

First-time buyer affordability in the UK

December 2018



UK FINANCE

Source: UK Finance Regulated Mortgage Survey

Average loan size



Income multiple

3.66



Previous month
3.65
November 2018



Previous year
3.65
December 2017

Mortgage repayments

% of monthly gross household income to service capital and interest repayments

17.2%

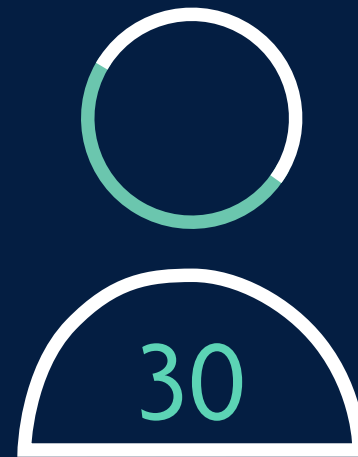


Previous month
17.3%
November 2018



Previous year
17.1%
December 2017

Average age of borrower



Loan to value



Previous month

Previous year