

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).