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Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

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<https://www.gov.uk/government/collections/fraud-and-error-in-the-benefit-system>

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Executive Summary

Fraud and error 2013/14 preliminary estimates for all benefits

The preliminary estimate of total overpayments due to fraud and error across all benefits is £3.3bn; this is 2.0% of the total benefit expenditure, which is estimated to be £163.9bn in 2013/14.

The decrease from 2.1% when compared with the 2012/13 and 2011/12 results is due to the removal of Council Tax Benefit from the estimate.

The preliminary 2013/14 estimates in this report are based on estimated 2013/14 financial year expenditure and October 2012 to September 2013 sample data for individual benefits.

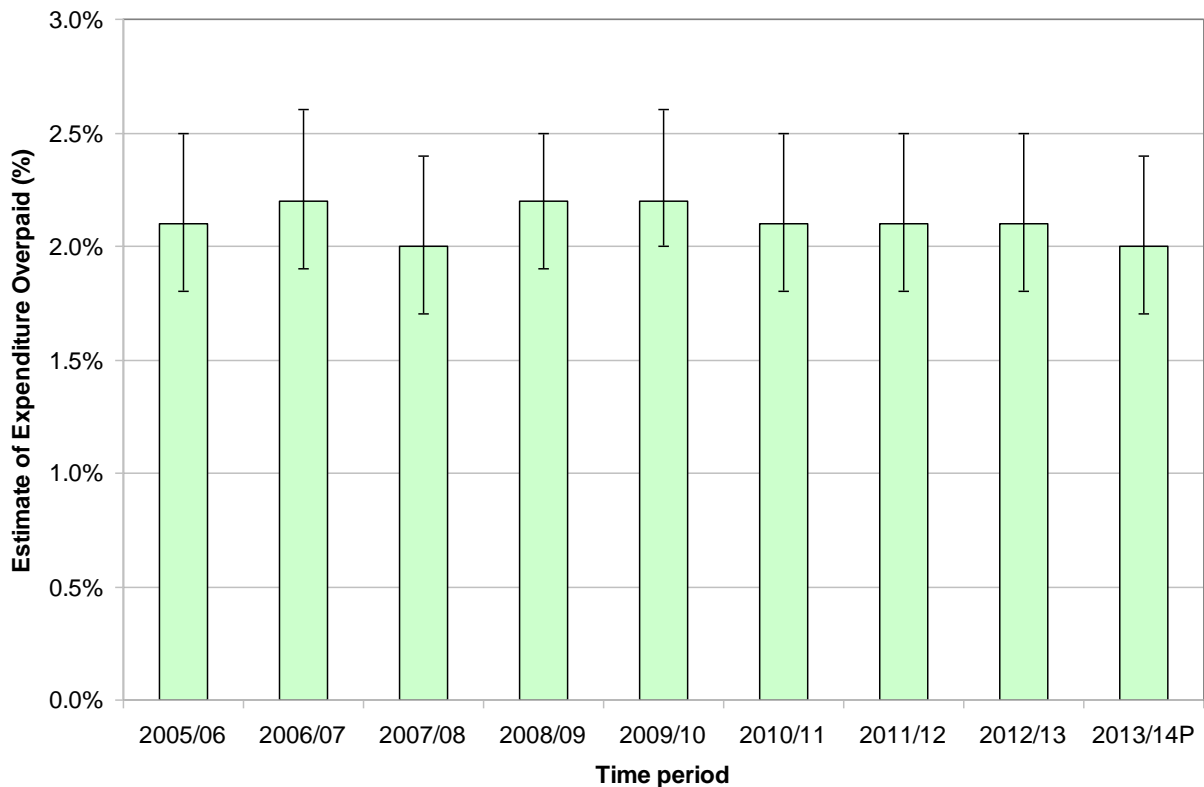
However, the net loss to DWP is less than the total overpayments since DWP and Local Authorities identified and recovered around £940m of overpayments in 2013/14 (provisional). See section 1.22 below for further details.

The preliminary estimate of total underpayments due to fraud and error across all benefits is £1.4bn; this is 0.9% of the total benefit expenditure in 2013/14.

Overpayments

The preliminary estimate for the percentage of total benefit expenditure overpaid in 2013/14 is 2.0%. This has decreased from 2.1% when compared with the 2012/13 and 2011/12 results. This decrease is due to the removal of Council Tax Benefit from the estimate. This estimated percentage overpaid has remained between 2.0% and 2.2% since 2005/06.

Estimated 95% confidence intervals are illustrated by the black lines, which show the lower and upper values for the estimates.



The preliminary estimate for the value of overpayment in 2013/14 is £3.3bn which is a decrease compared to previous estimate. In 2012/13 the value of overpayment was estimated to be £3.5bn and in 2011/12 it was estimated to be £3.4bn. Whilst there is an increase in the overall DWP benefit expenditure, the resulting decrease is due to the removal of Council Tax Benefit from the estimates.

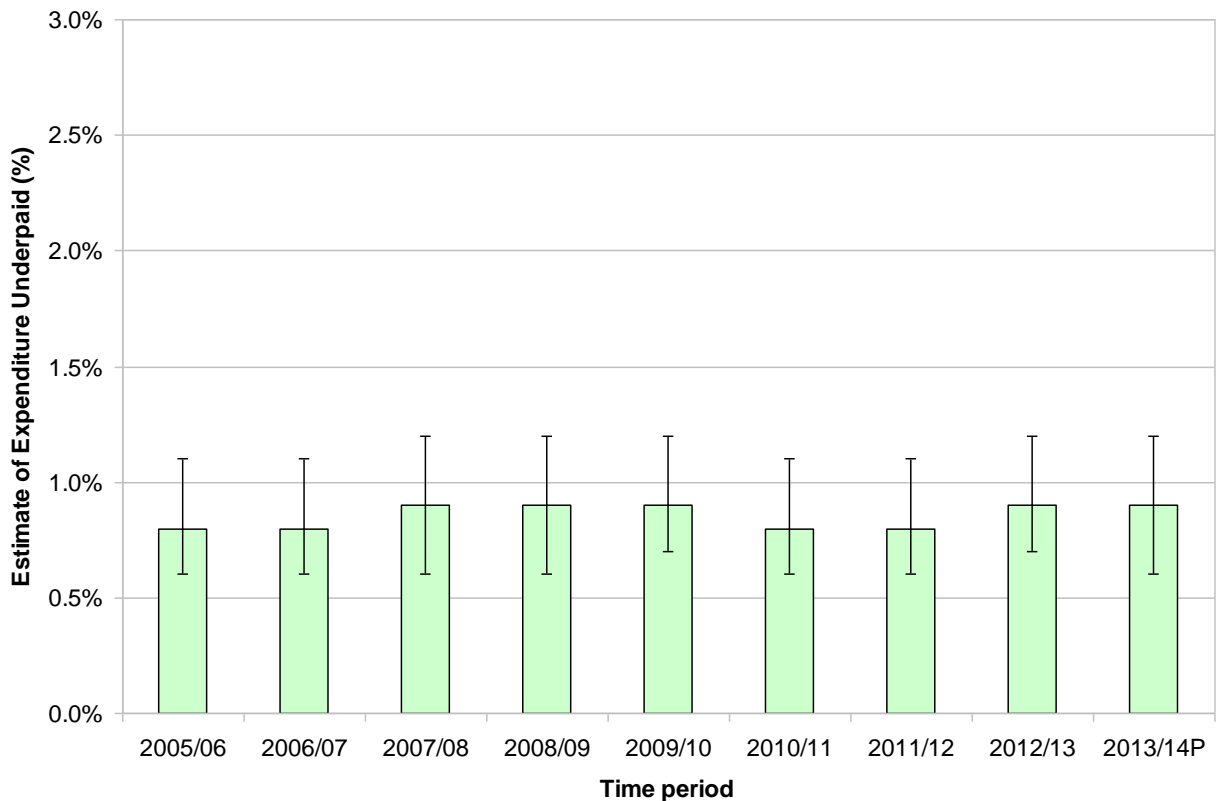
Type of overpayment

- 0.7%, or £1.1bn, of total benefit expenditure is overpaid due to fraud;
- 0.9%, or £1.5bn, of total benefit expenditure is overpaid due to claimant error;
- 0.4%, or £0.7bn, of total benefit expenditure is overpaid due to official error.

Underpayments

The preliminary estimate for the percentage of total benefit expenditure underpaid in 2013/14 is 0.9%, which is the same when compared to the 2012/13 estimate and an increase compared to those in 2011/12 and 2010/11, 0.8%. The estimated percentage underpaid has remained between 0.8% and 0.9% since 2005/06.

Estimated 95% confidence intervals are illustrated by the black lines, which show the lower and upper values for the estimates.



The preliminary estimate for the value of underpayment in 2013/14 is £1.4bn which is a decrease compared to 2012/13, £1.6bn. In 2011/12, £1.3bn was estimated to have been underpaid and in 2010/11, £1.2bn was estimated to have been underpaid.

Type of underpayment

- 0.6%, or £0.9bn, of total benefit expenditure is underpaid due to claimant error;
- 0.3%, or £0.5bn, of total benefit expenditure is underpaid due to official error.

Fraud

The percentage overpaid due to fraud in the preliminary 2013/14 estimate is the same as the 2012/13 and 2011/12 estimate, 0.7%. The monetary value of fraud overpayments in the preliminary 2013/14 estimates is £1.1bn, which has decreased from those in the 2012/13 and 2011/12 estimates, £1.2bn.

The 2013/14 estimate shows that underpayment due to fraud was 0.0% of total benefit expenditure, the same as in 2012/13 and 2011/12.

Claimant error

The percentage overpaid due to claimant error in the preliminary 2013/14 estimate is 0.9% which is a decrease compared with the 2012/13 estimate, 1.0% and the same as the 2011/12 estimate, 0.9%. The monetary value of claimant error overpayments in the 2013/14 estimate is £1.5bn, which is a decrease compared to the 2012/13 estimate, £1.6bn and an increase compared to the 2011/12 estimate, £1.4bn.

The 2013/14 estimate shows that 0.6% of total benefit expenditure, £0.9bn, was underpaid due to claimant error which is the same percentage, when compared to the 2012/13 and 2011/12 estimate, although a decrease in the monetary value from 2012/13 £1.0bn. The 2011/12 estimate was £0.9bn.

Official error

The percentage overpaid due to official error in the preliminary 2013/14 estimate is 0.4% which is a decrease when compared to the 2012/13 and 2011/12 estimates, 0.5%. The monetary value of official error overpayments in the preliminary 2013/14 estimate is £0.7bn, which has decreased from those in the 2012/13 and 2011/12 estimates, £0.8bn.

The preliminary 2013/14 estimates show that 0.3% of total expenditure, £0.5bn, was underpaid due to official error which is the same percentage when compared to the 2012/13 and 2011/12 estimates. The monetary value has remained the same since 2012/13 and an increase compared to the 2011/12 estimate, £0.4bn.

Fraud and error 2013/14 estimates for individual benefits

Key findings for the individual benefits that are measured on a continuous basis are that:

- 4.0%, or £150m, of Income Support expenditure (£3.7bn) was overpaid;
 - 3.7%, or £160m, of Jobseeker's Allowance expenditure (£4.4bn) was overpaid;
 - 3.4%, or £360m, of Employment and Support Allowance expenditure (£10.5bn) was overpaid;
 - 5.7%, or £410m, of Pension Credit expenditure (£7.2bn) was overpaid;
 - 5.8%, or £1,380m, of Housing Benefit expenditure (£23.9bn) was overpaid.
-
- 1.0%, or £40m, of Income Support expenditure (£3.7bn) was underpaid;
 - 0.4%, or £20m, of Jobseeker's Allowance expenditure (£4.4bn) was underpaid;
 - 1.5%, or £160m, of Employment and Support Allowance expenditure (£10.5bn) was underpaid;
 - 2.2%, or £160m, of Pension Credit expenditure (£7.2bn) was underpaid;
 - 1.6%, or £370m, of Housing Benefit expenditure (£23.9bn) was underpaid.

Income Support – overpayment

The preliminary estimate of Income Support benefit expenditure overpaid for 2013/14 has fallen to its lowest value of 4.0%. This fell from 4.3% in 2012/13 and the 2011/12 estimate of 4.4%. The overpaid value has decreased to £150m in 2013/14P compared to £230m in 2012/13 and £310m in 2011/12. The decrease in the Monetary Value of Fraud and Error between 2012/13 and 2013/14 is also contributed to by the overall fall in Income Support expenditure.

Jobseeker's Allowance – overpayment

The preliminary estimate of Jobseeker's Allowance benefit expenditure overpaid for 2013/14 is at its lowest reported value of 3.7%, which is a decrease when compared to the 2012/13 estimate of 4.1% and the 2011/12 estimate of 4.6%. The overpaid value in 2013/14P is £160m. This is a decrease when compared to £210m in 2012/13 and £230m in 2011/12.

Employment and Support Allowance – overpayment

The preliminary estimate of Employment and Support Allowance benefit expenditure overpaid for 2013/14 is 3.4%. The overpaid value in 2013/14 is £360m. This is the first time a full review of the benefit has been carried out so the figures cannot be compared to previous years.

Pension Credit – overpayment

The preliminary estimate of Pension Credit benefit expenditure overpaid for 2013/14 has decreased to 5.7% when compared to the 2012/13 estimate of 6.4% and it returns to the 2011/12 estimate of 5.7%. The overpaid value in 2013/14P is £410m, which is a decrease from £490m in 2012/13 and £460m in 2011/12.

Housing Benefit – overpayment

The estimate of Housing Benefit expenditure overpaid for 2013/14P has increased to 5.8% when compared to the 2012/13 estimate of 5.1% and the 2011/12 estimate of 4.9%. The overpaid value in 2013/14P is £1,380m, which is an increase from £1,220m in 2012/13 and £1,130m in 2011/12.

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1 Introduction

Background

- 1.1 This report provides estimates of fraud and error for benefits administered by the Department for Work and Pensions (DWP) and Local Authorities. This includes a range of benefits for which we derive estimates using different methods, as detailed in 'Our Measurement System' below. For further details on which benefits are included in the total fraud and error estimates please see Annex 5. For more information on the benefit system and how DWP benefits are administered please see <https://www.gov.uk/browse/benefits>.
- 1.2 The fraud and error estimates can be used for:
- Obtaining an estimate for the amount over/underpaid in total and by benefit, and broken down into fraud, claimant error and official error, across the benefits administered by the DWP and Local Authorities.
 - Obtaining estimates for the amount over/underpaid by benefit, broken down into the types of fraud, claimant error and official error, across Income Support, Jobseeker's Allowance, Employment and Support Allowance, Pension Credit and Housing Benefit.
- 1.3 Within DWP these statistics are used to evaluate, develop and support fraud and error policy, strategy and operational decisions, initiatives, options and business plans through understanding the causes of fraud and error.
- 1.4 The fraud and error estimates are used as measures in the following reports:
- The fraud and error estimates are used to measure the impact indicator in the DWP business plan: Total cost to the taxpayer of fraud and error for benefit claims. This impact indicator refers to structural reform priority 1: Reform the welfare system, action 1.9: To reduce the level of benefit expenditure overpaid to a maximum of 1.7% by 2015. The latest DWP business plan is available here: <https://www.gov.uk/government/publications/business-plan-2012-to-2015--2>
 - The fraud and error statistics form part of the DWP Business Plan transparency measures: <https://www.gov.uk/government/publications/dwp-business-plan-transparency-measures>
 - The impact indicator, Total cost to the taxpayer of fraud and error for benefit claims, is published in the Business Plan Quarterly Data Summary, available here: <https://www.gov.uk/government/organisations/department-for-work-pensions/series/business-plan-quarterly-data-summary--2>
 - The fraud and error statistics, published in May each year, feed into the DWP accounts. The preliminary 2013/14 estimates published here will feed into the 2013/14 DWP annual report and accounts due to be published in summer 2014. The preliminary 2012/13 estimates fed into the 2012/13 DWP annual report and accounts published on 10th December 2013 and can be found here:

<https://www.gov.uk/government/publications/department-for-work-and-pensions-annual-report-and-accounts-2012-to-2013>

- The statistics feed into the annual HM Revenue and Customs National Insurance Fund accounts. These are available in the National Insurance Fund Accounts section of the HMRC reports page:
<https://www.gov.uk/government/publications/national-insurance-fund-accounts>
 - The fraud statistics feed into the National Fraud Authority's Annual Fraud Indicator which estimates the cost of fraud to the UK:
<https://www.gov.uk/government/publications/annual-fraud-indicator>
 - The fraud and error estimates are used to answer Parliamentary Questions and Freedom of Information requests. Please note that we are unable to answer questions about individual fraud and error cases or provide regional estimates of fraud and error as we do not break the statistics down to this level. This is because the sample sizes for the current survey exercises are chosen to report fraud and error at the Great Britain level only, therefore reporting at a lower country/regional level could lead to unrepresentative and misleading conclusions.
- 1.5 For more information on how our estimates are used and by whom please refer to the below document published in "Uses and Users of the DWP Fraud and Error in the Benefits System Statistics" at:
<https://www.gov.uk/government/publications/fraud-and-error-in-the-benefit-system-supporting-documents-for-statistical-reports>

Our measurement system

- 1.6 Estimates of fraud and error for various benefits have been derived using three different methods, now described:

Continuously reviewed benefits

- 1.7 Fraud, claimant error and official error (see definitions below) for Income Support, Jobseeker's Allowance, Employment and Support Allowance, Pension Credit and Housing Benefit are measured on a continuous basis and expenditure on these benefits accounts for 30% of all benefit expenditure. Official error is measured continuously in State Pension, therefore meaning that 81% of all benefit expenditure is measured for official error on a continuous basis.
- 1.8 Estimates are produced by statistical analysis of data collected through continuous survey exercises, in which independent specially trained staff from the Department's Performance Measurement team, review a randomly selected sample of cases each year.
- 1.9 For Income Support, Jobseeker's Allowance, Employment and Support Allowance, Pension Credit and Housing Benefit the review process involves the following activity:

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- Previewing the case by collating information from a variety of DWP or Local Authority (LA) systems to develop an initial picture and to identify any discrepancies between information from different sources;
- Interviewing the claimant at their home, using a structured and detailed set of questions about the basis of their claim. This aims to identify any discrepancies between the claimant's current circumstances and the circumstances upon which their benefit claim was based.

