

Table 50 **Mortgage arrears and repossessions, UK**

	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
Number of mortgages at year end (000s)	6,210	7,717	9,415	10,521	11,177	11,478	11,384	11,384	11,284	11,186	11,146	11,111	11,064	10,990	10,931	10,957	10,963	10,982	10,933	10,752	10,618	
of which homeowners	-	-	-	-	11,057	10,169	9,996	9,996	9,835	9,658	9,491	9,330	9,214	9,110	9,021	9,023	8,981	8,956	8,885	8,770	8,674	
Repossessions during year	3,480	19,300	43,900	49,400	22,900	38,500	37,300	37,300	33,900	28,900	20,850	10,220	7,710	7,420	6,910	7,990	2,620	2,260	4,610	4,800	6,440	
of which homeowners	-	-	-	-	-	33,900	31,200	31,200	27,000	23,300	15,960	7,180	5,240	4,880	4,640	5,350	1,450	1,240	3,100	2,950	3,710	
Cases in mortgage arrears																						
12+ months arrears	-	13,100	36,100	85,200	20,800	63,700	54,400	54,400	48,500	41,100	30,660	30,540	32,360	30,230	29,140	26,360	36,710	39,080	27,390	27,800	35,370	
+ 6-12 months arrears	15,500	57,100	123,100	126,700	47,900	80,500	72,200	72,200	69,900	60,700	45,070	38,620	34,690	30,440	26,920	24,880	29,250	25,080	22,120	32,200	28,700	
+ 3-6 months arrears	-	-	-	177,900	95,300	103,300	99,000	99,000	97,200	86,600	68,820	55,100	46,600	39,910	37,490	34,470	33,480	27,440	27,670	38,320	33,020	
= All 3+ months arrears	-	-	-	-	164,000	247,500	225,600	225,600	215,700	188,300	144,550	124,260	113,650	100,580	93,550	85,710	99,440	91,600	77,180	98,310	97,080	
of which homeowners	-	-	-	-	163,400	225,600	206,600	206,600	199,200	174,200	133,170	113,900	103,600	92,010	85,480	77,680	87,980	82,280	69,250	83,340	82,590	
Homeowners with arrears over 2.5% of balance at year end																						
Number	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	75,170	93,690	92,170
Percentage of all loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.85	1.07	1.06

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*.