

USA infographic

A whole new world

Most mortgage holders in the USA have not experienced a rate rise on their current mortgage

Most home owners are heading into uncharted territory

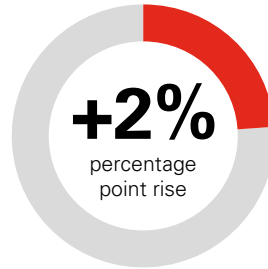
87%

of mortgage holders have not experienced a rise in the interest rate of their mortgage/home loan in the time that they have had it

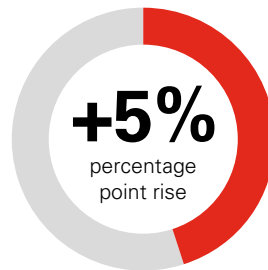
Beyond the Bricks *The value of home*

Responses from current and prospective home owners aged 21+ in a survey of 1,000 people in the USA conducted by Kantar TNS in September and October 2017

Mortgage interest rate rises to put pressure on household budgets



24% of mortgage holders would struggle or not be able to afford the repayments



45% of mortgage holders would struggle or not be able to afford the repayments

High levels of expenditure on home ownership

Home owners spend on average

39%

of their monthly income on their mortgage/home loan repayments



Millennials



Generation X

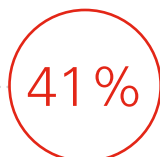


Baby Boomers

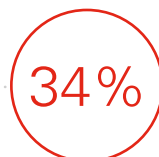
Affordability remains a challenge for prospective home buyers



are finding it difficult to save for a deposit



expect to have difficulty making monthly repayments



are willing to stretch themselves financially to some extent to afford a better home



4 years

Average time it took mortgage holders to save for their deposit