Figure 3.5.1: People with a mortgage in the UK by age 1983-2012

4000	4004	4005	4006	4007	4000	4000	4004	4000	4004	4005	1006	4007	4000	4000	2000	2004	2002	2002	2004	2005	2006	2007	2000	2000	2040	2044	2042
1983	1984	1985	1986	1987	1989	1990	1991	1993	1994	1995	1996	1997	1998	1999 .	2000 .	2001	2002	2003	2004 .	2005	2006	2007	2008	2009 .	2010 .	2011 .	2012
88%	69%	66%	71%	60%	68%	69%	70%	77%	65%	77%	59%	64%	76%	63%	59%	59%	65%	59%	83%	65%	58%	61%	70%	58%	66%	63%	53%
75%	52%	55%	66%	69%	54%	79%	61%	37%	60%	38%	35%	40%	65%	57%	67%	59%	50%	54%	40%	72%	54%	55%	52%	57%	31%	53%	64%
65% 51%	67% 59%	63% 38%	74% 52%	60% 59%	81% 64%	60% 65%	36% 47%	64%	46% 47%	50% 45%	41%	38%	43% 39%	45% 70%	67% 38%	45% 45%	48%	54% 47%	52% 47%	60% 42%	54% 52%	61% 55%	43%	50% 48%	39% 31%	37% 38%	46% 39%
57%	54%	55%	48%	59%	70%	58%	57%	41%	54%	43%	48%	33%	45%	48%	45%	53%	56%	36%	41%	49%	31%	47%	31%	29%	42%	39%	29%
50%	67%	51%	58%	53%	63%	58%	58%	64%	60%	46%	47%	44%	59%	51%	35%	45%	53%	47%	51%	42%	40%	36%	36%	31%	40%	32%	41%
68%	67%	49%	63%	51%	63%	56%	62%	44%	46%	40%	35%	30%	38%	38%	51%	39%	45%	43%	45%	45%	46%	38%	50%	40%	43%	41%	29%
61%	64%	58%	55%	60%	69%	66%	61%	69%	53%	48%	55%	53%	58%	46%	25%	44%	50%	47%	56%	38%	42%	44%	53%	28%	41%	23%	36%
62%	69%	80%	68%	52%	71%	78%	70%	51%	64%	39%	62%	61%	50%	58%	52%	56%	44%	51%	59%	45%	39%	45%	45%	61%	40%	27%	38%
70% 75%	82% 71%	66% 75%	71% 82%	68% 61%	60% 80%	76% 67%	54% 53%	63% 61%	64% 61%	56% 53%	65% 61%	63%	50% 55%	53% 57%	58% 68%	47% 58%	51% 61%	48% 54%	43% 54%	50% 58%	66%	51% 52%	43% 68%	47% 53%	51% 37%	35% 58%	44% 53%
77%	62%	69%	79%	77%	73%	63%	67%	56%	69%	56%	60%	41%	71%	66%	59%	63%	78%	63%	65%	62%	48%	52%	63%	55%	45%	43%	42%
65%	51%	69%	61%	69%	67%	64%	67%	63%	70%	55%	68%	45%	60%	60%	70%	47%	58%	64%	59%	69%	57%	57%	45%	71%	43%	41%	36%
63%	68%	66%	65%	62%	75%	75%	64%	66%	72%	65%	61%	55%	67%	82%	67%	63%	68%	55%	71%	72%	62%	60%	64%	63%	52%	53%	55%
76%	68%	75%	70%	72%	77%	81%	69%	61%	61%	69%	70%	78%	73%	69%	65%	50%	67%	55%	74%	66%	57%	70%	60%	65%	54%	49%	56%
74%	67%	71%	72%	74%	67%	72%	71%	61%	72%	68%	67%	69%	68%	66%	66%	62%	68%	67%	64%	66%	56%	63%	54%	55%	54%	55%	52%
71% 84%	76% 83%	76% 63%	76% 80%	73% 73%	80% 69%	82% 83%	74% 70%	55% 70%	73% 68%	78% 74%	63% 72%	72% 70%	76% 60%	75% 60%	65% 67%	76% 73%	73% 69%	66% 65%	74% 60%	73% 68%	74% 61%	73% 61%	71% 60%	72% 66%	62% 65%	64% 51%	53% 58%
