

# Almost 9 million Brits have sacrificed 'dream jobs' through fears of being turned down for a mortgage

*Nottingham Building Society reveals the dream jobs Brits are putting on hold because they think it will affect their ability to get a mortgage*

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-- One in four working Brits - equating to almost nine million people - admit they have sacrificed the career they really want because they don't think they will be accepted for a mortgage without a traditional 9-5 job, [according to new research from Nottingham Building Society](#).

The logo for Nottingham Building Society, with 'Nottingham' in a large, bold, black serif font and 'Building Society' in a smaller, bold, black sans-serif font, both on a solid red background.

**Nottingham**  
**Building Society**

Nottingham Building Society

The building society surveyed 2,000 UK adults and discovered that 26% of Brits – rising to 39% of people with more than one job – say they have either abandoned or put on hold plans to pursue their dream career because they are worried it would affect their ability to own a home.

Furthermore, more than one in three (36%) say they would love to start their own business – but are worried about the consequences it would have on their chances of getting a mortgage in future.

Dream careers that respondents have 'abandoned' include everything from concert violinist to astronaut and midwife to watch maker, but the most common (22%) are creative jobs:

Top ten 'dream jobs' abandoned by Brits

1. Artist
2. Professional sportsperson
3. Musician/singer
4. Actor
5. Writer
6. Café/restaurant/bar owner
7. Therapist/psychologist
8. Teacher

9. Lawyer
10. Pilot/astronaut/captain

One in five say their career choice has already caused them mortgage problems

And it seems these fears are justified – according to the research, one in five (21%) people have already experienced problems getting a mortgage because of their career choice, rising to almost one in three (32%) of people who currently have more than one job.

Almost four in ten (39%) of this group said they had to ‘jump through extra hoops’ to demonstrate they could afford the mortgage – rising to 41% of people with more than one job and more than half (53%) of business owners. 35% say they had to get financial support from a friend or relative to secure their mortgage.

Even after all the ‘hoop jumping’, one in five (17%) of freelancers and sole traders were still turned down for a mortgage, rising to almost one in three (30%) of people with more than one job.

Sue Hayes, Chief Executive at Nottingham Building Society, said: “The UK is no longer a country solely of 9-5 workers. Non-traditional working patterns are now becoming the norm, but parts of the mortgage industry are still adjusting to this change and this is causing issues for millions of people who understandably want to secure a mortgage and own their own home, but can’t.

“More worryingly, our research shows the perception of how lenders approach these cases is actually stopping people from pursuing the careers they really want because they fear the negative impact it will have on their other dream - becoming a homeowner.

“We are excited to create financial solutions for savers and borrowers who want to pursue their lifestyle without fear that this puts homeownership beyond them. Our loyal savers are the people who enable us to do this and this is the bedrock of a mutual society purpose.”

Whether it’s freelancers with fluctuating incomes, first-time buyers facing unconventional paths to homeownership, or foreign nationals with thin credit histories, Nottingham Building Society is evolving to become a specialist lender which meets the demand for greater flexibility with products designed to be more accessible.

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