1.10 If a suspicion of fraud is identified, an investigation is undertaken by a trained Fraud Investigator with the aim of resolving the suspicion.

1.11 Between October 2012 and September 2013 the following number of benefit claims were sampled and reviewed by the Performance Measurement (PM) team:

Sample Sizes	Sample size	Percentage of total claimant population reviewed
Housing Benefit	12,100	0.2%
Income Support	3,400	0.3%
Jobseeker's Allowance	4,500	0.3%
Pension Credit	4,500	0.2%
Employment and Support Allowance	4,100	0.2%
State Pension (official error only)	1,900	0.0%
Total DWP Claims (for benefits outlined above)	30,500	0.1%

1.12 Overall, less than 0.05% of all benefit claims included in DWP Global estimates were sampled and reviewed by the Performance Measurement (PM) team.

1.13 Information about the Performance Measurement Team can be found at: <https://www.gov.uk/dwp-visit>.

1.14 The Data Quality Adjustment (DQA) Team in PM conduct independent checks on a randomly selected sub-sample of cases after the results of the individual reviews have been completed by the main sample checking teams. The DQA team record discrepancies between the levels of the overpayment and underpayment errors they find compared with the original results from the main sample checks. These results from the checked cases are then applied to all cases within the sample population by assuming the same rate of incorrectness/change in the overpayment/underpayment rates would apply to all cases. The DQA check is also used by PM as a feedback loop to improve their processes and highlight any operational training needs.

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- 1.15 Between October 2012 and September 2013 the following number of benefit claims were selected for DQA:

Benefit	Number Selected for DQA
Housing Benefit	2,010
Income Support	350
Jobseeker's Allowance	460
Pension Credit	630
Employment and Support Allowance	570
Total	4,030

Occasionally reviewed benefits

- 1.16 Since 1995, the Department has carried out National Benefit Reviews (NBRs) for various benefits to estimate the level of fraud and error in a particular financial year following the same process outlined in 1.8 and 1.9 above. These benefits cover 61% of total expenditure. Please see Annex 5 for details of benefits covered by occasional reviews.

Unreviewed benefits

- 1.17 The remaining benefits, which account for around 9% of total benefit expenditure, have never been subject to a specific review. These benefits tend to have relatively low expenditure which means it is not cost effective to undertake a review. For these benefits the estimates are based on assumptions about the likely level of fraud and error.
- 1.18 For some of these benefits the estimates of fraud and error are based on comparable measured benefits. Severe Disablement Allowance, for example, has many similarities to Employment and Support Allowance (ESA), both in terms of entitlement and its administration. Therefore, the estimate of fraud and error in Severe Disablement Allowance is based on the results of measurement of ESA.
- 1.19 Where there is no similar measured benefit it is assumed that fraud and error is equal to the average estimate of fraud and error across all measured benefits.

Definitions of fraud, claimant error and official error

1.20 The tables presented in this report estimate fraud, claimant error and official error. The definitions are explained further below:

- **Fraud:** This includes all cases where the following three conditions apply:
 - the basic conditions for receipt of benefit, or the rate of benefit in payment, are not being met;
 - the claimant can reasonably be expected to be aware of the effect on entitlement;
 - benefit stops or reduces as a result of the review.
- **Claimant Error:** The claimant has provided inaccurate or incomplete information, or failed to report a change in their circumstances, but there is no fraudulent intent on the claimant's part.
- **Official Error:** Benefit has been paid incorrectly due to inaction, delay or a mistaken assessment by the DWP, a Local Authority or Her Majesty's Revenue and Customs.

1.21 Note, current methodology states that all errors (fraud, claimant error and official error) found on a case are recorded separately and the full values of each error are recorded in isolation of one another. This can lead to the sum of the error values being higher than the benefit award. In such cases a capping calculation is performed (using a fraud, claimant error, official error hierarchy) to ensure that the sum of the errors does not exceed the award, so that the monetary value of fraud and error is not over-reported. This can lead to some of the originally captured fraud, claimant error and official error raw sample values being reduced during the calculation of the estimates.

1.22 For more information on the methods used to produce these estimates and how they are quality assured please refer to the document below published in "Quality methods" at: <https://www.gov.uk/government/publications/fraud-and-error-in-the-benefit-system-supporting-documents-for-statistical-reports>

Interpretation of the results

1.23 Care is required when interpreting the results presented in this report:

- **These estimates are subject to statistical sampling uncertainties.** All estimates are based on reviews of random samples drawn from the benefit caseloads. In any survey sampling exercise, the estimates derived from the sample may differ from what we would see if we examined the whole caseload. Further uncertainties occur due to the assumptions that have had to be made to account for incomplete or imperfect data or using older measurements. Where possible, these further uncertainties have been quantified and combined with the sampling uncertainties to give an overall assessment in the form of 95% confidence limits. These confidence limits show the range within which we can be 95% sure that the true value lies. A few remaining sources of uncertainty could not be quantified and have not been incorporated into the confidence limits; e.g. where the assessment of error involves

subjective judgment that may be applied with varying degrees of strictness for different review cases or for different periods of time.

- **A proportion of continuously measured benefit expenditure cannot be captured by the sampling process.** This is mainly because of the delay between sample selection and the interview of the claimant, and also the time taken to process new benefit claims, which excludes the newest cases from the review. The estimates in the tables in this report have been extrapolated to cover all expenditure. The confidence intervals reflect some, but not all, of the uncertainty involved in applying the sample results to elements of expenditure that are not fully covered by the sample. We consider that the remaining unquantifiable uncertainty from this source is relatively small.
- **The estimates do not encompass all fraud and error.** This is because fraud is, by its nature, a covert activity, complex official error can be difficult to identify and some suspicions of fraud on the sample cases cannot be proven. For example, unreported earnings in the informal economy will be much harder to detect than those in the formal economy.
- **Some incorrect payments may be unavoidable.** The measurement methodology will treat a case as incorrect, even where the claimant has promptly reported a change and there is only a short processing delay.
- **Some overpaid benefit is subsequently recovered.** The estimates in this publication are of the amount of benefit that is paid out incorrectly, rather than the eventual financial loss to the Department and Local Authorities. In 2013/14 DWP recoveries (excluding Housing Benefit) were estimated to be in the region of £420m. Housing Benefit recoveries by Local Authorities are estimated to be in the region of £520m for 2013/14, according to the latest available data. Therefore, the net loss to the Department is less than the overpayment figures shown in this report. To find out more about Housing Benefit recoveries, please see: <https://www.gov.uk/government/publications/housing-benefit-recoveries-and-fraud-data-april-2013-to-september-2013>.

1.24 Care is also required when interpreting and comparing the results over time presented in this report:

- The estimates are based on a random sample of the total benefit caseload and are therefore subject to statistical uncertainties, as explained in the first bullet above. This uncertainty is quantified by the estimation of 95% confidence intervals surrounding the estimate. These 95% confidence intervals show the range within which we would expect the true value of fraud and error to lie.
- When comparing two estimates, users should take into account the confidence intervals surrounding each of the estimates. The calculation to determine whether the results are significantly different from each other is complicated and takes into account the width of the confidence intervals. We perform this robust calculation in our methodology and state in the report whether any differences between years are significant or not. However, the general reader can broadly estimate whether differences are significant by seeing how much the confidence intervals overlap. If they do not overlap then the differences between estimates are generally

significantly different and indicate a real change in the estimates over time. If confidence intervals do overlap then the difference between estimates are generally not significantly different, indicating that any changes are more than likely to be due to sampling variation rather than real change.

- 1.25 For more information regarding sampling uncertainties and interpreting confidence intervals please refer to the below document published in “Fraud and Error Measurement – Variance and Confidence Intervals” at:
<https://www.gov.uk/government/publications/fraud-and-error-in-the-benefit-system-supporting-documents-for-statistical-reports>

Methodology changes

- 1.26 A change in the sampling methodology is included in the preliminary 2013/14 results. From April 2013, an additional level of stratification has been added to the sampling of Pension Credit single review cases. More information can be found in Annex 4.
- 1.27 Please note that we are publishing Employment and Support Allowance (ESA) in this report. These estimates have been produced using a continuous measurement exercise covering October 2012 – September 2013 data and 2013/14 forecasted expenditure.
- 1.28 See Annex 4 for a full list of methodology changes that have been applied to the reports since 2005/06.

2 Fraud and error in the benefit system: Preliminary 2013/14 estimates

- 2.1 This section presents the preliminary estimates of overpayments and underpayments across all benefit expenditure in 2013/14. These are derived from the estimates produced for each individual DWP benefit. Monetary estimates have been rounded to the nearest £10m.
- 2.2 For the continuously reviewed DWP administered benefits (Income Support, Jobseeker's Allowance, Employment and Support Allowance, Pension Credit and Housing Benefit), estimates of the percentage of benefit expenditure overpaid or underpaid based on measurement activity from October 2012 to September 2013 have been used, as these are the latest available estimates. The percentages have then been applied to 2013/14 estimated gross¹ expenditure.
- 2.3 An explanation of 'Continuously reviewed', 'Occasionally reviewed' and 'Unreviewed' is given in section 1 above.
- 2.4 For a full list of all benefits included in the fraud and error estimates and their method of measurement please see Annex 5.
- 2.5 The 'Last Measured' column provides information on which measurement sample period has been used to produce the percentage estimates. Unless stated otherwise in the 'Notes to table', the latest 2013/14 estimated expenditure has then been applied to these estimates to provide the most up-to-date monetary values for fraud and error. Please note, the latest (i.e. 'Last Measured') continuously reviewed and occasionally reviewed benefit estimates have been used as proxies to estimate the 'Unreviewed' benefits.
- 2.6 These estimates are subject to the statistical uncertainties and other limitations discussed in section 1.

¹ Gross expenditure has been used for all benefits except for Social Fund benefits where net expenditure has been used.

Overpayments

2.7 The estimates of overpayments due to fraud and error in the preliminary 2013/14 results are shown in Table 2.1 below.

Table 2.1: Estimated overpayments in 2013/14 (preliminary)

Benefit	Expenditure	Fraud & Error	Fraud	Claimant Error	Official Error	Last Measured
Continuously reviewed						
Income Support	£3.7bn	4.0% £150m	2.1% £80m	1.3% £50m	0.5% £20m	Oct 12 - Sep 13
Jobseeker's Allowance	£4.4bn	3.7% £160m	2.6% £120m	0.3% £10m	0.8% £30m	Oct 12 - Sep 13
Employment and Support Allowance	£10.5bn	3.4% £360m	1.6% £170m	0.8% £90m	1.0% £100m	Oct 12 - Sep 13
Pension Credit	£7.2bn	5.7% £410m	1.9% £140m	2.1% £150m	1.8% £130m	Oct 12 - Sep 13
Housing Benefit	£23.9bn	5.8% £1380m	1.4% £340m	3.8% £900m	0.6% £150m	Oct 12 - Sep 13
Occasionally reviewed						
Incapacity Benefit	£1.2bn	2.4% £30m	0.3% £0m	0.9% £10m	1.2% £10m	Oct 09 - Sept 10
Disability Living Allowance ¹	£13.8bn	1.9% £260m	0.5% £70m	0.6% £90m	0.8% £110m	Apr 04 - Mar 05
State Pension ²	£83.1bn	0.1% £110m	0.0% £0m	0.1% £70m	0.1% £40m	Apr 05 - Mar 06
Carer's Allowance	£2.1bn	5.5% £120m	3.9% £80m	1.0% £20m	0.6% £10m	Apr 96 - Mar 97
Interdependencies	z	z £40m	z £10m	z £10m	z £20m	Oct 12 - Sep 13
Unreviewed						
Unreviewed ^{3,4}	£14.0bn	1.8% £250m	0.7% £90m	0.6% £90m	0.5% £80m	z
Total^{5,6}	£163.9bn	2.0% £3.3bn	0.7% £1.1bn	0.9% £1.5bn	0.4% £0.7bn	
Range ⁷		(1.7,2.4)(2.8,3.9)	(0.5,1.0)(0.9,1.6)	(0.7,1.1) (1.2,1.9)	(0.3,0.6)(0.5,1.0)	

Notes to table:

Figures expressed as percentages (%) give the overpayments as a percentage of the benefit paid out in the year.

A "z" indicates that the category is not relevant for that benefit.

¹ The 2004/05 Disability Living Allowance (DLA) National Benefit Review identified cases where the change in claimant's needs had been so gradual that it would be unreasonable to expect them to know at which point their entitlement to DLA might have changed. These cases do not result in a recoverable overpayment as we cannot identify when the change occurred. Because legislation requires the Secretary of State to prove that entitlement to DLA is incorrect, rather than requiring the claimant to inform us that their needs have changed, cases in this sub-category are legally correct. The difference between what claimants in these cases are receiving in DLA and related premiums in other benefits and what they would receive if their benefit was reassessed was estimated to be around £0.6 billion (+/-£0.2 billion) in 2005/06. Based on 2013/14 DLA expenditure this figure is now estimated to be around £1.0 billion (+/-£0.3 billion). This component is not included in the total above.

² Official error estimates for State Pension (SP) are derived from a continuous measurement exercise which covered the period October 2012 to September 2013. SP

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fraud and claimant error estimates have been produced based on a National Benefit Review exercise carried out in 2005/06. The latest estimated 2013/14 expenditure has then been applied to these estimates to provide the most up-to-date monetary values for SP fraud and error.

³ Social Fund (SF) estimates are included in the 'Unreviewed' category. Fraud and claimant error continue to be unmeasured and are estimated using a proxy. SF official error estimates are no longer measured and are derived from a continuous measurement exercise which covered the period October 2011 to September 2012.

⁴ The 'Unreviewed' category no longer includes ESA estimates as these are now derived from a continuous measurement exercise.

⁵ The totals do not include any expenditure or estimates of Fraud and Error for Council Tax Benefit as this is no longer administered by the Department

⁶ Rows and columns may not sum to totals due to rounding.

⁷ Approximate 95% confidence intervals are given. These allow for non-sample error in occasionally reviewed benefits and the additional uncertainty that comes from the use of older measurement periods.

Underpayments

2.8 The estimates of underpayments due to fraud and error in the preliminary 2013/14 results are shown in the Table 2.2 below.

2.9 Note that these estimates only include claimants that are getting less than they are entitled to and do not include those people who are entitled to benefits but who do not apply, or whose applications are not awarded when they should be. For estimates of 'non-take-up' of some benefits see <https://www.gov.uk/government/collections/income-related-benefits-estimates-of-take-up--2>

Table 2.2: Estimated underpayments in 2013/14 (preliminary)

Benefit	Expenditure	Fraud & Error		Fraud		Claimant Error		Official Error		Last Measured
Continuously reviewed										
Income Support	£3.7bn	1.0%	£40m	0.1%	£0m	0.5%	£20m	0.3%	£10m	Oct 12 - Sep 13
Jobseeker's Allowance	£4.4bn	0.4%	£20m	0.0%	£0m	0.1%	£0m	0.3%	£10m	Oct 12 - Sep 13
Employment and Support Allowance	£10.5bn	1.5%	£160m	0.0%	£0m	0.3%	£30m	1.3%	£130m	Oct 12 - Sep 13
Pension Credit	£7.2bn	2.2%	£160m	0.0%	£0m	1.0%	£70m	1.2%	£90m	Oct 12 - Sep 13
Housing Benefit	£23.9bn	1.6%	£370m	0.0%	£0m	1.2%	£290m	0.3%	£80m	Oct 12 - Sep 13
Occasionally reviewed										
Incapacity Benefit	£1.2bn	0.7%	£10m	0.0%	£0m	0.0%	£0m	0.7%	£10m	Oct 09 - Sep 10
Disability Living Allowance	£13.8bn	2.5%	£340m	0.0%	£0m	2.4%	£330m	0.1%	£10m	Apr 04 - Mar 05
State Pension ¹	£83.1bn	0.1%	£120m	0.0%	£0m	0.0%	£0m	0.1%	£120m	Apr 05 - Mar 06
Carer's Allowance	£2.1bn	0.1%	£0m	0.0%	£0m	0.1%	£0m	0.0%	£0m	Apr 96 - Mar 97
Unreviewed										
Unreviewed ^{2,3}	£14.0bn	1.5%	£210m	0.0%	£0m	1.2%	£170m	0.3%	£40m	z
Total ⁴	£163.9bn	0.9%	£1.4bn	0.0%	£0.0bn	0.6%	£0.9bn	0.3%	£0.5bn	
Range ⁵		(0.6,1.2)(1.1,1.9)		(0.0,0.0)(0.0,0.0)		(0.3,0.8) (0.6,1.4)		(0.3,0.4)(0.4,0.6)		

Notes to table:

Figures expressed as percentages (%) give the underpayments as a percentage of the benefit paid out in the year.

A "z" indicates that the category is not relevant for that benefit.

¹ Official error estimates for State Pension (SP) are derived from a continuous measurement exercise covering the period October 2012 to September 2013. SP fraud and claimant error estimates have been produced based on a National Benefit Review exercise carried out in 2005/06. The latest 2013/14 estimated expenditure has then been applied to these estimates to provide the most up-to-date monetary values for SP fraud and error.

² Social Fund (SF) estimates are included in the 'Unreviewed' category. Fraud and claimant error continue to be unmeasured and are estimated using a proxy. SF official error estimates are no longer measured and are derived from a continuous measurement exercise which covered the period October 2011 to September 2012.

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³ The 'Unreviewed' category no longer includes ESA estimates as these are now derived from a continuous measurement exercise.

⁴ Rows and columns may not sum to totals due to rounding.

⁵ Approximate 95% confidence intervals are given. These allow for non-sample error in occasionally reviewed benefits and the additional uncertainty that comes from the use of older measurement periods.

3 Fraud and error in the benefit system over time

3.1 This section provides a comparison of DWP benefit expenditure over time and estimates of total fraud and error across all benefits over time for both overpayments and underpayments.

