

Table 105a **Mortgage interest taken into account for income support, jobseeker's allowance and pension credit\***

	1980	1982	1984	1986	1988	1990	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Average mortgage interest:																													
£ per week	10.18	13.87	15.18	18.96	18.33	33.41	39.16	36.97	33.50	37.17	32.91	33.65	35.81	25.50	25.47	26.94	29.92	31.85	37.05	38.31	43.62	39.09	30.51	32.13	31.00	30.99	29.24	29.96	25.81
£ per annum (A)	529	721	789	986	953	1,737	2,036	1,922	1,742	1,933	1,711	1,750	1,862	1,326	1,324	1,401	1,556	1,656	1,927	1,992	2,268	2,033	1,586	1,671	1,612	1,611	1,520	1,558	1,342
Number of claimants (000s) (B)	134	235	277	356	300	310	499	451	379	334	307	279	260	242	232	237	233	225	214	207	235	241	223	203	178	159	144	117	111
Total mortgage interest																													
per annum (£ million) (AxB)	71	170	219	351	286	539	1,016	867	660	646	525	488	484	321	307	332	363	373	412	412	533	490	354	339	287	256	219	182	149

\* In previous editions of the *Review*, this was Table 109a.

Sources: DWP Benefits Expenditure and Caseload tables, Annual Statistical Enquiries, Parliamentary Question 9/7/91, Budget forecasts.

Notes: 1. All figures are for May of each year, except 2011 which is an estimate for 2011/12. Figures to 1990 show mortgage interest liabilities taken into account in calculating eligibility for income support and (before that) supplementary benefit.

2. From 1990 onwards the figures are based on actual help provided, and are net of non-dependant deductions etc. From 1988 to 1995 the average figure for the weekly mortgage interest was somewhat depressed by regulations restricting new claims to 50 per cent of eligible mortgage costs during the first 16 weeks of a claim.

3. The figures from 1996 reflect the further restrictions on initial help with mortgage costs introduced in October 1995. From 1997 onwards the figures also reflect jobseeker's allowance.

4. Figures from 2004 are for the financial year and include provision via the pension credit and employment and support allowance schemes. Figures since 2004 therefore differ from earlier versions of this table.

5. Detailed figures on the support for mortgage interest provided under the employment and support allowance are not available, although estimates of total costs for the scheme are available and are included in Table 109.

6. On 6 April 2018, support for mortgage interest stopped being paid as a benefit and became an interest-bearing loan (see table 105c).

Table 105b **Support for mortgage interest payments - expenditure and caseload data for Great Britain\***

	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	
<b>Caseload (thousands)</b>																			
Pension credit & equivalents	-	-	-	-	116	122	121	120	118	121	119	111	99	88	79	71	49	45	
Below Pension Credit age	-	-	-	-	121	111	104	94	89	114	122	112	104	90	80	73	68	66	
of which:																			
ESA / Income support sick & disabled	-	-	-	-	70	66	61	57	53	58	65	61	60	57	55	52	51	50	
Income support for lone parents	-	-	-	-	28	25	23	19	17	17	16	15	11	8	8	7	6	6	
Jobseeker's allowance / income support for unemployed	-	-	-	-	12	10	10	8	9	29	33	28	24	16	9	6	3	2	
Others in receipt of income support	-	-	-	-	11	10	10	10	10	10	8	8	9	9	8	8	8	8	
Total	-	-	-	-	237	233	225	214	207	235	241	223	203	178	159	144	117	111	
<b>Cash terms (£ millions)</b>																			
Pension credit & equivalents	125	120	100	101	113	134	143	168	172	169	139	100	93	85	74	58	44	37	
Below pension credit age	396	333	236	212	219	228	230	244	240	364	351	254	247	202	182	161	139	112	
of which:																			
ESA / income support sick & disabled	169	154	119	112	117	124	123	134	130	148	146	118	130	111	112	107	101	84	
Income support for lone parents	138	115	75	63	62	64	63	63	61	68	64	46	34	28	27	23	18	14	
Jobseeker's allowance / income support for unemployed	66	44	29	26	22	21	23	23	25	124	121	75	65	43	26	15	6	4	
Others in receipt of income support	22	20	13	10	18	20	20	24	24	25	18	15	18	20	17	17	14	11	
Total	521	453	337	313	332	363	373	412	412	533	490	354	339	287	256	219	182	149	
<b>Real terms (£ millions, 2018/19 prices)</b>																			
Pension credit & equivalents	178	169	138	136	148	171	177	204	203	196	159	112	102	91	80	61	46	37	
Below pension credit age	562	468	325	285	286	291	285	295	283	423	399	286	272	219	194	171	144	115	
of which:																			
ESA / income support sick & disabled	241	217	164	151	153	158	153	163	154	171	167	132	144	120	120	113	105	86	
Income support for lone parents	197	161	103	85	81	81	79	76	72	79	73	52	37	30	29	24	18	14	
Jobseeker's allowance / income support for unemployed	93	62	40	35	29	27	28	27	29	144	138	85	71	47	27	16	7	4	
Others in receipt of income support	31	27	18	14	23	25	25	29	28	29	21	17	20	22	18	18	14	11	
Total	740	637	462	421	435	463	462	499	485	619	558	398	374	311	274	232	189	152	

\* In previous editions of the *Review*, this was Table 109b.

Source: DWP Benefits Expenditure and Caseload (tables 3a,3b,3c).

Notes: 1. Due to changes to data methods the figures for the years to 2003/4 are not strictly comparable with those for subsequent years.

2. Caseloads stated in these tables are rounded to the nearest 1,000, for this reason totals may not appear to sum.

3. On 6 April 2018, support for mortgage interest stopped being paid as a benefit and became an interest-bearing loan (see Table 105c).

**Table 105c Loan support for mortgage interest payments caseload**

*Numbers in caseload*

	2018	2019
<b>Claimants eligible for SMI</b>		
Letter sent and contact by phone completed	72,000	102,000
Letter sent and contact attempted by phone	27,000	400
Letter sent, no contact attempted by phone	4,000	10
<b>Total</b>	<b>103,000</b>	<b>103,000</b>
<b>Of claimants where contact completed</b>		
Declined the loan	42,000	79,000
Undecided on intention	12,000	2,000
Accepted or intending to accept a loan	18,000	21,000
<b>Total</b>	<b>72,000</b>	<b>102,000</b>
<b>Of those claimants who accepted or are intending to accept a loan</b>		
Signed and returned agreement to an SMI loan	10,000	19,000
Agreed in principle to an SMI loan	8,000	2,000
<b>Total</b>	<b>18,000</b>	<b>21,000</b>

Source: DWP management information and NI Department for Communities.

Notes: 1. Figures may not sum to totals due to rounding by DWP.

2. Claimants eligible for SMI excludes universal credit claimants that have become eligible for SMI following the conversion to a loan.

3. Claimants where 'contact completed' have been offered a loan by phone, responded to an SMI loan offer made by post attempted or been unresponsive to contact.

4. 'Declined the loan' includes claimants offered a loan but failed to respond to the offer within at least 6 weeks, claimants that have been unresponsive to contact attempted and claimants that did not return a loan agreement having initially intended to accept a loan.