

Table 44b **Mortgage cost-to-income ratios for former owner-occupiers by country/region, 1986-2024**

Percentages

Country/region	1986	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
North East	17.2	21.7	15.4	15.1	17.9	18.1	19.3	18.2	14.2	14.1	14.1	14.1	13.9	14.1	13.7	13.5	13.8	13.6	14.1	13.8	14.4	15.2	15.2	15.2
North West	17.6	23.9	16.5	16.2	18.1	18.5	19.9	18.6	14.6	14.9	14.9	15.0	14.4	14.7	14.3	14.2	14.5	14.4	15.1	14.9	15.4	16.5	16.5	16.5
Yorkshire & The Humber	17.6	22.7	16.4	15.9	18.1	18.5	19.8	18.7	14.8	14.9	14.6	15.1	14.5	14.8	14.4	14.3	14.5	14.6	15.2	15.1	15.5	16.6	16.6	16.6
East Midlands	17.8	24.6	15.8	16.8	18.5	18.9	19.8	18.6	14.8	14.9	14.9	15.2	14.9	15.1	14.6	14.6	15.3	15.3	15.9	15.6	16.1	17.3	17.3	17.3
West Midlands	18.3	25.3	16.8	17.4	18.9	19.1	20.6	19.1	15.1	15.2	15.4	15.9	15.3	15.6	15.1	15.1	15.6	15.5	16.1	15.9	16.4	17.5	17.5	17.5
East England	19.7	27.0	17.3	18.0	19.8	19.0	20.5	19.5	15.9	16.2	16.2	16.7	16.3	17.0	16.5	16.6	17.0	16.9	17.3	17.0	17.4	18.5	18.5	18.5
London	21.6	27.4	17.1	19.4	20.1	18.9	20.7	19.1	15.9	16.1	16.8	17.3	17.1	18.3	17.6	18.1	17.6	17.2	17.6	17.1	17.5	18.4	18.4	18.4
South East	20.9	28.9	18.2	19.0	20.1	19.8	21.1	20.1	16.4	16.7	17.0	17.4	16.9	17.6	17.0	17.2	17.3	17.2	17.6	17.1	17.6	18.7	18.7	18.7
South West	19.8	25.6	16.8	17.9	19.3	19.1	20.4	19.4	15.7	15.8	15.7	16.5	16.0	16.4	15.7	15.8	16.2	16.2	16.6	16.1	16.6	17.7	17.7	17.7
England	19.2	25.9	17.1	17.8	19.4	19.1	20.5	19.3	15.7	15.9	16.1	16.5	16.1	16.7	16.0	16.1	16.3	16.2	16.6	16.3	16.8	17.8	17.8	17.8
Wales	18.1	23.7	16.8	16.1	18.0	17.8	19.1	18.2	14.6	14.5	14.4	14.9	14.2	14.6	14.2	14.2	14.2	14.3	15.0	14.5	15.2	16.4	16.4	16.4
Scotland	18.1	23.0	16.4	15.6	17.0	17.9	20.0	18.8	14.5	14.8	14.4	14.7	14.2	14.4	13.6	13.5	13.7	13.5	14.0	13.6	14.1	15.0	15.0	15.0
Northern Ireland	17.4	20.1	15.0	16.0	17.1	18.5	20.8	19.4	15.8	15.5	14.4	13.4	12.7	12.9	12.1	12.4	12.2	12.4	13.1	12.6	13.0	14.3	14.3	14.3
United Kingdom	19.0	25.5	17.0	17.6	19.1	18.9	20.4	19.2	15.6	15.8	15.9	16.3	15.9	16.5	15.8	15.9	16.0	15.9	16.3	16.0	16.5	17.5	17.5	17.5

Source and Notes: As Table 43a.