

Table 106a **Mortgage interest taken into account for income support, jobseeker's allowance and pension credit**

	1980	1990	1995	2000	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
Average mortgage interest:																					
£ per week	10.18	33.41	39.16	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	1,737	2,036	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
Weekly interest payment liabilities (%)																					
£0 - £20		42	32	35	32	47	47	49	41	41	36	35	35	30	53	51	51	52	50	56	56
£20 - £40		29	30	33	32	33	33	32	32	32	32	31	28	25	22	24	23	23	23	21	20
£40 - £60		13	17	18	19	13	13	12	15	15	16	16	15	14	10	11	10	10	11	16	18
£60 - £80		7	9	9	10	4	5	4	6	6	8	8	8	8	9	10	10	10	11	4	3
£80 - £100		3	6	4	5	1	1	1	3	3	3	4	4	6	3	2	2	2	2	2	2
£100 +		6	6	3	4	1	1	1	3	4	6	8	10	17	4	3	3	3	3	2	2
Number of claimants (000s) (B)	134	310	499	279	260	242	232	237	233	225	214	207	235	241	223	203	178	159	144	117	111
Annual expenditure (£ millions)																					
Total mortgage interest (AxB)	71	538	1,016	488	484	321	307	332	363	373	412	412	533	490	354	339	287	256	219	182	149
Support for Mortgage Interest (nominal)	-	-	-	521	453	337	313	332	363	373	412	412	533	490	354	339	287	256	219	182	149
Support for Mortgage Interest (real)	-	-	-	740	637	462	421	435	463	462	499	485	619	558	398	374	311	274	232	189	152

Sources: DWP Benefits Expenditure and Caseload tables, DWP Outturn and forecast tables Spring 2018, Annual Statistical Enquiries, and Parliamentary Question 9/7/91.

Notes: 1. Annual expenditure figures are for the financial year. All other figures are for May of each year, except 2011 which is an estimate for 2011/12.

2. Figures prior to 1990 show mortgage interest liabilities taken into account in calculating income support claims not subject to restrictions applied in the initial period of an income support claim and (before that) supplementary benefit.

3. From 1990 onwards the average mortgage amount is based on actual cash received, net of non-dependant deductions etc.

4. From 1988 to 1995 the average 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.

5. Figures from 1996 reflect further restrictions on initial help with mortgage costs introduced in October 1995.

6. From 1998 onwards the figures also reflect jobseeker's allowance. Figures from 2004 include provision via pension credit.

7. On 6 April 2018, support for mortgage interest stopped being paid as a benefit and became an interest-bearing loan (see Table 107).

Table 106b 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	
Caseload (thousands)																			
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	279	260	242	232	237	233	225	214	207	235	241	223	203	178	159	144	117	111	
Cash terms (£ millions)																			
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	
Real terms (£ millions, 2018/19 prices)																			
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	

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 107).

Table 106c **Number of cases where mortgage interest taken into account for income support, jobseeker's allowance and pension credit in Great Britain**

Thousands

Government office region	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
North East	-	-	-	23	23	23	21	18	16	15	14	13	12	12	12	11	11	11	11	11	12	11	10	8	6	4	4	4	3	
North West	-	-	-	73	70	69	64	55	49	46	42	40	36	34	33	32	31	30	29	29	31	28	24	20	15	12	10	8	7	
Yorkshire & The Humber	-	-	-	45	44	42	38	32	29	27	25	23	22	20	20	20	20	20	18	20	21	18	16	12	9	8	6	5	5	
East Midlands	-	-	-	35	34	32	28	25	22	21	19	17	16	15	14	14	14	14	13	14	16	14	13	10	7	6	6	4	3	
West Midlands	-	-	-	55	50	48	44	38	33	30	27	27	25	25	24	23	22	22	19	22	23	22	18	14	11	9	6	6	5	
East	-	-	-	55	50	46	41	33	29	26	24	21	19	18	18	18	18	17	16	19	21	18	15	12	10	8	7	5	4	
London	-	-	-	81	79	74	67	56	49	44	39	35	32	31	29	27	26	25	24	25	26	23	20	17	13	9	7	7	6	
South East	-	-	-	79	72	66	58	46	39	35	30	27	24	23	23	23	23	23	21	21	22	24	22	19	15	12	9	8	6	5
South West	-	-	-	53	48	43	40	32	26	24	21	20	18	16	17	17	17	16	15	16	17	15	14	11	9	8	5	5	4	
England	270	366	447	499	471	443	400	334	292	267	241	222	204	195	191	188	183	174	165	178	192	174	147	119	91	73	60	49	4	
Wales	26	27	34	34	33	31	29	25	22	21	19	18	17	17	18	17	16	15	14	15	15	13	11	9	7	6	5	4	6	
Scotland	14	18	19	22	24	24	23	20	20	19	19	20	20	20	24	25	25	24	23	23	23	22	19	15	11	10	8	7	43	
Great Britain	310	411	499	556	528	499	451	379	334	307	279	260	242	232	232	229	223	215	202	215	230	209	176	143	109	89	72	60	52	

Sources: DWP Benefits Expenditure and Caseload and Support for Mortgage Interest Statistics.