74%	70%	72%	74%	80%	71%	85%	68%	76%	65%	71%	70%	77%	75%	74%	70%	68%	64%	64%	69%	66%	65%	74%	71%	61%	68%	59%	58%
65%	87%	65%	77%	73%	80%	85%	72%	74%	70%	55%	70%	71%	73%	73%	67%	68%	79%	70%	80%	69%	70%	75%	66%	56%	57%	58%	58%
72%	73%	82%	73%	78%	75%	77%	80%	86%	72%	70%	67%	58%	73%	79%	73%	70%	83%	77%	80%	70%	73%	73%	70%	61%	63%	48%	57%
73%	87%	75%	74%	74%	87%	83%	73%	65%	71%	77%	75%	72%	60%	70%	80%	74%	78%	67%	77%	68%	73%	72%	64%	67%	54%	75%	59%
72%	81%	62%	82%	88%	80%	88%	73%	72%	86%	73%	78%	71%	69%	84%	79%	70%	77%	77%	65%	72%	68%	77%	71%	72%	64%	60%	61%
75% 79%	64% 88%	76% 71%	80%	80% 78%	76% 75%	86% 85%	79% 76%	73% 86%	67% 80%	81% 79%	61% 77%	76% 86%	74% 73%	69% 73%	70% 74%	70% 78%	81% 80%	79% 72%	78% 88%	72% 70%	73% 72%	76% 79%	76% 74%	70% 72%	74% 72%	67% 63%	75% 70%
78%	83%	69%	75%	83%	88%	77%	77%	79%	86%	70%	76%	40%	78%	72%	71%	73%	73%	78%	74%	77%	73%	72%	77%	68%	69%	61%	74%
71%	81%	81%	88%	76%	81%	79%	79%	68%	79%	71%	79%	82%	83%	75%	80%	75%	77%	75%	82%	75%	74%	78%	69%	72%	66%	52%	64%
74%	80%	77%	81%	69%	90%	75%	60%	84%	82%	71%	81%	92%	74%	67%	72%	70%	84%	78%	80%	77%	77%	82%	80%	77%	75%	70%	69%
68%	79%	73%	78%	82%	79%	83%	81%	85%	75%	79%	83%	83%	85%	79%	63%	77%	69%	67%	80%	75%	88%	66%	65%	76%	72%	69%	71%
83%	85%	57%	88%	82%	84%	63%	78%	75%	83%	73%	89%	65%	74%	74%	66%	80%	78%	64%	80%	68%	83%	71%	79%	86%	74%	72%	66%
67% 70%	84% 58%	62% 85%	74% 75%	84% 78%	79% 82%	82% 71%	70% 84%	88% 79%	86% 81%	79% 71%	79% 75%	94% 85%	79% 85%	76% 72%	69% 78%	87% 69%	80% 74%	77% 72%	69% 75%	78% 82%	77% 86%	70% 80%	75% 75%	61% 72%	75% 80%	73%	64% 59%
66%	81%	60%	59%	71%	76%	85%	76%	69%	84%	81%	77%	80%	83%	76%	74%	81%	86%	71%	83%	78%	72%	85%	78%	62%	66%	73%	67%
73%	100%	74%	79%	93%	79%	79%	81%	74%	84%	80%	85%	61%	78%	76%	76%	89%	82%	79%	88%	77%	83%	72%	76%	76%	71%	69%	72%
65%	63%	75%	80%	88%	78%	68%	65%	69%	63%	71%	89%	79%	85%	85%	81%	79%	77%	75%	84%	77%	80%	78%	81%	72%	70%	70%	67%
77%	62%	73%	79%	74%	82%	85%	78%	73%	80%	67%	82%	82%	76%	76%	71%	84%	80%	71%	75%	85%	63%	73%	75%	85%	78%	78%	72%
56%	71%	67%	65%	71%	81%	73%	82%	86%	81%	75%	74%	67%	71%	93%	69%	83%	78%	75%	79%	82%	89%	84%	78%	82%	79%	63%	77%
