

June 2019 Key Statistics

For owner-occupiers taking out new mortgages:

- In June 2019, 31 percent of borrower debt was at a debt-to-income (DTI) over five, down from 37 percent in June 2017 (chart 4).
- In June 2019, 33 percent of first home buyer debt was at a DTI over 5 (chart 5).
- In Auckland, almost half of first home buyer debt was at a DTI over five (chart 3).
- In June 2019, the average gross income of first home buyers was \$116,000 per year, compared with \$132,000 for other owner-occupiers (chart 6).
- First home buyers most commonly have an income between \$90,000 and \$115,000 per year (chart 7).