Total benefit expenditure in 2013/14 (estimate)

3.2 Table 3.1 below shows a breakdown of the total estimated gross benefit expenditure for 2013/14.

Table 3.1: Total estimated gross benefit expenditure for 2013/14

	Expenditure 2013/14	% of total 2013/14 expenditure
Continuously Measured		
Income Support	£3.7bn	2%
Jobseeker's Allowance	£4.4bn	3%
Employment and Support Allowance	£10.5bn	6%
Pension Credit	£7.2bn	4%
Housing Benefit	£23.9bn	15%
Occasionally Measured		
Incapacity Benefit	£1.2bn	1%
Disability Living Allowance	£13.8bn	8%
State Pension	£83.1bn	51%
Carer's Allowance	£2.1bn	1%
Unreviewed		
Unreviewed	£14.0bn	9%
Total	£163.9bn	100%

3.3 Between 2012/13 and preliminary 2013/14, gross benefit expenditure decreased by 1.6% (from £166.6bn to £163.9bn) in nominal terms. The decrease in overall expenditure is mainly driven by the removal of Council Tax Benefit from DWP administration. In addition:

- From April 2013, there were two main factors used to increase benefits. Benefits received by disabled people and pensioners were increased in line with Consumer Prices Index inflation (+2.2%). Benefits and tax credits for working age people were increased by 1%. This lower-than-inflation increase (for 2013 and two further years) is in line with the “general economic conditions” and the Government’s aim to “ensure the overall affordability of the welfare system.”²;

² Source: 2013 Benefit Up-rating - Commons Library Standard Note Published 19 December 2012

<http://www.parliament.uk/business/publications/research/briefing-papers/SN06512/2013-benefit-uprating>

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- An increase in the State Pension caseload in line with growth in the number of people over state pension age due to an ageing population and the effects of the post-World War II baby boom for males;
- A rise in Employment and Support Allowance expenditure due to Income Support (Incapacity) and Incapacity Benefit being reassessed, therefore falls in expenditure have been seen for Income Support (incapacity) and Incapacity Benefit;
- A marginal rise in Housing Benefit due to an increase in rent. Discretionary Housing Payment funding was increased in lieu of the Benefit Cap and removal of the Spare Room Subsidy;
- Expenditure for Personal Independence Payment (introduced April 2013) and Universal Credit (introduced in stages from April 2013);
- Other rises in expenditure include Income Support – Carers (driven by an increase in the those on Carer's Allowance); DLA;
- A decrease in Jobseeker's Allowance due to a fall in unemployment;
- Falls in expenditure have been seen for Income Support (lone parents) due to the extension of Lone Parent Obligation to those with children 5 & 6 years old; Pension Credit (equalisation of State Pension Age which reduced eligibility); New Deals (no new claimants after June 2011); Return to Work Credit (reduced caseload possibly due to lack of public awareness); Cold Weather Payments;
- Benefits and loans which you could no longer apply for during 2013/14 include Job Grants, Other Industrial Injuries Benefit, Crisis Loans and Community Care Grants.

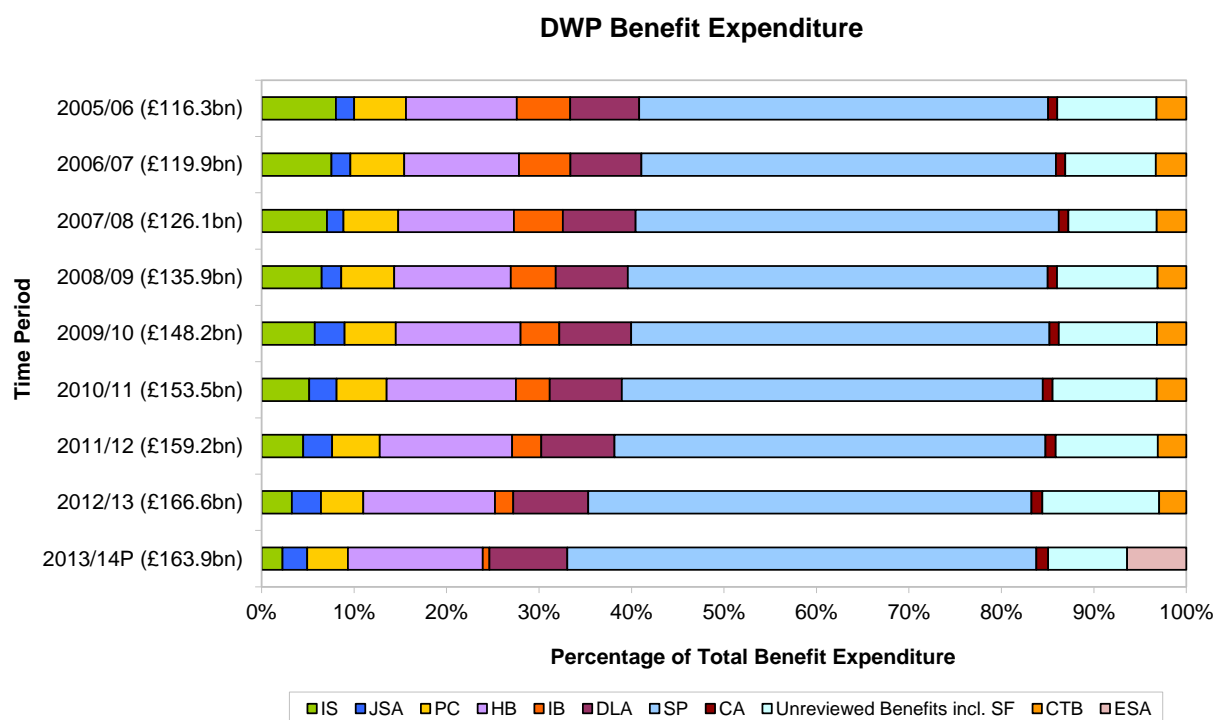
3.4 For the 2013 benefit rates please see:

<https://www.gov.uk/government/publications/benefit-and-pension-rates-april-2013-leaflet>

Total benefit expenditure since 2005/06

3.5 Figure 3.1 below shows total annual gross³ benefit expenditure since 2005/06 in nominal terms.

Figure 3.1: Total nominal benefit expenditure by benefit type since 2005/06⁴



3.6 DWP gross benefit expenditure has gradually increased over time from £116.3bn in 2005/06 to an estimate of £163.9bn in 2013/14. Overall changes are driven mainly by annual benefit uprating, and also by the number and make-up of benefit claims.

3.7 Income Support expenditure has changed the most in percentage terms, accounting for 8% of total expenditure in 2005/06 and dropping to 2% in preliminary 2013/14. JSA expenditure now accounts for 3% of the benefit expenditure, up from 2% in 2005/06. Pension Credit expenditure has decreased from contributing 6% to 4% of total expenditure between 2005/06 and preliminary 2013/14. Housing Benefit expenditure has increased from contributing 12% in 2005/06 to 15% in preliminary 2013/14. Employment and Support Allowance accounts for 6%. State Pension remains the largest contributor to overall benefit expenditure at 51%.

³ Gross expenditure taken from the published accounts has been used for all benefits except for Social Fund benefits where net expenditure has been used. Outturn expenditure has not been updated to take account of late payments and is therefore not on a consistent basis to the expenditure tables published on the DWP website (these also differ because they are on a NET spending basis).

⁴ IS – Income Support, JSA – Jobseeker’s Allowance, PC – Pension Credit, HB – Housing Benefit, IB – Incapacity Benefit, DLA – Disability Living Allowance, SP – State Pension, CA – Carer’s Allowance, SF – Social Fund, CTB – Council Tax Benefit, ESA – Employment and Support Allowance.

3.8 Table 3.2 and Figure 3.2 below show the time series of total gross benefit expenditure from 2005/06, with a corresponding real expenditure based on 2013/14 prices.

Table 3.2: Total nominal and real term benefit expenditure between 2005/06 and 2013/14 ⁵

	Nominal Expenditure	Real Expenditure (based on 2012/13 prices)
2005/06	£116.3bn	£135.5bn
2006/07	£119.9bn	£136.1bn
2007/08	£126.1bn	£139.7bn
2008/09	£135.9bn	£146.5bn
2009/10	£148.2bn	£157.4bn
2010/11	£153.5bn	£158.7bn
2011/12	£159.2bn	£161.2bn
2012/13	£166.6bn	£169.6bn
2013/14P	£163.9bn	£163.9bn

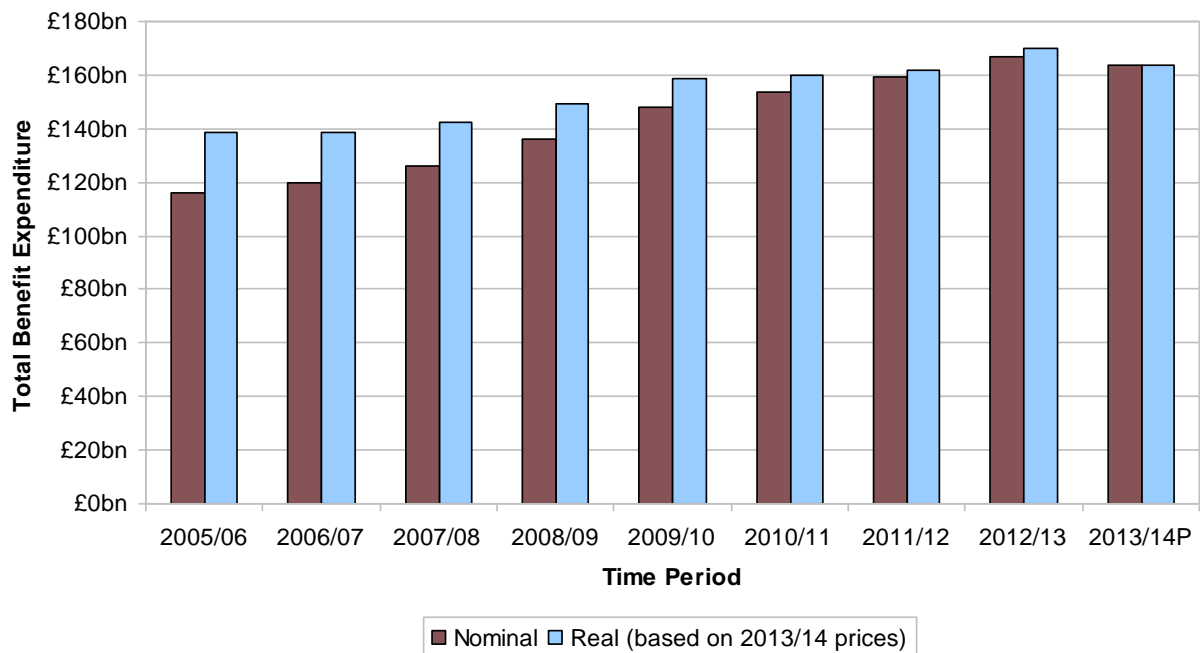
Notes to table:

‘Nominal’ means the expenditure as it was in that year.

‘Real term’ means the expenditure in each year adjusted to take into account inflation based on 2013/14 prices.

⁵ Real expenditure calculated using HM Treasury inflation deflator series, <https://www.gov.uk/government/publications/gdp-deflators-at-market-prices-and-money-gdp-march-2013>

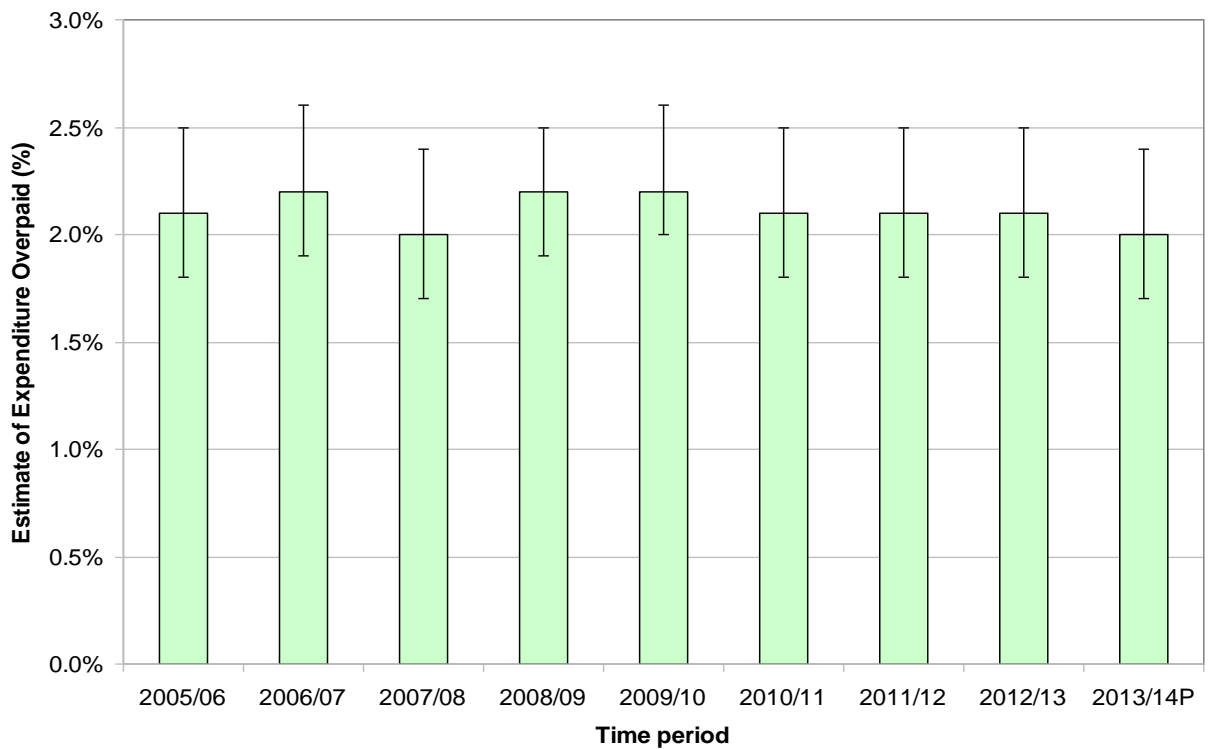
Figure 3.2: Total nominal and real benefit expenditure by benefit type since 2005/06



Total overpayments since 2005/06

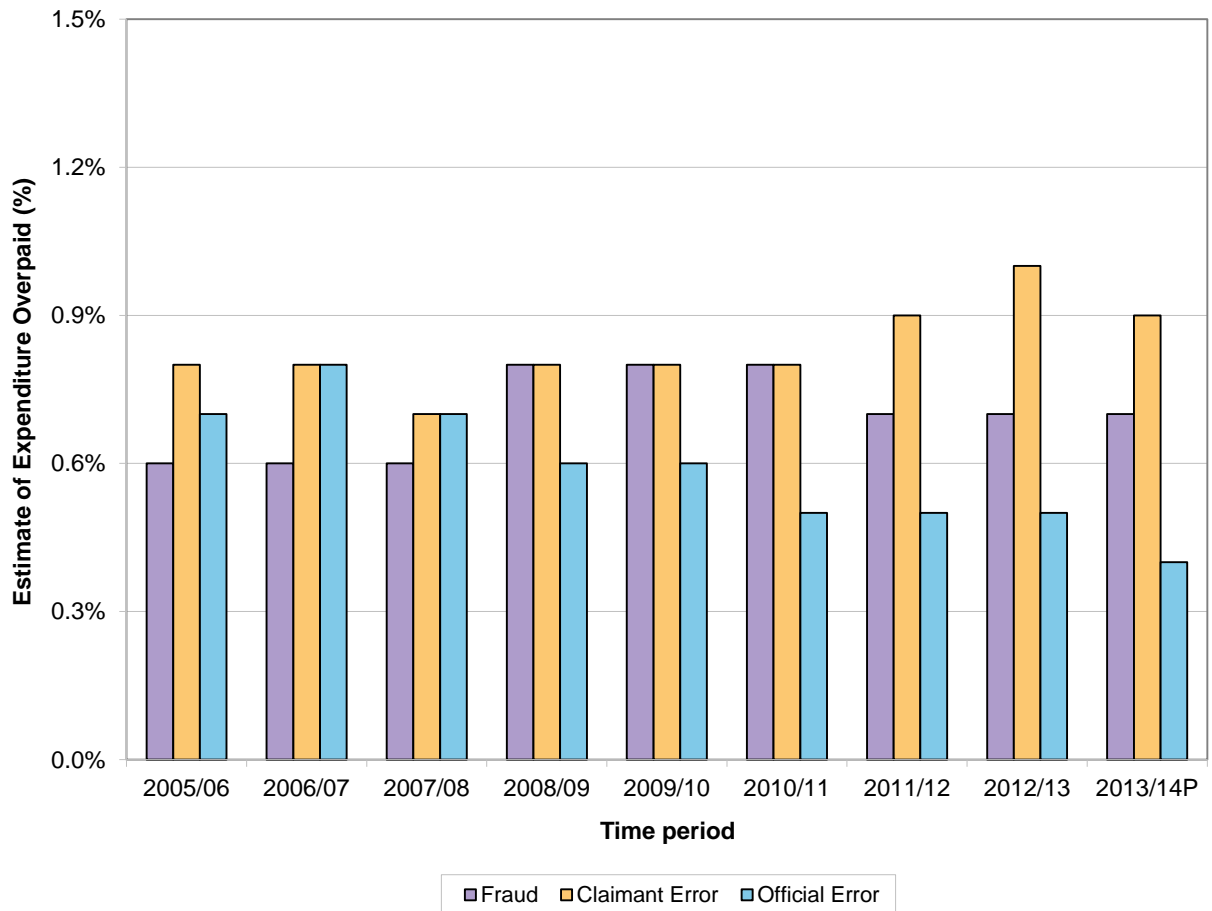
- 3.9 Estimates of the total overpayments across all benefits have been published as National Statistics since 2005/06. Over this period the methods used to produce these estimates were consistent so the estimates are directly comparable. The graphs in this section show the percentage of benefit overpaid during this time period.
- 3.10 The graphs include the preliminary estimates for 2013/14. These estimates are based on measurement activity from October 2012 to September 2013 for the continuously measured benefits, applied to estimated expenditure in the 2013/14 financial year.
- 3.11 Figure 3.3 below shows the estimated percentage of total DWP benefit expenditure overpaid since 2005/06. Estimated 95% confidence intervals are also illustrated by the black lines.

