	126,700	47,900	38,600	34,900	40,500	72,000	93,900	80,500	72,200	69,900	60,700	45,070	38,620	34,690	30,440	26,920	24,880	29,250	25,080	22,120
+ 3-6 months arrears	-	-	-	177,900	95,300	69,400	64,900	71,700	117,400	112,400	103,300	99,000	97,200	86,600	68,820	55,100	46,600	39,910	37,490	34,470	33,480	27,440	27,670
= All 3+ months arrears	-	-	-	-	164,000	122,900	115,600	127,500	219,000	275,800	247,500	225,600	215,700	188,300	144,550	124,260	113,650	100,580	93,550	85,710	99,440	91,600	77,180
of which homeowners	-	-	-	-	163,400	118,400	110,800	120,000	192,000	250,700	225,600	206,600	199,200	174,200	133,170	113,900	103,600	92,010	85,480	77,680	87,980	82,280	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.

2. 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.

3. 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*.