38% 67%	74% 68%	59% 38%	67% 65%	69% 92%	73% 76%	74% 77%	70% 80%	77% 81%	95% 70%	65% 77%	66% 74%	71% 93%	76% 82%	81% 86%	85% 74%	79% 73%	88% 95%	90% 82%	66% 80%	71% 74%	76% 85%	74% 67%	76% 83%	75% 75%	76% 80%	62% 70%	62% 68%
69%	59%	56%	67%	77%	78%	82%	71%	74%	75%	80%	71%	86%	75%	89%	80%	76%	85%	74%	91%	79%	79%	82%	87%	74%	65%	75%	81%
54%	60%	46%	54%	74%	77%	77%	82%	84%	71%	68%	77%	82%	78%	77%	86%	80%	81%	71%	81%	75%	92%	87%	81%	74%	77%	76%	68%
48%	59%	50%	69%	71%	70%	81%	68%	57%	75%	77%	73%	86%	75%	70%	70%	65%	75%	76%	75%	73%	80%	68%	77%	81%	80%	90%	71%
64%	64%	77%	64%	65%	64%	84%	73%	76%	81%	73%	78%	36%	85%	84%	83%	78%	78%	88%	83%	75%	77%	85%	79%	77%	75%	75%	88%
35%	41% 53%	54%	61%	63% 68%	63% 76%	77%	68%	81%	71%	78% 80%	82%	82%	76% 68%	77%	72% 78%	78% 68%	89% 70%	82%	86% 82%	86%	82%	81% 77%	80%	83%	81%	77% 80%	87% 82%
45% 68%	73%	62% 76%	58% 50%	66%	64%	71% 76%	72% 73%	70% 67%	69%	83%	78% 82%	71% 78%	81%	73% 78%	71%	74%	64%	69% 76%	70%	79% 70%	85% 84%	79%	72%	81% 68%	76% 73%	77%	75%
47%	63%	49%	62%	61%	61%	63%	72%	68%	71%	66%	62%		74%	72%	68%	81%	86%	71%	70%	79%	64%	83%	80%	72%	80%	74%	80%
59%	40%	32%	61%	60%	55%	73%	70%	58%	56%	68%	73%	71%	75%	80%	67%	71%	76%	72%	76%	67%	70%	84%	78%	69%	74%	85%	83%
68%	67%	35%	62%	69%	59%	78%	57%	64%	70%	60%	73%	80%	75%	79%	71%	81%	72%	83%	79%	79%	77%	84%	67%	78%	80%	80%	77%
38%	60%	59%	46%	67%	63%	68%	59%	57%	64%	67%	71%	82%	68%	85%	79%	77%	63%		74%	74%	81%	76%	80%	79%	86%	76%	79%
67% 55%	43% 58%	71% 50%	56% 64%	54% 53%	58% 47%	69% 65%	57% 39%	69% 60%	53% 76%	71% 58%	70% 61%	61% 50%	73% 73%	72%	87% 59%	66% 67%	69% 74%	69% 69%	65% 80%	77% 64%	77% 71%	80% 72%	78% 70%	76% 86%	70% 79%	72% 79%	80% 78%
50%	47%	44%	53%	48%	63%	69%	60%	48%	66%	70%	65%	79%	79%	63%	71%	77%	73%	79%	81%	79%	72%	78%	74%	68%	70%	66%	73%
78%	68%	44%	61%	65%	54%	62%	63%	43%	60%	59%	61%	75%	71%	51%	73%	61%	78%	79%	80%	81%	83%	82%	78%	80%	83%	78%	73%
60%	62%	23%	53%	58%	70%	52%	52%	58%	40%	69%	69%	67%	61%	65%	60%	77%	85%	71%	72%	73%	71%	77%	82%	88%	77%	73%	86%
61%	56%	43%	64%	48%	63%	65%	50%	35%	47%	71%	61%	88%	64%	58%	62%	60%	76%	78%	67%	69%	78%	78%	78%	65%	86%	71%	70%
61%	53%	36%	68%	53%	61%	73%	52%	67%	57%	45%	73%	70%	66%	73%	76%	56%	69%	80%	71%	63%	63%	78%	83%	77%	68%	80%	77%