Figure 3.3: Estimated percentage of expenditure overpaid since 2005/06



- 3.12 The estimated percentage of total expenditure overpaid due to fraud and error across all DWP benefits has changed very little over time. Between 2005/06 and the latest results, it has varied between 2.0% and 2.2%, with the latest results being 2.0%. None of these changes are statistically significant.
- 3.13 The decrease from 2.1% in 2012/13 to 2.0% in the preliminary 2013/14 results is due to the removal of Council Tax Benefit from the estimates. Annex 6 shows the estimated percentage of total DWP benefit expenditure overpaid excluding Council Tax Benefit, since 2008/09.
- 3.14 Disregarding the removal of Council Tax Benefit, DWP benefit expenditure has gradually increased over time (see paragraphs 3.1 to 3.8 above) which in turn has led to an increase in the monetary value of the overpayments from £2.5bn in 2005/06 to £3.3bn in the preliminary 2013/14 results.
- 3.15 Figure 3.4 below shows the estimated percentage of total DWP benefit expenditure overpaid due to fraud, claimant error and official error since 2005/06.

Figure 3.4: Estimated percentage of expenditure overpaid due to fraud, claimant error and official error since 2005/06



- 3.16 For the preliminary 2013/14 estimates, fraud is 0.7% of the overpaid expenditure, claimant error is 0.9%, and official error is lowest at 0.4% of total overpaid expenditure.
- 3.17 Overpayments due to fraud increased from 0.6% (£0.6bn) of total benefit expenditure in 2005/06 to 0.8% (£1.0bn) in 2008/09, remaining there for three years until dropping to 0.7% in 2011/12 and remaining the same in the preliminary 2013/14 estimates. The top four contributors to the 2013/14 fraud overpayment estimate, in order of monetary value, are Housing Benefit, Employment and Support Allowance, Pension Credit and then Jobseeker's Allowance.
- 3.18 Claimant error overpayments were 0.8% (£1.0bn) in 2005/06 and have remained at a relatively stable level, only dropping once to 0.7% (£0.8bn) in 2007/08. In the preliminary 2013/14 results the estimate was 0.9% and the monetary value increased to £1.5bn due to an overall increase in DWP benefit expenditure as explained in paragraphs 3.1 to 3.8 above. The top four contributors to the preliminary 2013/14 claimant error overpayment estimate, in order of monetary value are Housing Benefit, Pension Credit, Employment and Support Allowance and Disability Living Allowance.
- 3.19 Official error has decreased from 0.7% (£0.9bn) of total DWP benefit expenditure in 2005/06 to 0.4% (£0.7bn) in the preliminary 2013/14 results. The top four contributors to the 2013/14 preliminary official error overpayment estimate, in order

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of monetary value, are Housing Benefit, Pension Credit, Disability Living Allowance and then Employment and Support Allowance.

3.20 See section 5 for more details on changes for individual benefits.

3.21 Table 3.3 below shows the estimated percentage and monetary value of total DWP benefit expenditure overpaid due to fraud, claimant error and official error since 2005/06.

Table 3.3: Estimated overpayments due to fraud and error since 2005/06

Year	Fraud		Claimant Error		Official Error		Fraud and Error			
2005/06	0.6%	£0.6bn	0.8%	£1.0bn	0.7%	£0.9bn	2.1%	(1.8, 2.5)	£2.5bn	(2.1, 2.9)
2006/07	0.6%	£0.8bn	0.8%	£0.9bn	0.8%	£0.9bn	2.2%	(1.9, 2.6)	£2.6bn	(2.3, 3.1)
2007/08	0.6%	£0.8bn	0.7%	£0.8bn	0.7%	£0.9bn	2.0%	(1.7, 2.4)	£2.6bn	(2.1, 3.0)
2008/09	0.8%	£1.0bn	0.8%	£1.1bn	0.6%	£0.8bn	2.2%	(1.9, 2.5)	£2.9bn	(2.6, 3.5)
2009/10	0.8%	£1.1bn	0.8%	£1.2bn	0.6%	£1.0bn	2.2%	(2.0, 2.6)	£3.3bn	(2.9, 3.9)
2010/11	0.8%	£1.2bn	0.8%	£1.3bn	0.5%	£0.8bn	2.1%	(1.8, 2.5)	£3.2bn	(2.8, 3.8)
2011/12	0.7%	£1.2bn	0.9%	£1.4bn	0.5%	£0.8bn	2.1%	(1.8, 2.5)	£3.4bn	(2.9, 3.9)
2012/13	0.7%	£1.2bn	1.0%	£1.6bn	0.5%	£0.8bn	2.1%	(1.8, 2.5)	£3.5bn	(3.0, 4.2)
2013/14P	0.7%	£1.1bn	0.9%	£1.5bn	0.4%	£0.7bn	2.0%	(1.7, 2.4)	£3.3bn	(2.8, 3.9)

Notes to table:

Percentage figures refer to an estimate of the percentage of benefit overpaid during the time period.

Monetary values refer to an estimate of the amount of benefit overpaid during the time period.

95% confidence intervals are indicated by the figures within brackets. These indicate the range within which we can be 95% sure that the true value lies for each of the estimates presented.

Rows and columns may not sum to totals due to rounding.

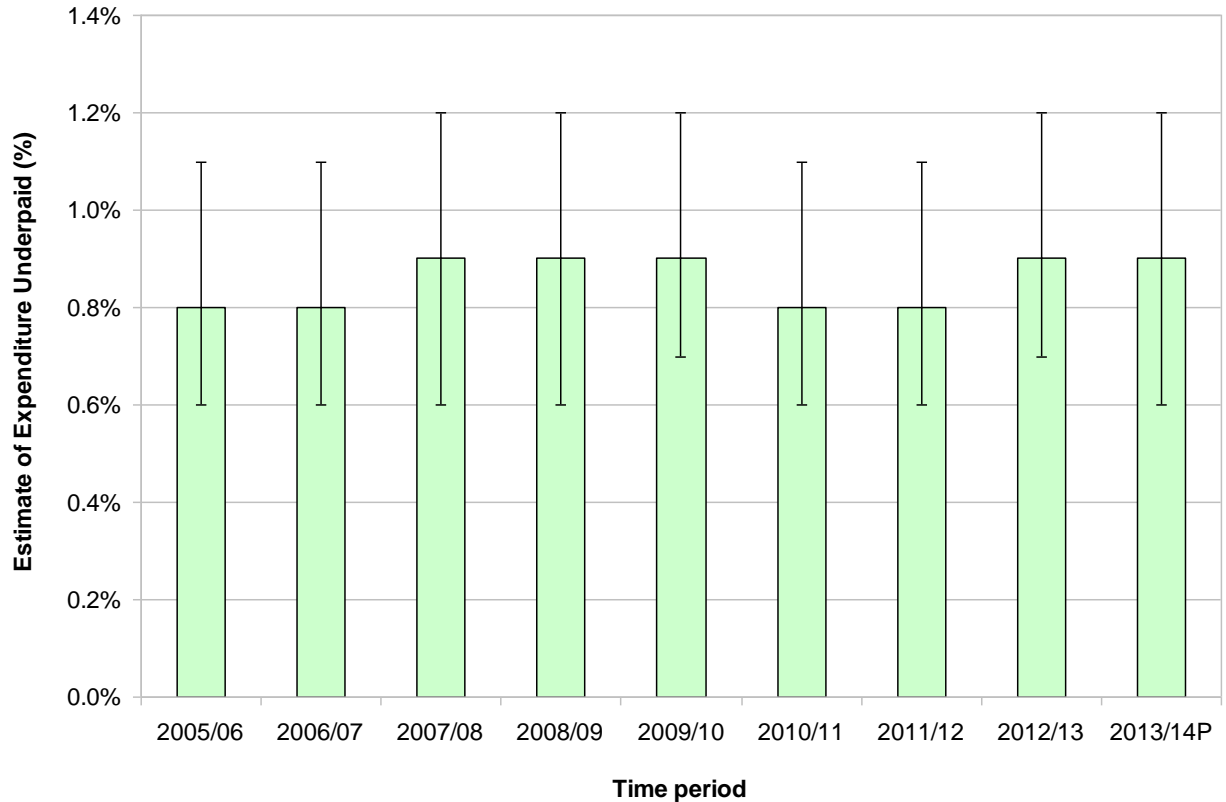
Total underpayments since 2005/06

3.22 Estimates of the total underpayments across all benefits have been published as National Statistics since 2005/06. Over this period the methods used to produce these estimates were consistent so the estimates are directly comparable. The graphs in this section show the percentage of benefit underpaid over this time period.

3.23 The graphs include the preliminary 2013/14 estimates. These estimates are based on measurement activity from October 2012 to September 2013 for the continuously measured benefits, applied to estimated expenditure in the 2013/14 financial year.

3.24 Figure 3.5 below shows the estimated percentage of total DWP benefit expenditure underpaid since 2005/06. Estimated 95% confidence intervals are also shown by the black lines.

Figure 3.5: Estimated percentage of expenditure underpaid since 2005/06

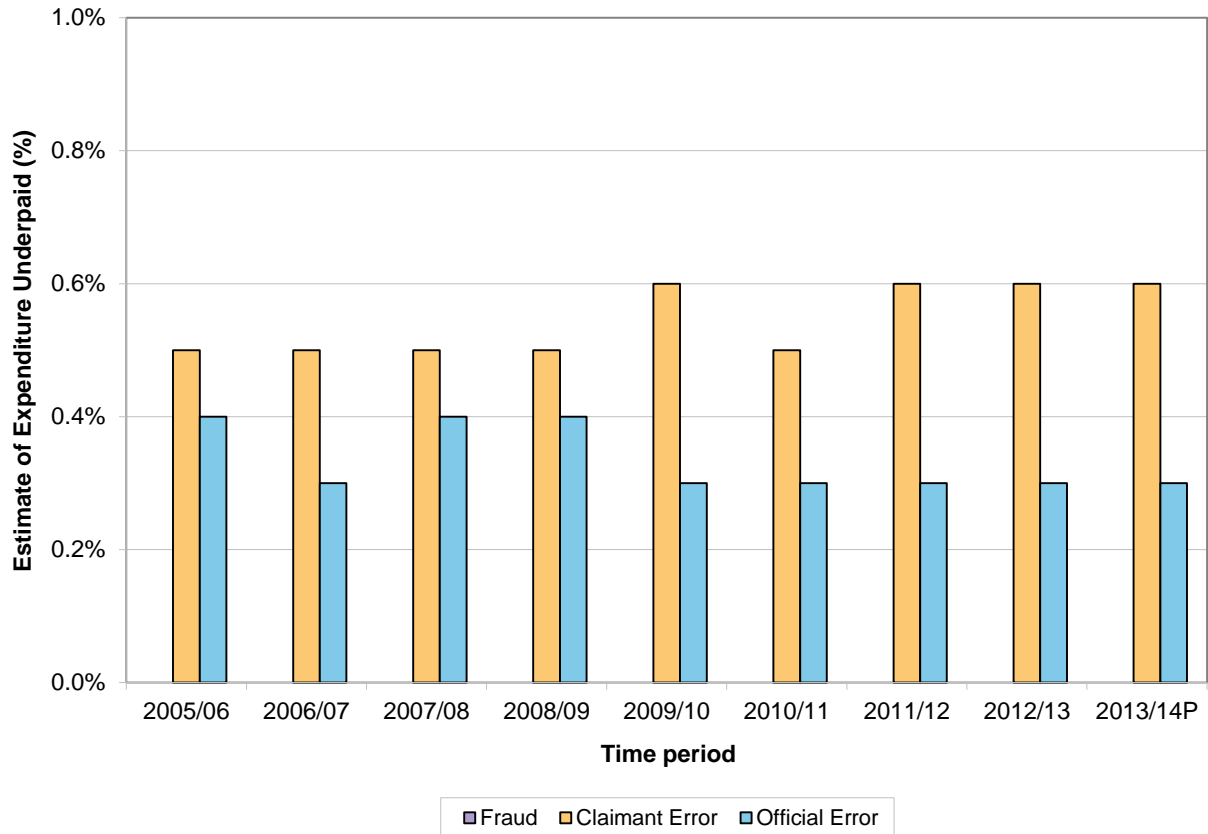


3.25 The estimated percentage of total DWP benefit expenditure underpaid has varied only marginally from 2005/06 to the preliminary 2013/14 estimates. It was 0.8% in 2005/06, increased to 0.9% in 2007/08 before decreasing to 0.8% again in 2010/11 and rising to 0.9% in the 2012/13 and preliminary 2013/14 results. None of these changes are statistically significant.

3.26 Disregarding the removal of Council Tax Benefit, DWP benefit expenditure has gradually increased over time (see paragraphs 3.1 to 3.8 above) which in turn has led to an increase in the monetary value of the underpayments from £1.0bn in 2005/06 to £1.4bn in the preliminary 2013/14 results.

3.27 Figure 3.6 below shows the estimated percentage of total DWP benefit expenditure underpaid due to fraud, claimant error and official error since 2005/06.

Figure 3.6: Estimated percentage of expenditure underpaid due to fraud, claimant error and official error since 2005/06



3.28 For the preliminary 2013/14 estimates, 0.6% of expenditure (£0.9bn) is underpaid due to claimant error. Claimant error underpayments have remained relatively stable over the period, being estimated at either 0.5% or 0.6% of total expenditure. The top four contributors to the preliminary 2013/14 claimant error underpayment estimate, in order of monetary value, are Disability Living Allowance, Housing Benefit, Pension Credit and then Employment and Support Allowance.

3.29 For the preliminary 2013/14 estimates, 0.3% of expenditure (£0.5bn) is underpaid due to official error. The official error underpayments have also changed very little since 2005/06, varying between 0.3% and 0.4%. The top four contributors to the preliminary 2013/14 official error underpayment estimate, in order of monetary value, are Employment and Support Allowance, State Pension, Pension Credit and then Housing Benefit.

3.30 The level of underpayments due to fraud is always very low, but can occur on certain benefits (see section 5 for more details).

3.31 See section 5 for more details on changes for individual benefits.

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3.32 Table 3.4 below shows the estimated percentage and monetary value of total DWP benefit expenditure underpaid due to fraud, claimant error and official error since 2005/06.

Table 3.4: Estimated underpayments due to fraud and error since 2005/06

Year	Fraud		Claimant Error		Official Error		Fraud and Error			
2005/06	0.0%	£0.0bn	0.5%	£0.5bn	0.4%	£0.4bn	0.8%	(0.6, 1.1)	£1.0bn	(0.7, 1.2)
2006/07	0.0%	£0.0bn	0.5%	£0.6bn	0.3%	£0.4bn	0.8%	(0.6, 1.1)	£1.0bn	(0.7, 1.4)
2007/08	0.0%	£0.0bn	0.5%	£0.6bn	0.4%	£0.4bn	0.9%	(0.6, 1.2)	£1.1bn	(0.8, 1.5)
2008/09	0.0%	£0.0bn	0.5%	£0.7bn	0.4%	£0.5bn	0.9%	(0.6, 1.2)	£1.2bn	(0.9, 1.6)
2009/10	0.0%	£0.0bn	0.6%	£0.8bn	0.3%	£0.5bn	0.9%	(0.7, 1.2)	£1.3bn	(1.0, 1.7)
2010/11	0.0%	£0.0bn	0.5%	£0.8bn	0.3%	£0.4bn	0.8%	(0.6, 1.1)	£1.2bn	(0.9, 1.6)
2011/12	0.0%	£0.0bn	0.6%	£0.9bn	0.3%	£0.4bn	0.8%	(0.6, 1.1)	£1.3bn	(0.9, 1.7)
2012/13	0.0%	£0.0bn	0.6%	£1.0bn	0.3%	£0.5bn	0.9%	(0.7, 1.2)	£1.6bn	(1.2, 2.0)
2013/14P	0.0%	£0.0bn	0.6%	£0.9bn	0.3%	£0.5bn	0.9%	(0.6, 1.2)	£1.4bn	(1.1, 1.9)

Notes to table:

Percentage figures refer to an estimate of the percentage of benefit underpaid during the time period.

Monetary values refer to an estimate of the amount of benefit underpaid during the time period.

95% confidence intervals are indicated by the figures within brackets. These indicate the range within which we can be 95% sure that the true value lies for each of the estimates presented.

Rows and columns may not sum to totals due to rounding.

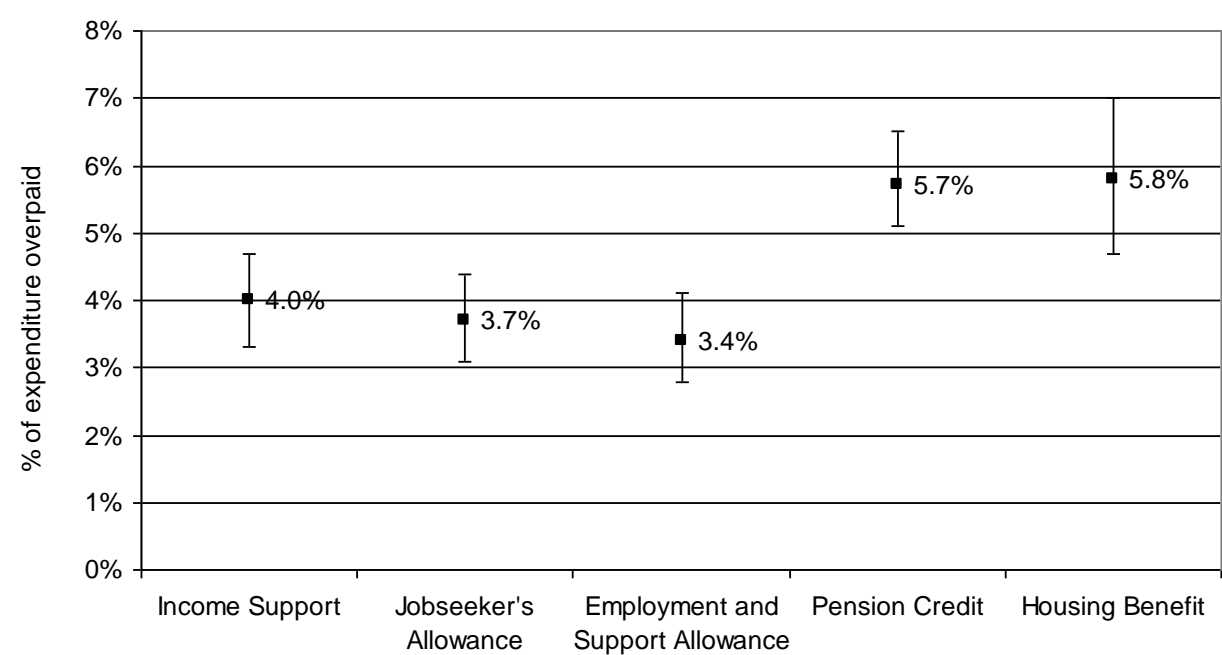
4 Fraud and error in the continuously measured benefits: 2013/14 preliminary estimates

4.1 This section gives estimates for those benefits for which fraud, claimant error and official error have been continuously measured, namely: Income Support, Jobseeker’s Allowance, Employment and Support Allowance, Pension Credit and Housing Benefit.

