

Table 49 Average mortgage repayments by country and region

£ per week

	1996/97	2000/01	2005/06	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23
North East	54	74	68	79	86	107	111	103	121	102	118	114	116	104	133	114	130	114	136	123	131
North West	59	77	84	91	94	111	120	116	134	119	114	115	120	135	145	134	157	146	144	147	135
Yorkshire & The Humber	54	73	91	88	100	95	104	106	117	124	125	115	112	118	132	132	129	134	132	138	146
East Midlands	58	79	97	107	96	101	117	124	119	116	136	120	134	131	130	152	142	148	154	150	154
West Midlands	59	86	110	101	107	112	136	109	120	121	136	127	129	122	131	143	139	163	158	158	155
East	74	110	124	126	130	139	148	154	138	147	159	169	161	164	154	182	178	198	199	187	212
London	87	136	136	147	173	184	203	181	179	214	212	208	211	197	223	219	228	228	254	239	247
South East	87	133	145	148	134	165	157	152	173	173	172	164	167	183	184	176	191	214	218	192	238
South West	63	87	106	104	117	117	123	135	147	141	148	146	136	146	154	169	157	159	162	171	182
England	69	99	111	114	118	128	137	134	144	144	151	147	148	152	160	163	168	175	181	173	187
Wales	60	65	77	88	97	86	114	105	115	101	120	121	117	127	127	109	123	144	127	150	134
Scotland	59	84	85	93	98	96	112	117	115	116	117	134	140	135	127	136	137	137	135	145	135
Northern Ireland	41	57	79	92	74	90	112	122	110	124	113	128	119	108	130	119	128	123	111	119	134
United Kingdom	67	95	107	110	114	123	133	131	139	139	145	144	145	148	155	157	162	169	173	168	178

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

Notes: 1. Figures are based on all households with an outstanding mortgage other than those owned by rental purchase. Costs include capital repayments, interest payments and mortgage protection premiums for the primary dwelling.

Prior to 2016 they also included endowment premiums. All figures rounded to the nearest pound.

2. From 2006 to 2015, the Expenditure and Food Survey reported on a calendar-year basis but reverted to financial years from 2014/15. ONS retrospectively produced figures for 2014/15 to cover this change.

3. The Covid-19 pandemic necessitated changes to the survey questionnaire and fieldwork and also adversely affected sample sizes. The impact of these changes on UK-wide 2020/21 and 2022/23 tenure-related estimates was minimised by adjusting the weighting applied but results for all four countries and the English regions should be treated with caution.

4. All figures from 2009 onwards have been revised and may no longer correspond to figures reported in previous editions of this table.