38% 69%	78% 75%	33% 53%	52% 50%	60% 39%	71% 46%	56% 61%	71% 51%	57% 47%	68% 58%	55% 66%	61% 64%	64% 71%	69% 48%	62% 74%	52% 65%	59% 73%	62% 67%	65% 73%	64% 64%	76% 75%	74%	79% 80%	74% 65%	78% 86%	90%	79% 71%	77% 82%
57%	40%	38%	74%	40%	56%	67%	48%	48%	55%	44%	54%	50%	65%	61%	62%	46%	73%	64%	69%	60%	76%	59%	83%	68%	75%	78%	82%
65%	73%	50%	39%	39%	68%	47%	70%	50%	57%	71%	65%	50%	67%	74%	73%	57%	69%	65%	77%	76%	67%	78%	76%	78%	84%	82%	77%
29%	13%	54%	52%	46%	50%	57%	57%	63%	46%	53%	66%	29%	62%	57%	58%	72%	68%	72%	84%	85%	61%	83%	70%	74%	67%	77%	72%
38%	43%	75%	56%	67%	47%	74%	26%	48%	48%	63%	60%	33%	68%	45%	54%	65%	54%	63%	81%	64%	71%	67%	77%	70%	79%	84%	69%
78%	100%	44%	36%	42%	75%	38%	50%	45%	39%	64%	53%	50%	41%	57%	58%	62%	63%	76%	68%	64%	74%	72%	70%	64%	83%	83%	85%
50%	33%	43% 33%	60%	59% 17%	45%	45% 50%	54% 27%	65%	60%	47% 38%	67%	62%	42% 70%	50%	47%	48%	63% 44%	60%	62% 56%	59% 56%	62% 88%	84% 67%	71% 65%	63% 92%	83% 52%	59%	83% 74%
75% 67%	63% 50%	46%	75% 63%	60%	57% 38%	29%	63%	57% 56%	56% 55%	60%	59% 39%	55% 43%	70% 68%	59% 53%	78% 59%	55% 69%	50%	62% 50%	67%	81%	64%	73%	70%	76%	78%	67% 77%	81%
100%	50%	43%	50%	67%	18%	27%	33%	55%	36%	55%	65%	25%	57%	60%	40%	50%	67%	57%	67%	69%	79%	52%	70%	77%	73%	83%	72%
0%	50%	67%	67%	50%	38%	50%	50%	18%	43%	89%	50%	50%	52%	50%	47%	57%	62%	73%	86%	53%	70%	56%	53%	64%	64%	76%	93%
0%	50%	100%	50%	25%	0%	60%	86%	50%	14%	56%	57%	25%	56%	43%	78%	29%	57%	45%	63%	69%	57%	76%		100%	63%	67%	92%
100%	0%	100%	20%			100%	80%		100%	67%	62%	33%	50%	17%	44%	64%	63%	55%	75%	50%	38%	45%	60%	67%	86%	50%	89%
50%	67%	0%	0%	100%	67%	67%	50%	40%	33%	50%	38%	75%	60%	33%	57%	50%	38%	58%	14%	67%	50%	71%	50%	88%	50%	71%	86%

Source: Dorling, D.(2015) Only one lucky generation ever struck housing gold, The Telegraph, April 28th 2015.

The figures along the right hand side are people's ages. The figures along the top are the year of the data collection (note that dat for the years1988 and 1992 were missing). And the figure in each cell is the proportion of people in Britain in that year of that age who had a mortgage or owned their home.

There were no 88 year olds in the 1986 (British Social Attitudes) sample - hence the "x" with the white background in that cell.

The colours vary from red to dark blue change as the % rises and the proportion of home owners or buyers rises.