Overpayments

4.2 Figure 4.1 shows estimates of the overpayments for those benefits which are continuously measured. Estimated 95% confidence intervals are also illustrated by the lines.

Figure 4.1: Estimated expenditure overpaid for each continuously measured benefit: 2013/14 preliminary estimates



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4.3 Table 4.1 shows the estimated overpayments broken down by fraud, claimant error and official error. The figures in brackets show the 95% confidence intervals.

Table 4.1: Estimated overpayments for each continuously measured benefit: 2013/14 preliminary estimates

Benefit	Fraud			Claimant Error			Official Error			Total		
Income Support	2.1%	(1.6% 2.7%)		1.3%	(1.0% 1.7%)		0.5%	(0.3% 0.7%)		4.0%	(3.3% 4.7%)	
	£80m	(£60m £100m)		£50m	(£40m £60m)		£20m	(£10m £30m)		£150m	(£120m £170m)	
Jobseeker's Allowance	2.6%	(2.1% 3.2%)		0.3%	(0.1% 0.5%)		0.8%	(0.6% 1.0%)		3.7%	(3.1% 4.4%)	
	£120m	(£90m £140m)		£10m	(£10m £20m)		£30m	(£20m £50m)		£160m	(£140m £190m)	
Employment and Support Allowance	1.6%	(1.1% 2.3%)		0.8%	(0.6% 1.0%)		1.0%	(0.7% 1.2%)		3.4%	(2.8% 4.1%)	
	£170m	(£120m £240m)		£90m	(£60m £110m)		£100m	(£80m £130m)		£360m	(£290m £430m)	
Pension Credit	1.9%	(1.4% 2.4%)		2.1%	(1.7% 2.5%)		1.8%	(1.5% 2.1%)		5.7%	(5.1% 6.5%)	
	£140m	(£100m £170m)		£150m	(£120m £180m)		£130m	(£110m £150m)		£410m	(£360m £470m)	
Housing Benefit	1.4%	(0.8% 2.1%)		3.8%	(2.8% 4.6%)		0.6%	(0.3% 1.1%)		5.8%	(4.7% 7.0%)	
	£340m	(£200m £500m)		£900m	(£670m £1100m)		£150m	(£70m £270m)		£1,380m	(£1,130m £1,670m)	

Notes to table:

Monetary values refer to an estimate of the amount of benefit overpaid during the time period.

Percentage figures refer to an estimate of the percentage of monetary amount of benefit overpaid during the time period.

95% confidence intervals are indicated by the figures within brackets. These indicate the range within which we can be 95% sure that the true value lies for each of the estimates presented.

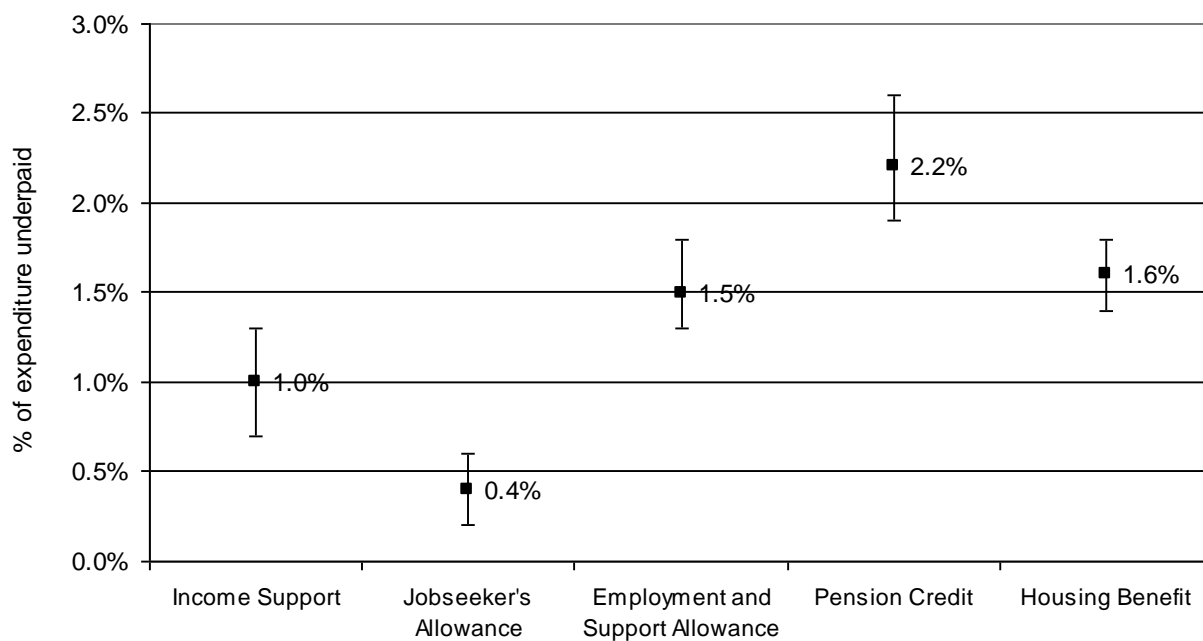
Rows may not sum to totals due to rounding.

Refer to section 6 and Annex 3 for a more detailed assessment of the different reason codes for fraud, claimant error and official error overpayments.

Underpayments

4.4 Figure 4.2 shows estimates of the underpayments for those benefits which are continuously measured. Estimated 95% confidence intervals are also illustrated by the lines.

Figure 4.2: Estimated expenditure underpaid for each continuously measured benefit: 2013/14 preliminary estimates



Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

4.5 Table 4.2 shows the estimated underpayments broken down by fraud, claimant error and official error. The figures in brackets show the 95% confidence intervals.

Table 4.2: Estimated underpayments for each continuously measured benefit: 2013/14 preliminary estimates

Benefit	Fraud			Claimant Error			Official Error			Total		
Income Support	0.1%	(0.0% 0.3%)		0.5%	(0.3% 0.7%)		0.3%	(0.2% 0.5%)		1.0%	(0.7% 1.3%)	
	£0m	(£0m £10m)		£20m	(£10m £30m)		£10m	(£10m £20m)		£40m	(£30m £50m)	
Jobseeker's Allowance	0.0%	(0.0% 0.0%)		0.1%	(0.1% 0.2%)		0.3%	(0.1% 0.5%)		0.4%	(0.2% 0.6%)	
	£0m	(£0m £0m)		£0m	(£0m £10m)		£10m	(£0m £20m)		£20m	(£10m £30m)	
Employment and Support Allowance	0.0%	(0.0% 0.0%)		0.3%	(0.2% 0.4%)		1.3%	(1.1% 1.5%)		1.5%	(1.3% 1.8%)	
	£0m	(£0m £0m)		£30m	(£20m £40m)		£130m	(£110m £160m)		£160m	(£140m £190m)	
Pension Credit	0.0%	(0.0% 0.0%)		1.0%	(0.8% 1.3%)		1.2%	(1.0% 1.5%)		2.2%	(1.9% 2.6%)	
	£0m	(£0m £0m)		£70m	(£50m £90m)		£90m	(£70m £110m)		£160m	(£130m £190m)	
Housing Benefit	0.0%	(0.0% 0.0%)		1.2%	(1.0% 1.4%)		0.3%	(0.3% 0.4%)		1.6%	(1.4% 1.8%)	
	£0m	(£0m £10m)		£290m	(£240m £350m)		£80m	(£60m £110m)		£370m	(£320m £430m)	

Notes to table:

Monetary values refer to an estimate of the amount of benefit underpaid during the time period.

Percentage figures refer to an estimate of the percentage of monetary amount of benefit underpaid during the time period.

95% confidence intervals are indicated by the figures within brackets. These indicate the range within which we can be 95% sure that the true value lies for each of the estimates presented.

Rows may not sum to totals due to rounding.

Refer to section 6 and Annex 3 for a more detailed assessment of the different reason codes for fraud, claimant error and official error underpayments.

5 Fraud and error in the continuously measured benefits over time

- 5.1 This section presents estimates of fraud and error overpayments and underpayments over time for the continuously measured benefits: Income Support, Jobseeker's Allowance, Employment and Support Allowance, Pension Credit and Housing Benefit.
- 5.2 Improvements to the methodology used to produce the estimates were introduced in 2005/06 for Income Support, Jobseeker's Allowance and Pension Credit. Within this section the graphs presented show the time series for each benefit where estimates have been produced using a consistent methodology. Tables have been provided which show the time series since 2005/06 for Income Support, Jobseeker's Allowance, Pension Credit and Housing Benefit overpayments and underpayments.
- 5.3 Employment and Support Allowance underwent full measurement from October 2012 and the results from a full year of visits is presented in the 2013/14 preliminary estimates.

Explaining changes in the continuously measured benefit estimates since 2005/06

- 5.4 None of the changes over time for Income Support, Jobseeker's Allowance, Pension Credit and Housing Benefit are statistically significant at a 95% level of confidence, unless specifically stated within the chart and table commentary below. This suggests that any changes since 2005/06 are more than likely to be due to sampling variation. These estimates are stable over time and little change occurs year on year.
- 5.5 However, as well as sampling variation, there are many factors that may also impact on the reported levels of fraud and error and the time series presented. This section lists some of the more important events, such as departmental initiatives to combat fraud and error, important changes to the benefit regulations, the economic outlook and some benefit-specific issues. The list is not exhaustive, but provides useful information for the user on the main changes that could have had an impact on the measurement of fraud and error. It is not possible to disentangle all of these possible diverse effects and produce estimates of their individual impact on the reported levels of fraud and error.

Departmental initiatives to reduce fraud and error since 2005/06

5.6 The Departmental initiatives below may have led to changes in fraud and error since 2005/06, and are presented in date order:

- Introduction of Customer Compliance teams in 2006 focusing on the examination of cases identified by data matching as having potential discrepancies and the introduction of a comprehensive error reduction strategy in January 2007;
- From 2002/03 until end of 2006/07, DWP ran the Security Against Fraud and Error (the SAFE scheme). This provided financial rewards to Local Authorities (LAs) for finding overpayments and for sanctioning and prosecuting fraudsters. The SAFE scheme was abolished after 2006/07;
- In 2006/07, DWP re-launched the targeting fraud campaign with the aim of increasing awareness of fraud within the department resulting in more cases being considered fraudulent when incorrectness was identified;
- In April 2007 DWP introduced a new performance measure which changed the incentive to Local Authorities (LAs) to reduce claimant error by encouraging them to identify changes in claimant circumstances leading to changes in benefit entitlement. However, new government-wide guidelines for reducing the burden on LAs, introduced in 2008/09, have reduced the effectiveness of the incentive in subsequent years;
- The drop in official error on Housing Benefit from 2006/07 to 2008/09 could be due to fewer overpayments from passporting errors and from non-residency. This is probably a consequence of DWP supplying better information to Local Authorities with respect to “passported” claimants who are no longer getting the passporting benefit;
- Another possible influence on the Housing Benefit official error levels, over the past few years in particular, may be due to the subsidy rules for official error. DWP give LAs reduced subsidy for any HB/CTB that they pay out in error (i.e. for detected overpayments) and the amount of subsidy each LA receives for official error overpayments depends on their overall level of official error. Although these subsidy incentives have been in place for many years, over the past few years LAs have increased their efforts at maximising the amount of subsidy they receive;
- Error Reduction Teams operated between 2009 and 2011 to help drive down official error based on the National Statistics evidence. The targeted checking regime focused on the top causes of official error;
- Introduction of staff training and evaluation packages in 2009 to provide improved guidance for operational staff in managing their caseload;
- Since April 2009 the Customer Information System (CIS) has been available to Local Authorities. This has allowed them to access the latest DWP information on individual Housing Benefit claimants and their claims. This should tend to reduce fraud and error;
- In 2010 specific focused checks were introduced at the start of a benefit claim to address known areas of incorrectness. These initiatives may have contributed to a reduction in the number of incorrect claims;

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- In April 2010, Pension Credit Case Cleanse 1 was introduced. This aims to reduce error within the Pension Credit caseload through a targeted intervention approach to error reduction;
- In October 2010 Pension Centres were given access to HMRC data to mitigate against non-state pension errors and in October 2012 the Accuracy Support Team began performing a monthly validation on all new claims and reviews to ensure this information is being used;
- Quality Error Reduction Checks (QERC) were introduced in October 2010 to focus Jobcentre staff on the Conditionality and Labour Market aspects of claiming JSA. Staff were initially managed within the groups, but in April 2011 were brigaded under a national team and movements were made in September 2011 to align to remote group checking to enhance the independent element and effectiveness of the activity. Changes made since then have resulted in a more focused check with performance measured elements gaining a higher profile within management and with their staff thus resulting in a greater understanding of, and compliance with, the Labour Market activity requirements;
- In November 2010 an Income Support case cleanse exercise was launched. Regionally based teams contact claimants to review the circumstances of their claim. The primary focus is claimant error, with the potential to pick up official error and stop unreported changes from converting into fraud. Calls are targeted at high-risk claims, but over time all cases will be cleansed. Regionally located teams have now been replaced by three dedicated sites and their remit extended to include Jobseeker's Allowance;
- In April 2011 Pension Credit Case Cleanse 2 was introduced. This aims to concentrate on the most costly mistakes relating to Non-State Pensions, i.e. other Benefits, Capital and Extra Amount for Severe Disability;
- Automated Transfers to Local Authority Systems (ATLAS) was introduced for Tax Credit notifications in July 2011 and expanded out to include DWP benefit notifications in November 2011. ATLAS provides automatic downloads of award data for DWP benefits and HMRC Tax Credits to Local Authorities' systems, where there is a new award or change of award and the DWP/Tax Credit claimant is in receipt of Housing Benefit and /or Council Tax Benefit. This should decrease claimant errors on Housing Benefit, however, may also potentially lead to an increase in official error;
- Crimestoppers campaign in December 2011 for three months, targeting Leeds, Manchester and Glasgow. Activities included articles in the press, as well as posters, leaflets, website banners and social media sites. In addition to this, Crimestoppers used their contacts within the community to encourage those who knew of individuals committing benefit fraud to report them via the Crimestoppers free phone telephone number;
- The Official Error Prevention Team was introduced in December 2011 to help drive down official error based upon the National Statistics evidence and other internal checking evidence. The Official Error Prevention Team brings together cross-DWP internal checking teams, including the newly formed National Checking Team. The team undertakes root cause analysis of errors and provides intelligence to assist in

targeting the top causes. They were renamed the Quality and Failure Demand Business Partner Team to better reflect their responsibilities for quantifying the additional costs of official error and re-work for example;

- Single Fraud Investigation Service Pilots were introduced during 2012 including Mobile Regional Taskforces focussing on cases with a high risk of fraud. Increased Fraud Investigation activity in these areas heightened awareness both within the Department and with the public;
- Launch of a Continuous Professional Development Programme for all Fraud Investigation Service staff in April 2012, providing assurance that relevant skills are up to date;
- Current and future initiatives (that could affect trends in the fraud and error estimates) are detailed in the Fraud and Error Strategy published in October 2010, which can be accessed here: <https://www.gov.uk/government/publications/tackling-fraud-and-error-in-the-benefit-and-tax-credits-systems>
- A Strategy refresh (see pages 21-27) was then published by the Cabinet Office in February 2012 and is accessible at: <https://www.gov.uk/government/publications/tackling-fraud-and-error-in-government-a-report-of-the-fraud-error-and-debt-taskforce>

Changes to benefit rules since 2005/06

5.7 The changes to benefit rules below may have led to changes in fraud and error since 2005/06, and are presented in date order:

- The Minimum Income Guarantee (MIG) was replaced by Pension Credit in October 2003 MIG had a tight gateway at the start of the claim with extensive verification requirements. As an important target was to increase the take-up of Pension Credit, some procedures around verification were relaxed to actively encourage pensioners to claim the benefit. This may have led to an increase in fraud and error levels.
- Equalisation of State Pension Age Pensioners are only required to tell either the DWP or the LA about a change in circumstances (unlike working age claimants who must tell both organisations). This regulation came into effect from 2006. Cases that would have been of pension age in previous years will now be working age and required to inform both DWP and the administering LA. This may slightly increase levels of claimant error, with claimants not always informing both DWP and the LA.
- Benefit Simplification Measures Introduced in October 2007 for treatment of final earnings on new claims for working age income-related benefits and JSA(C) to align with pension age income-related benefits.
- Pension Credit Run On From 2008/09 low-risk Pension Credit claimants had their awards extended without any intervention. The Fraud and Error statistics show that a certain amount of error was present in this group of cases.
- Migration from Income Support to Employment and Support Allowance (ESA) ESA replaced Incapacity Benefit and Income Support paid on the grounds of sickness and disability for new claims from 27th October 2008. This has meant that the short-term sick claimants now flow onto ESA and is resulting in a slowly declining group

of long-term inactive claimants on Income Support. Some claimants will be moved to JSA or off benefit completely where their condition is found not to satisfy ESA conditionality.

