

# Which rooms in your house do you really own?

A master bedroom in Edinburgh might cost on average £66,104.22 but in Glasgow this costs £34,099.07. That comparison comes from a [recent study](#) into how much of your home you own when you buy it and when you have paid off some of your mortgage.

Those buying in Edinburgh will typically own 61 per cent of their home (the master bedroom, kitchen and the entire living room) after five years, while homeowners in Leeds will own about 41 per cent of the property after five years (master bedroom, kitchen and half of living room). Edinburgh property owners own the largest part of their home when compared with other cities in the UK (See table below).

The average Glaswegian owns around 29% of their home, which means they own half of an average-sized master bedroom and a bathroom just after purchasing it, while those in Edinburgh own about 52% on average which is the average sized living room, master bedroom and a bathroom. The average house in Glasgow costs £2,550.42 per meter squared compared to £4,944.22 in Edinburgh.

Rachel Wait, consumer affairs spokesperson at MoneySuperMarket, commented: "It's increasingly difficult to get on the property ladder, yet we don't tend to think about what that means in terms of how much of your home you actually own after you've spent the time saving for a deposit and going through the buying process.

"While this obviously doesn't mean that new homeowners are restricted to half a kitchen until they've paid off enough of their mortgage, it does raise some interesting questions about the increasing cost of properties and how much you end up paying for a property of the same size, depending

on which part of the country you're living in.

"As always, it's worth shopping around when taking out a mortgage to ensure you're getting the best deal possible, and making sure payments are made on time so you don't face costly late payment fees."

For more information on how much of your home you actually own, visit MoneySuperMarket's [housing deficit](#) page for more information and the full study.

<b>CITY</b>	<b>£ Paid (After five years)</b>	<b>% Owned (After five years)</b>
<b>Birmingham</b>	£100,064.45	44%
<b>Bradford</b>	£74,198.78	43%
<b>Brighton</b>	£173,281.87	50%
<b>Cardiff</b>	£83,974.78	41%
<b>Coventry</b>	£111,590.32	47%
<b>Edinburgh</b>	£204,748.84	61%
<b>Glasgow</b>	£72,683.44	42%
<b>Kingston upon Hull</b>	£67,339.22	41%
<b>Leeds</b>	£78,857.87	41%
<b>Leicester</b>	£92,794.66	42%
<b>Liverpool</b>	£80,246.70	43%
<b>London</b>	£165,265.79	47%
<b>Manchester</b>	£96,330.31	45%
<b>Newcastle</b>	£82,578.86	44%
<b>Nottingham</b>	£77,738.15	41%
<b>Plymouth</b>	£95,429.25	44%
<b>Sheffield</b>	£75,197.15	41%
<b>Stockport</b>	£91,505.12	44%
<b>Stoke-on-Trent</b>	£72,627.32	42%

<b>UK AVERAGE</b>	<b>£99,813.31</b>	<b>44%</b>
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