

Date: 1 July 2020

Our Ref: FOI7269

Freedom of Information: Right to know request

Thank you for your email of 1 May 2020, in which you asked for the following information:

I request all mortgage data the FCA has for the last two years to the present day by the type or nature of borrowers' employment. This should include the number and value of mortgages according to the nature of borrowers' employment (i.e., full-time work, zero-hour contracts, other employment status, etc). Zero-hour workers are sometimes called 'casual workers'.

On the 5 June 2020, you provided further details on the scope of your request and explained that the information you are seeking is:

Can I please then have the data/information for all of the buckets listed below?

- *Employed*
- *Self-employed*
- *Retired*
- *Other*

And to clarify, yes, I would like the data for both borrower types when you asked this question:

Also, for joint applications do you require both first and second borrowers' employment types?

We are handling your email as a request for information under the Freedom of Information Act 2000 (FOIA) and our response is below.

The information you have requested is attached (Annex A) and has been broken down as follows over the date range 2018 to Q1 2020:

- Median loan-to-income ratio by employment type
- Median loan-to-value by employment type
- Median loan value by employment type
- Total number of sales by employment type
- Total value of sales by employment type

Your right to complain under FOIA

If you are unhappy with this response, you have the right to request an internal review. To do so, please contact us within 40 working days of the date of this response.

If you are not content with the outcome of the internal review, you also have a right of appeal to the Information Commissioner by phone or on their website at:

Telephone: 0303 123 1113

Website: www.ico.org.uk