- Migration of lone parents from Income Support to JSA via Lone Parent Obligations From 24th November 2008 Lone Parents (LPs) with a youngest child aged 12 or over were no longer able to make a new or repeat claim for Income Support (IS) solely on the basis of their parental status. Existing IS LPs with a youngest child aged 12 or over had their eligibility removed over a period of time commencing 2nd March 2009. From October 2009 this policy was extended to LPs with a youngest child aged 10 or 11 and from October 2010 the policy was extended to LPs with a youngest child aged 7 or over. The Welfare Reform Act 2012 introduced further changes and from 21st May 2012 lone parents will only be eligible to claim Income Support until their youngest child is five years old. This may lead to a reduction in the number of Living Together errors recorded in Income Support, but is likely to increase the numbers recorded in Jobseeker's Allowance and Employment and Support Allowance.
- Housing Benefit Regulation 104A This regulation was introduced on 1st April 2010. This allows a Local Authority, when calculating an overpayment, to offset the HB entitlement at the new address against the overpayment from the previous property. This is expected to reduce overpayments.
- Maintenance Disregard From April 2010 maintenance paid by absent parents to claimants with children was disregarded from means-tested benefits.
- Local Housing Allowance (LHA) Caps For Housing Benefit, the Local Housing Allowance new maximum rate caps were introduced on 1st April 2011. We would expect this to lead to LHA cases being re-visited as claimants adapt to the new rules.
- Electronic signing pathfinders As part of the Labour Market Modernisation Program a pilot began to introduce a digitalised system into Jobcentres, mainly for use by claimants at their Fortnightly Jobsearch Review (FJR). It provides a solution to capture a claimant's signature electronically, providing an unalterable, legally-binding link between the claimant and the electronic copy of a signed form.
- Local Housing Allowance uprating From January 2013, Local Housing Allowance anniversary dates were abolished in favour of annual uprating in April 2013.
- Universal Credit started to be introduced in stages from April 2013. DWP plan to make Universal Credit available in each part of Great Britain during 2016. New claims to existing benefits, which Universal Credit is replacing, will then close down, with the vast majority of claimants moving onto Universal Credit during 2016 and 2017. Universal Credit is a new benefit that has started to replace six existing benefits with a single monthly payment into claimant's accounts. Universal Credit will help people to be better off in work, start a new job or work more hours. Universal Credit will eventually replace:
 - Income-based Jobseeker's Allowance
 - Income-related Employment and Support Allowance
 - Income Support
 - Working Tax Credit

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- Child Tax Credit
- Housing Benefit
- Personal Independence Payment started to replace Disability Living Allowance for people aged 16 to 64 from April 2013 and helps with some of the extra costs caused by long-term ill-health or a disability.
- Council Tax Benefit was abolished in April 2013 and replaced by a system of localised support. In England, the Department for Communities and Local Government is now responsible for statistics. The Scottish and Welsh Governments have similar responsibility.
- Benefit Cap In April 2013 DWP began a pilot of the Benefit Cap, which limits the total amount of benefit that most people aged 16 to 64 can get. From July 2013 this was rolled out nationally. The cap applies to the total amount that the people in the household get from the following benefits:
 - Bereavement Allowance
 - Carer's Allowance
 - Child Benefit
 - Child Tax Credit
 - Employment and Support Allowance (unless you get the support component)
 - Guardian's Allowance
 - Housing Benefit
 - Incapacity Benefit
 - Income Support
 - Jobseeker's Allowance
 - Maternity Allowance
 - Severe Disablement Allowance
 - Widowed Parent's Allowance (or Widowed Mother's Allowance or Widow's Pension you started getting before 9 April 2001)

The level of the cap is:

- £500 a week for couples (with or without children living with them)
- £500 a week for single parents whose children live with them
- £350 a week for single adults who don't have children, or whose children don't live with them
- Removal of the Spare Room Subsidy. Since April 2013 the spare room subsidy was removed in Housing Benefit for working age people renting from a local authority, a registered housing association or other registered social landlord. The new rules will restrict the size of accommodation you can receive Housing Benefit for, based on the number of people in the household.

Measurement review issues and methodology changes

- 5.8 The National Statistics Review Officers can have difficulty gaining access to the appropriate evidence that they need to conduct their reviews. This can be due to:
- IT systems that do not allow evidence to be readily accessed;
 - Process changes that mean that the same level of evidence is not available for checking;
 - Storage of papers off-site leading to retrieval issues and cases not being completed;
- 5.9 Particular examples worth noting are;
- Changes made to the Labour Market System (LMS) within Jobcentre Plus in 2008 led to difficulties for Review Officers when viewing Jobseeker's Agreements which in turn led to an increase in the recording of Labour Market Issues official error. Changes were introduced into the LMS in May 2011 that gave Review Officers more access to view Jobseeker's Agreements, leading to fewer whole award official errors being recorded, thus reducing the rate and monetary value of overpayments for Jobseeker's Allowance in 2011/12 compared with 2010/11.
 - Changes were also made to the actively seeking employment recording process, following LEAN initiatives within Jobcentre Plus, so that only one overall element of the job search steps had to be recorded on LMS, rather than three individual elements. In 2010/11 this change led to an increase in Labour Market control activity official errors being recorded by measurement Review Officers who required evidence for all three steps. However, in December 2010, Performance Measurement agreed to change their methodology to accept evidence based on only one step being recorded and satisfied, thus reducing the rate and monetary value of Jobseeker's Allowance official error overpayments being recorded in 2011/12.
- 5.10 From October 2008 the Pension Credit assessed income period (AIP) became due for review by operational staff, but many of these were not reviewed. This could have led to some increases in all categories of error, especially official error. It has proved to be increasingly difficult for the Review Officers to obtain evidence from claimants to check that their Pension Credit awards have been correctly calculated after the expiry of their AIP.
- 5.11 In the period April 2012 – September 2012 several measurement review methodology changes were introduced which could lead to minimal changes in MVFE:
- Housing Benefit:
- The recording of Tax Credit one-off payment errors which may reduce overpayment.
 - Categorising certain self-employed cases as claimant error which were previously recorded as official error.

Housing Benefit and Pension Credit:

- Clarification that certain errors identified as commencing in the review week, but taking effect after the review week are not to be recorded may reduce claimant error and fraud.

State Pension:

- The increased risk of official error on new claims due to restricted checks of National Insurance Contribution accounts.

5.12 From May 2012 the Performance Measurement Team have changed the classification of some Housing Benefit cases with self-employed earnings which were previously recorded as official error. The following cases are now being classed as claimant error:

- the claimant has ongoing self-employed earnings which are audited annually, but;
- the Local Authority have failed to control the case to review earnings within a calendar year, and;
- the claimant has failed to notify the Local Authority of any changes to their accounts.

The potential impact on the figures is that the Housing Benefit “Earnings/Employment” category may see a transfer of Official Error to Claimant Error.

Pension Credit specific issue

5.13 In April 2011, the uprating of certain elements of Pension Credit was incorrectly applied leading to around 70,000 claimants being underpaid, with a much smaller number of overpayments. So these will be present as official error underpayments within the preliminary 2011/12 Fraud and Error estimates. A correction exercise was undertaken in January 2012.

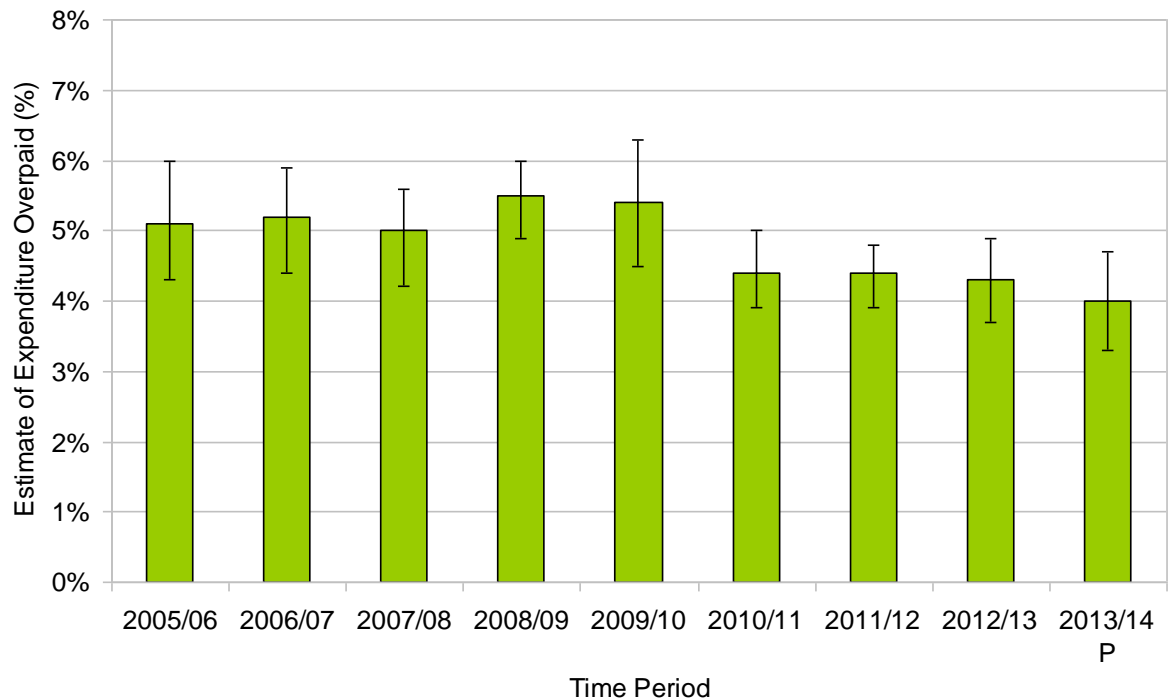
Changes to calculation methodology

5.14 To improve the quality and accuracy of the estimates or to correct for known quality issues the Fraud and Error estimates have been updated since the new baseline was introduced in 2005/06. A full list of these changes is shown in Annex 4 in this report. Where the alteration is estimated to result in a noticeable change, text and/or a table is normally inserted into the relevant publication to give more details on the level of change.

Estimates for Income Support overpayments over time

5.15 The estimated Income Support percentage of expenditure overpaid since 2005/06 is shown in Figure 5.1 below. Estimated 95% confidence intervals are also shown by the black lines, alongside the regular annual estimates.

Figure 5.1: Estimated IS total overpayments since 2005/06

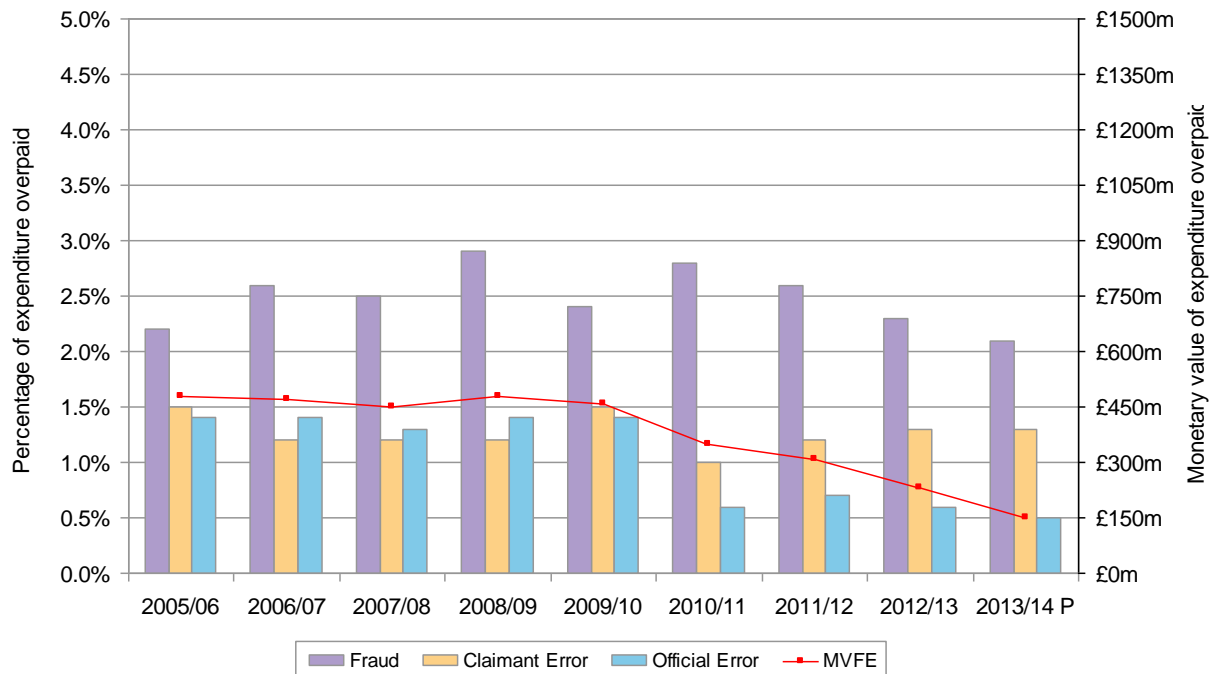


5.16 The estimated percentage of Income Support expenditure overpaid in 2005/06 totalled 5.1%. In 2008/09 this rose to a peak of 5.5%. For 2010/11, estimated overpayments of Income Support were 4.4% of total expenditure and remained at this percentage in the 2011/12 results. In the 2012/13 results the percentage decreased slightly to 4.3% and this continues in the preliminary 2013/14 estimates: the rate of overpayment is 4.0% of expenditure, which is the lowest recorded level.

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5.17 Figure 5.2, below, illustrates the estimated percentage of IS expenditure overpaid broken down by fraud, claimant error and official error along with the estimated monetary value of the overpayments.

Figure 5.2: Estimated IS overpayments due to fraud, claimant error and official error plus monetary value of overpayments since 2005/06



- 5.18 In 2005/06, 2.2% of Income Support expenditure was estimated to be overpaid due to fraud. By 2008/09 this had risen to a high of 2.9%, before falling back to 2.4% in 2009/10 and then increasing to 2.8% for 2010/11. In the 2011/12 results, 2.6% of Income Support expenditure was estimated to be overpaid due to fraud, it fell to 2.3% in 2012/13 and further to 2.1% in the preliminary 2013/14 estimates. Whilst this is the lowest recorded value, the fall since last year is not statistically significant.
- 5.19 Estimated overpayments of Income Support as a result of claimant error were 1.5% of expenditure for 2005/06. This dropped to 1.2% in 2006/07 to 2008/09, but then increased to 1.5% in 2009/10. In 2010/11 this fell to a low of 1.0%. Overpayments of Income Support due to claimant error were estimated to have increased to 1.3% in the 2012/13 results and remain there in 2013/14P.
- 5.20 In 2005/06, an estimated 1.4% of Income Support expenditure was overpaid due to official error. This fell to 1.3% in 2007/08 before returning to 1.4% in 2008/09 and 2009/10. After dropping to 0.6% in 2010/11, estimated official error overpayments rose to 0.7% of expenditure in 2011/12. The 2012/13 results saw it returning to 0.6% of expenditure. In 2013/14 preliminary estimates it is now at an all-time low of 0.5% of expenditure.

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5.21 Table 5.1 shows the estimates for IS overpayments due to fraud and error since 2005/06.

Table 5.1: Estimated IS overpayments since 2005/06

Year	Fraud		Claimant Error		Official Error		Fraud and Error					
2005/06	2.2%	£200m	1.5%	£140m	1.4%	£140m	5.1%	(4.3%	6.0%)	£480m	(£400m	£560m)
2006/07	2.6%	£240m	1.2%	£110m	1.4%	£130m	5.2%	(4.4%	6.0%)	£470m	(£400m	£540m)
2007/08	2.5%	£220m	1.2%	£110m	1.3%	£120m	5.0%	(4.2%	5.6%)	£450m	(£380m	£500m)
2008/09	2.9%	£250m	1.2%	£110m	1.4%	£130m	5.5%	(4.9%	6.0%)	£480m	(£430m	£530m)
2009/10	2.4%	£210m	1.5%	£130m	1.4%	£120m	5.4%	(4.5%	6.3%)	£460m	(£380m	£530m)
2010/11	2.8%	£220m	1.0%	£80m	*0.6%	£50m	4.4%	(3.9%	5.0%)	£350m	(£310m	£390m)
2011/12	2.6%	£180m	1.2%	£80m	0.7%	£50m	4.4%	(3.9%	4.8%)	£310m	(£280m	£350m)
2012/13	2.3%	£130m	1.3%	£70m	0.6%	£40m	4.3%	(3.7%	4.9%)	£230m	(£200m	£270m)
2013/14P	2.1%	£80m	1.3%	£50m	0.5%	£20m	4.0%	(3.3%	4.7%)	£150m	(£120m	£170m)

Notes to table:

Percentage figures refer to an estimate of the percentage of benefit overpaid during the time period.

Monetary values refer to an estimate of the amount of benefit overpaid during the time period.

95% confidence intervals are indicated by the figures within brackets. These indicate the range within which we can be 95% sure that the true value lies for each of the estimates presented.

A “ * “ indicates a statistically significant change since the previous year at the 95% confidence level.

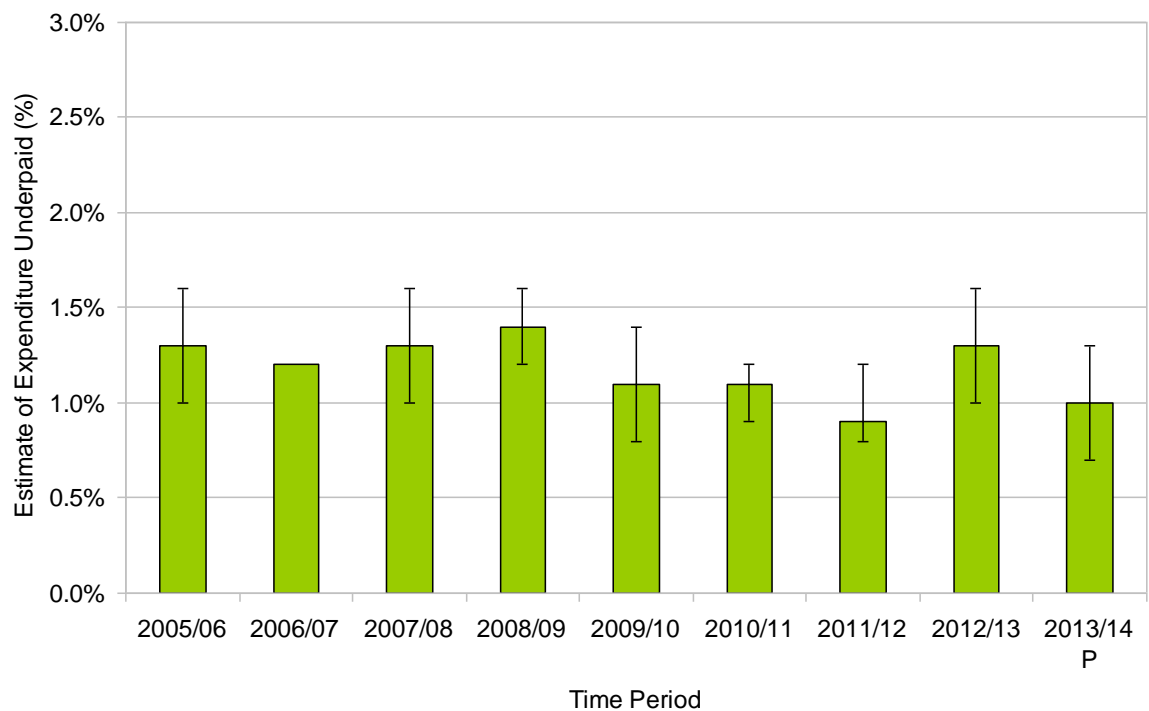
Where confidence intervals are not available a “:” is presented.