Notes: 1. Figures represent a combined total of income support, income-based jobseeker's allowance and from 2004 pension credit claimants with mortgage interest payments included in their benefit.

2. Average weekly amounts are housing requirements paid to claimants with mortgage interest payments, and include the amount of allowed mortgage interest together with any other allowable housing costs (such as ground rent).

3. Figures up to and including 1992 are based on a 1% sample. From 1993 figures are based on 5% sample data.

Table 106d **Average mortgage interest taken into account for income support, jobseeker's allowance and pension credit by region**

£ per week

Government office region	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
North East	-	-	-	23.52	23.20	25.42	24.51	22.51	24.89	22.24	24.36	25.87	18.66	18.17	18.13	21.28	22.10	24.86	28.77	31.40	34.82	20.83	22.07	22.51	22.48	21.25	18.37	18.18	15.00
North West	-	-	-	27.00	25.52	27.66	26.77	24.42	27.83	24.89	25.99	28.39	20.38	20.46	20.68	25.14	25.54	29.94	30.75	34.15	37.76	23.73	23.20	23.93	22.67	23.08	21.07	19.70	16.35
Yorkshire & The Humber	-	-	-	27.18	25.93	27.41	26.76	24.33	27.32	25.19	26.09	28.40	20.00	19.53	19.34	23.42	24.58	28.61	31.14	33.25	38.49	23.38	24.86	23.72	23.16	26.82	22.40	22.96	19.45
East Midlands	-	-	-	33.59	30.68	33.25	31.40	29.07	32.92	29.29	29.81	32.45	22.60	22.05	21.97	27.40	28.19	33.99	34.78	38.27	46.03	27.09	28.20	28.05	26.20	25.68	22.67	21.22	19.16
West Midlands	-	-	-	31.91	28.63	30.73	29.16	26.88	30.79	27.87	28.67	30.25	22.02	22.11	22.94	27.84	28.67	33.83	35.48	38.21	43.81	26.72	26.70	26.92	25.46	24.83	21.01	20.49	16.99
East	-	-	-	52.17	46.46	48.15	45.37	40.98	44.84	40.22	40.68	42.87	31.22	31.29	29.73	36.37	38.66	44.24	45.88	52.99	59.79	35.44	35.70	37.17	38.50	36.23	31.80	29.31	24.92
London	-	-	-	63.16	56.45	57.20	54.10	49.21	54.38	47.86	48.87	52.38	37.59	37.44	37.36	45.84	46.17	53.31	54.89	60.50	68.61	44.99	43.39	46.02	43.91	43.83	37.90	39.12	34.72
South East	-	-	-	58.07	52.47	53.41	49.77	45.33	49.70	43.65	44.14	46.29	32.46	32.78	32.54	39.91	39.21	46.04	48.61	51.70	61.56	39.13	40.64	37.93	37.10	37.79	34.84	31.63	27.74
South West	-	-	-	45.42	40.33	41.61	39.48	36.20	39.62	34.89	35.40	38.16	27.46	27.52	27.82	33.42	35.26	41.69	44.62	49.47	52.75	33.10	33.45	31.66	32.36	33.13	29.10	29.90	26.35
England	34.54	44.43	45.25	43.40	39.21	40.52	38.30	34.73	38.46	34.05	34.76	37.01	26.38	26.32	26.28	28.81	28.87	33.79	33.57	37.82	49.93	31.20	25.60	27.46	30.84	30.83	27.24	26.51	17.43
Wales	23.20	33.50	33.46	29.41	26.93	28.36	26.55	24.53	28.55	25.39	26.26	28.97	21.06	21.07	20.62	29.94	30.31	35.20	32.16	34.21	38.44	22.58	23.87	23.62	23.69	24.24	21.12	19.76	13.40
Scotland	30.47	34.36	32.96	27.74	25.51	28.15	26.70	24.09	28.20	25.08	26.97	28.44	20.27	20.82	19.80	22.94	23.27	26.21	30.25	31.03	30.43	19.20	23.38	20.87	17.88	19.98	16.08	16.01	22.57
Great Britain	33.41	43.27	43.98	41.92	37.81	39.16	36.97	33.50	37.17	32.91	33.65	35.81	25.50	25.47	25.17	30.55	31.12	36.24	37.91	41.57	47.20	29.38	29.45	29.61	29.02	29.38	25.64	24.88	21.21

Sources and Notes: As Table 106c.