Rows may not sum to totals due to rounding.

Estimates for Income Support underpayments over time

5.22 The estimated Income Support percentage of expenditure underpaid since 2005/06 is shown in Figure 5.3 below. Estimated 95% confidence intervals are also shown by the black lines.

Figure 5.3: Estimated IS total underpayments since 2005/06

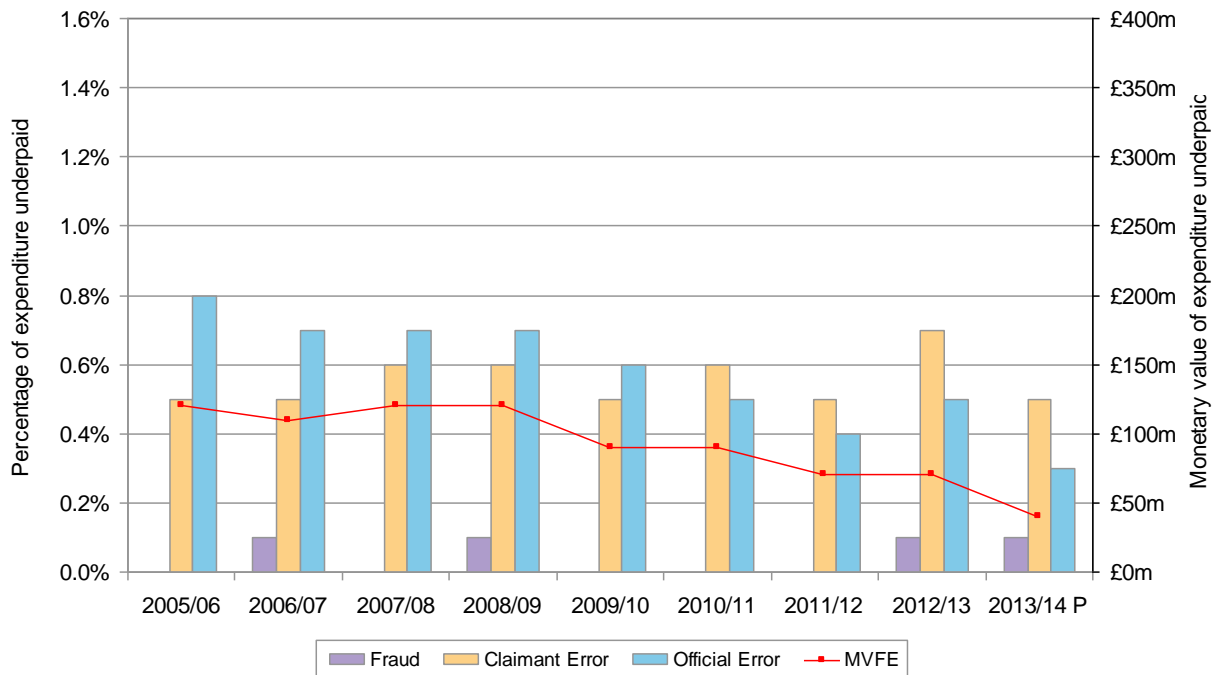


Note to Figure:

Underpayment confidence intervals are not available for 2006/07

- 5.23 The estimated percentage of Income Support expenditure underpaid in 2005/06 was 1.3%. By 2008/09 this had risen to 1.4% before decreasing to 1.1% in 2009/10 and 2010/11. In 2011/12 IS underpayments fell to 0.9% of expenditure, its lowest estimated level. In 2012/13 there was a statistically significant increase to 1.3% of expenditure. The 2013/14 preliminary estimate sees the level decrease to 1.0%.
- 5.24 Figure 5.4 shows the estimated percentage of Income Support expenditure underpaid broken down by fraud, claimant error and official error along with the estimated monetary value of the underpayments.
- 5.25 Underpayments due to fraud can occur on Income Support because the methodology takes into account the true financial impact of the fraud by recognising entitlement to an alternative benefit when the one in payment is being paid erroneously. However, they are extremely rare. More details on this methodology is available within the “Technical Appendix for Income Support, Jobseeker’s Allowance, Employment and Support Allowance and Pension Credit” appendix at: <https://www.gov.uk/government/publications/fraud-and-error-in-the-benefit-system-supporting-documents-for-statistical-reports>

Figure 5.4: Estimated IS underpayments due to fraud, claimant error and official error plus monetary value of underpayments since 2005/06



- 5.26 Estimated underpayments of Income Support as a result of claimant error were 0.5% of benefit expenditure in 2005/06 and 2006/07. This rose to 0.6% in 2007/08, dropped back to 0.5% in 2009/10 and then rose to 0.6% in 2010/11. In 2011/12 the estimated proportion of Income Support expenditure underpaid due to claimant error was 0.5%, went up to 0.7% in 2012/13 and returns to 0.5% in 2013/14 preliminary estimates.
- 5.27 In 2005/06 the underpayments level on Income Support due to official error was estimated to be 0.8% of expenditure. This dropped to 0.7% in the following year, decreasing to a low of 0.4% by the 2011/12 results. We see a slight increase to 0.5% in the 2012/13 results then a fall to 0.3% in 2013/14P, the lowest recorded value

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5.28 Table 5.2 shows the estimates for IS underpayments due to fraud and error since 2005/06.

Table 5.2: Estimated IS underpayments since 2005/06

Year	Fraud		Claimant Error		Official Error		Fraud and Error					
2005/06	0.0%	£0m	0.5%	£40m	0.8%	£80m	1.3%	(1.0%	1.6%)	£120m	(£90m	£150m)
2006/07	0.1%	£10m	0.5%	£40m	0.7%	£60m	1.2%	:	:	£110m	:	:
2007/08	0.0%	£0m	0.6%	£50m	0.7%	£60m	1.3%	(1.0%	1.6%)	£120m	(£90m	£150m)
2008/09	0.1%	£10m	0.6%	£50m	0.7%	£70m	1.4%	(1.2%	1.6%)	£120m	(£100m	£140m)
2009/10	0.0%	£0m	0.5%	£40m	0.6%	£50m	1.1%	(0.8%	1.4%)	£90m	(£60m	£120m)
2010/11	0.0%	£0m	0.6%	£40m	0.5%	£40m	1.1%	(0.9%	1.2%)	£90m	(£70m	£100m)
2011/12	0.0%	£0m	0.5%	£40m	0.4%	£30m	0.9%	(0.8%	1.2%)	£70m	(£60m	£90m)
2012/13	0.1%	£10m	0.7%	£40m	0.5%	£30m	*1.3%	(1.0%	1.6%)	£70m	(£60m	£90m)
2013/14P	0.1%	£0m	0.5%	£20m	0.3%	£10m	1.0%	(0.7%	1.3%)	£40m	(£30m	£50m)

Notes to table:

Percentage figures refer to an estimate of the percentage of benefit underpaid during the time period.

Monetary values refer to an estimate of the amount of benefit underpaid during the time period.

95% confidence intervals are indicated by the figures within brackets. These indicate the range within which we can be 95% sure that the true value lies for each of the estimates presented.

A “ * “ indicates a statistically significant change since the previous year at the 95% confidence level.

Where confidence intervals are not available a “:” is presented.

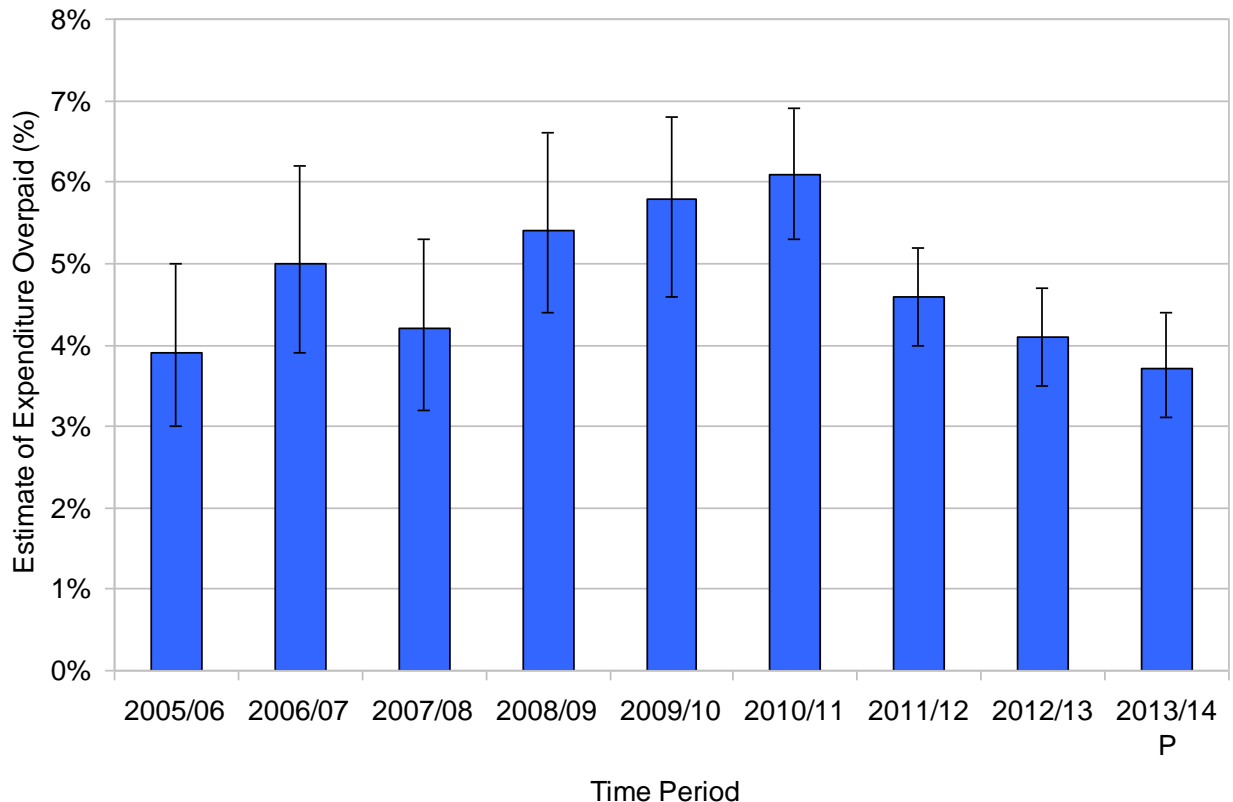
Rows may not sum to totals due to rounding.

Underpayments due to fraud can occur on IS, JSA, ESA and PC. The most common occurrence is fraud on an IS or PC claim, but the claimant is entitled to JSA instead. More details on this methodology is available within the “Technical Appendix for Income Support, Jobseeker’s Allowance, Employment and Support Allowance and Pension Credit” appendix at: <https://www.gov.uk/government/publications/fraud-and-error-in-the-benefit-system-supporting-documents-for-statistical-reports>

Estimates for Jobseeker's Allowance overpayments over time

5.29 The estimated Jobseeker's Allowance percentage of expenditure overpaid since 2005/06 is shown in Figure 5.5 below. Estimated 95% confidence intervals are also shown by the black lines, alongside the regular annual estimates.

Figure 5.5: Estimated JSA total overpayments since 2005/06

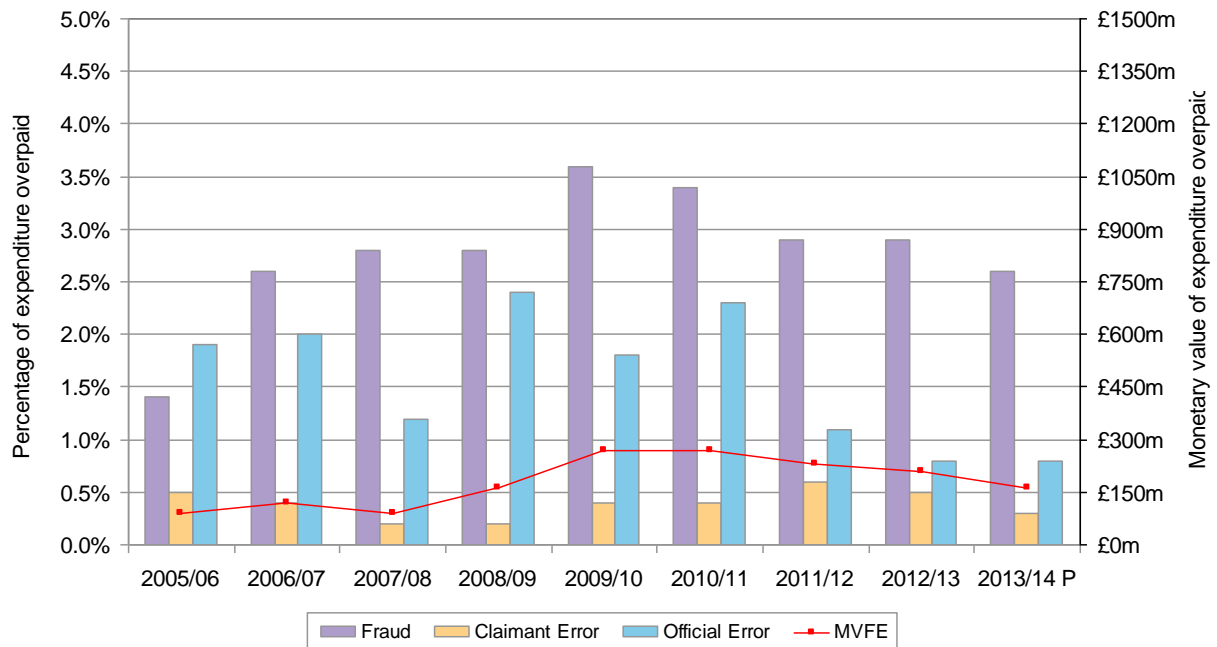


5.30 The estimated percentage of Jobseeker's Allowance expenditure overpaid in 2005/06 was 3.9%. By 2006/07 this had risen to 5.0% and by 2010/11 it had increased to 6.1%. However, the estimated overpayments of Jobseeker's Allowance had dropped back to 4.6% of expenditure in the 2011/12 results. The results continued to fall to 4.1% in 2012/13 and again to 3.7% in this preliminary 2013/14 report, the lowest reported rate.

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

5.31 Figure 5.6, below, illustrates the estimated percentage of JSA expenditure overpaid broken down by fraud, claimant error and official error along with the estimated monetary value of the overpayments.

Figure 5.6: Estimated JSA overpayments due to fraud, claimant error and official error plus monetary value of overpayments since 2005/06



5.32 In 2005/06, 1.4% of Jobseeker's Allowance expenditure was estimated to be overpaid due to fraud. In 2007/08 this was estimated to have doubled to 2.8%, and by 2009/10 climbed to a peak of 3.6%. Subsequently there was a fall to 2.9% of expenditure and this remained steady across 2011/12 and 2012/13. In the preliminary 2013/14 results we see another decrease, to 2.6%.

5.33 Estimated overpayments of Jobseeker's Allowance as a result of claimant error were 0.5% in 2005/06. This fell to a low of 0.2% in 2007/08 and 2008/09, then rose to 0.4% in 2009/10 and stayed at the same level in 2010/11. By 2011/12 overpayments of Jobseeker's Allowance as a result of claimant error had risen to 0.6%. In 2012/13 they fell to 0.5% and subsequently to 0.3% in the most recent results.

5.34 In 2005/06, 1.9% of Jobseeker's Allowance expenditure was estimated to have been overpaid due to official error. After falling to 1.2% in 2007/08, this doubled to a high of 2.4% in 2008/09, and then dropped to 1.8% in 2009/10, before increasing again to 2.3% in 2010/11. In the 2011/12 results overpayments of Jobseeker's Allowance as a result of official error saw a statistically significant fall to 1.1% of expenditure. The results for 2012/13 also showed a decrease to the lowest recorded level of 0.8%: this change was not statistically significant, but the level has remained at this low in 2013/14P.

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

5.35 Table 5.3 shows the estimates for JSA overpayments due to fraud and error since 2005/06.

Table 5.3: Estimated JSA overpayments since 2005/06

Year	Fraud		Claimant Error		Official Error		Fraud and Error					
2005/06	1.4%	£30m	0.5%	£10m	1.9%	£40m	3.9%	(3.0%	5.0%)	£90m	(£70m	£120m)
2006/07	2.6%	£60m	0.4%	£10m	2.0%	£50m	5.0%	(3.9%	6.3%)	£120m	(£90m	£150m)
2007/08	2.8%	£60m	0.2%	£10m	1.2%	£30m	4.2%	(3.2%	5.3%)	£90m	(£70m	£120m)
2008/09	2.8%	£80m	0.2%	£10m	*2.4%	£70m	5.4%	(4.4%	6.6%)	£160m	(£130m	£190m)
2009/10	3.6%	£170m	0.4%	£20m	1.8%	£80m	5.8%	(4.6%	6.8%)	£270m	(£220m	£320m)
2010/11	3.4%	£150m	0.4%	£20m	2.3%	£100m	6.1%	(5.3%	6.9%)	£270m	(£240m	£310m)
2011/12	2.9%	£150m	0.6%	£30m	*1.1%	£50m	*4.6%	(4.0%	5.2%)	£230m	(£200m	£260m)
2012/13	2.9%	£150m	0.5%	£30m	0.8%	£40m	4.1%	(3.5%	4.7%)	£210m	(£180m	£250m)
2013/14P	2.6%	£120m	0.3%	£10m	0.8%	£30m	3.7%	(3.1%	4.4%)	£160m	(£140m	£190m)

Notes to table:

Percentage figures refer to an estimate of the percentage of benefit overpaid during the time period.

Monetary values refer to an estimate of the amount of benefit overpaid during the time period.

95% confidence intervals are indicated by the figures within brackets. These indicate the range within which we can be 95% sure that the true value lies for each of the estimates presented.

A “ * “ indicates a statistically significant change since the previous year at the 95% confidence level.

Where confidence intervals are not available a “.” is presented.

Rows may not sum to totals due to rounding.

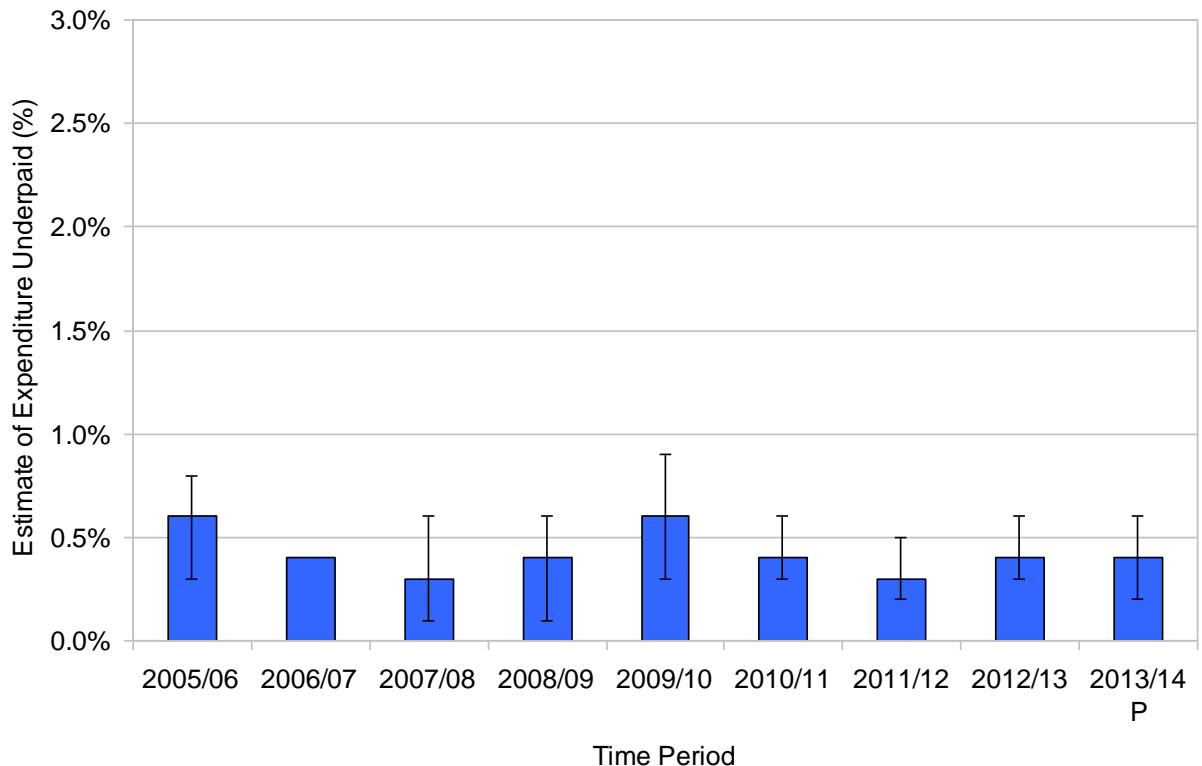
For the 2008/09 estimates, there were external factors that affected the data collection for JSA for a specific type of error that introduced a bias into the data collection process. An adjustment was implemented to deal with the issue based on existing methods where there is incomplete information and so there is not a discontinuity in the time series and comparisons can still be made.

It has been discovered that some errors cases within the Labour Market Issues category should have been classified as either correct or incomplete cases. These cases have been corrected or classified as incomplete in the 2009/10 and subsequent reports, but remain classified as errors up to the 2008/09 report. Due to this change, comparisons of Labour Market Issues between this and other reports should be treated with caution.

Estimates for Jobseeker's Allowance underpayments over time

5.36 The estimated Jobseeker's Allowance percentage of expenditure underpaid since 2005/06 is shown in Figure 5.7 below. Estimated 95% confidence intervals are also shown by the black lines.

Figure 5.7: Estimated JSA total underpayments since 2005/06



Note to Figure:

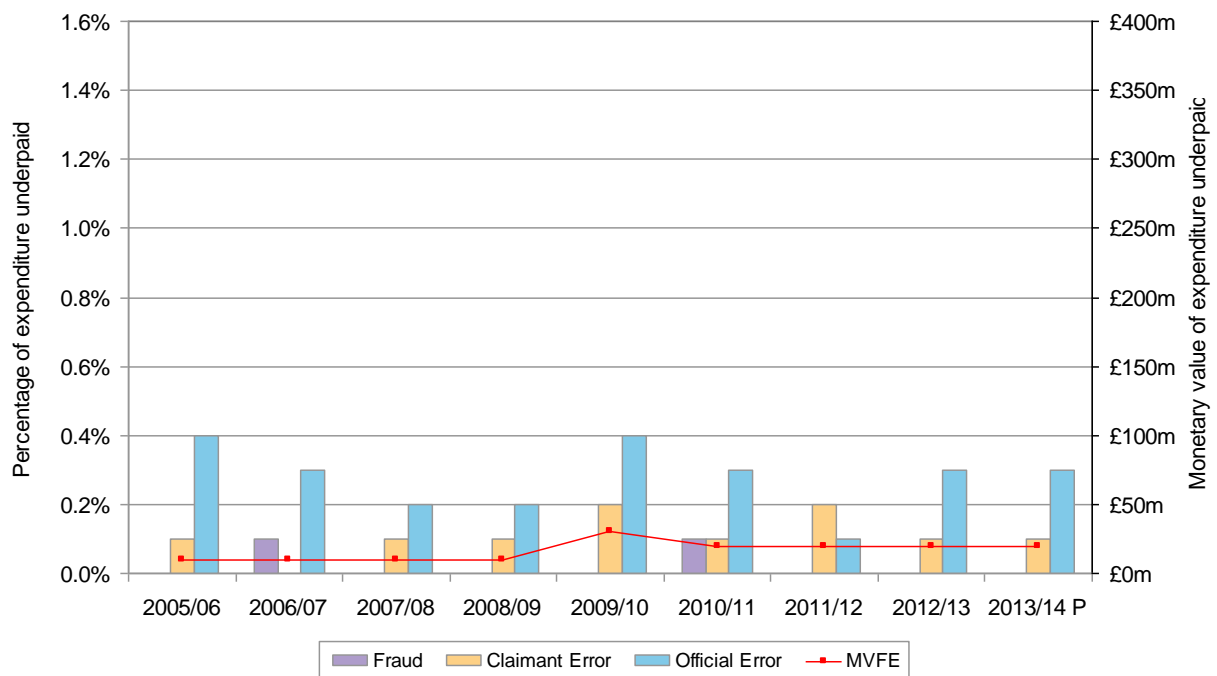
Underpayment confidence intervals are not available for 2006/07

5.37 The estimated percentage of Jobseeker's Allowance underpaid in 2005/06 was 0.6% and by 2007/08 this had declined to a low of 0.3%. It rose to 0.6% in 2009/10 before decreasing again to 0.4% by 2010/11. In 2011/12 it returned to its lowest level of 0.3%. In the 2012/13 and preliminary 2013/14 results it is at 0.4% of expenditure.

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

- 5.38 Figure 5.8 shows the estimated percentage of JSA expenditure underpaid broken down by fraud, claimant error and official error along with the estimated monetary value of the underpayments.
- 5.39 Underpayments due to fraud can occur on Jobseeker's Allowance because the methodology takes into account the true financial impact of the fraud by recognising entitlement to an alternative benefit when the one in payment is being paid erroneously. However, they are extremely rare. More details on this methodology is available within the "Technical Appendix for Income Support, Jobseeker's Allowance, Employment and Support Allowance and Pension Credit" appendix at: <https://www.gov.uk/government/publications/fraud-and-error-in-the-benefit-system-supporting-documents-for-statistical-reports>

Figure 5.8: Estimated JSA underpayments due to fraud, claimant error and official error plus monetary value of underpayments since 2005/06



- 5.40 Estimated underpayments of Jobseeker's Allowance as a result of claimant error were 0.1% of benefit expenditure in 2005/06. In 2006/07 the numbers were low enough to round to zero. For 2007/08, 2008/09 and 2010/11 underpayments resulting from claimant error were estimated as being 0.1% of Jobseeker's Allowance benefit expenditure, although for 2009/10 and again in 2011/12 it was at its highest level of 0.2%. It has returned to 0.1% in the 2012/13 results and remains there in 2013/14P.
- 5.41 In 2005/06 the level of underpayments of Jobseeker's Allowance due to official error was estimated to be 0.4% of expenditure. This dropped to 0.2% in both 2007/08 and 2008/09. After a rise in 2009/10 back to 0.4%, the level of underpayments of Jobseeker's Allowance due to official error has decreased to its all-time low of 0.1% in 2011/12. Official error has returned to 0.3% in the 2012/13 results and remains there in 2013/14P.

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

5.42 Table 5.4 shows the estimates for JSA underpayments due to fraud and error since 2005/06.

Table 5.4: Estimated JSA underpayments since 2005/06

Year	Fraud		Claimant Error		Official Error		Fraud and Error					
2005/06	0.0%	£0m	0.1%	£0m	0.4%	£10m	0.6%	(0.3%	0.8%)	£10m	(£10m	£20m)
2006/07	0.1%	£0m	0.0%	£0m	0.3%	£10m	0.4%	:	:	£10m	:	:
2007/08	0.0%	£0m	0.1%	£0m	0.2%	£0m	0.3%	(0.1%	0.6%)	£10m	(£0m	£10m)
2008/09	0.0%	£0m	0.1%	£0m	0.2%	£10m	0.4%	(0.1%	0.6%)	£10m	(£0m	£20m)
2009/10	0.0%	£0m	0.2%	£10m	0.4%	£20m	0.6%	(0.3%	0.9%)	£30m	(£20m	£40m)
2010/11	0.1%	£0m	0.1%	£0m	0.3%	£10m	0.4%	(0.3%	0.6%)	£20m	(£10m	£30m)
2011/12	0.0%	£0m	0.2%	£10m	0.1%	£10m	0.3%	(0.2%	0.5%)	£20m	(£10m	£20m)
2012/13	0.0%	£0m	0.1%	£10m	0.3%	£10m	0.4%	(0.3%	0.6%)	£20m	(£20m	£30m)
2013/4P	0.0%	£0m	0.1%	£0m	0.3%	£10m	0.4%	(0.2%	0.6%)	£20m	(£10m	£30m)

Notes to table:

Percentage figures refer to an estimate of the percentage of benefit underpaid during the time period.

Monetary values refer to an estimate of the amount of benefit underpaid during the time period.

95% confidence intervals are indicated by the figures within brackets. These indicate the range within which we can be 95% sure that the true value lies for each of the estimates presented.

A “ * “ indicates a statistically significant change since the previous year at the 95% confidence level.

Where confidence intervals are not available a “:” is presented.

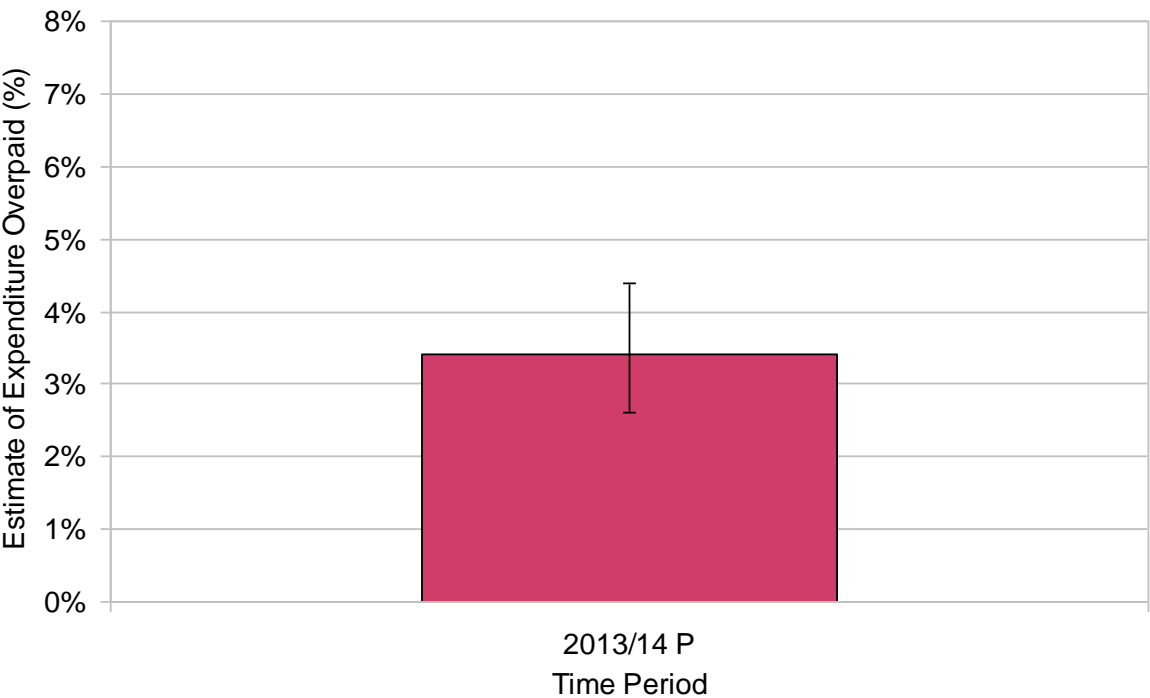
Rows may not sum to totals due to rounding.

Underpayments due to fraud can occur on IS, JSA, ESA and PC. The most common occurrence is fraud on an IS or PC claim, but the claimant is entitled to JSA instead. More details on this methodology is available within the “Technical Appendix for Income Support, Jobseeker’s Allowance, Employment and Support Allowance and Pension Credit” appendix at: <https://www.gov.uk/government/publications/fraud-and-error-in-the-benefit-system-supporting-documents-for-statistical-reports>

Estimates for Employment and Support Allowance overpayments over time

5.43 The estimated Employment and Support Allowance percentage of expenditure overpaid in 2013/14 (preliminary) is shown in Figure 5.9 below. Estimated 95% confidence intervals are also shown by the black lines, alongside the regular annual estimates.

Figure 5.9: Estimated ESA total overpayments in 2013/14P

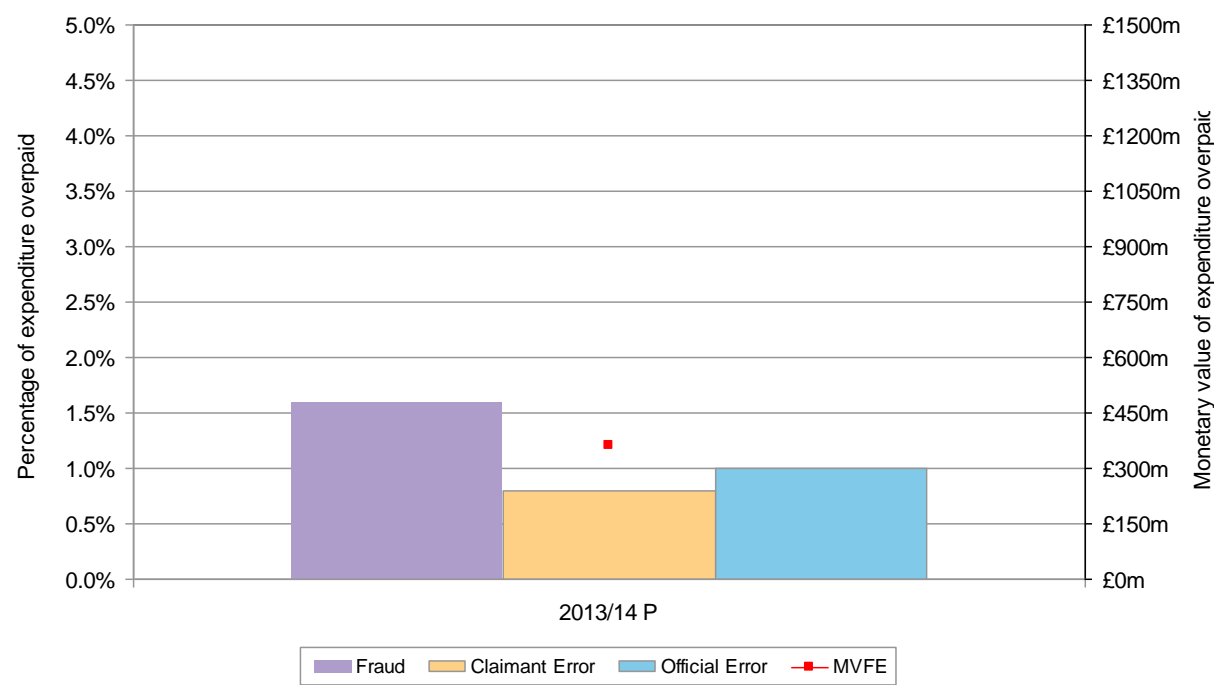


5.44 The estimated percentage of Employment and Support Allowance expenditure overpaid in 2013/14P totalled 3.4%.

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

5.45 Figure 5.10, below, illustrates the estimated percentage of ESA expenditure overpaid broken down by fraud, claimant error and official error along with the estimated monetary value of the overpayments.

Figure 5.10: Estimated ESA overpayments due to fraud, claimant error and official error plus monetary value of overpayments in 2013/14P



5.46 In 2013/14 preliminary estimates, 1.6% of Employment and Support Allowance expenditure was estimated to be overpaid due to fraud.

5.47 Estimated overpayments of Employment and Support Allowance as a result of claimant error were 0.8% of expenditure for 2013/14P.

5.48 In 2013/14 preliminaries, an estimated 1.0% of Employment and Support Allowance expenditure was overpaid due to official error.

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

5.49 Table 5.5 shows the estimates for ESA overpayments due to fraud and error since 2013/14 preliminary.

Table 5.5: Estimated ESA overpayments in 2013/14P

Year	Fraud		Claimant Error		Official Error		Fraud and Error					
2013/14P	1.6%	£170m	0.8%	£90m	1.0%	£100m	3.4%	(2.8%	4.1%)	£360m	(£290m	£430m)

Notes to table:

Percentage figures refer to an estimate of the percentage of benefit overpaid during the time period.

Monetary values refer to an estimate of the amount of benefit overpaid during the time period.

95% confidence intervals are indicated by the figures within brackets. These indicate the range within which we can be 95% sure that the true value lies for each of the estimates presented.

A “ * “ indicates a statistically significant change since the previous year at the 95% confidence level.

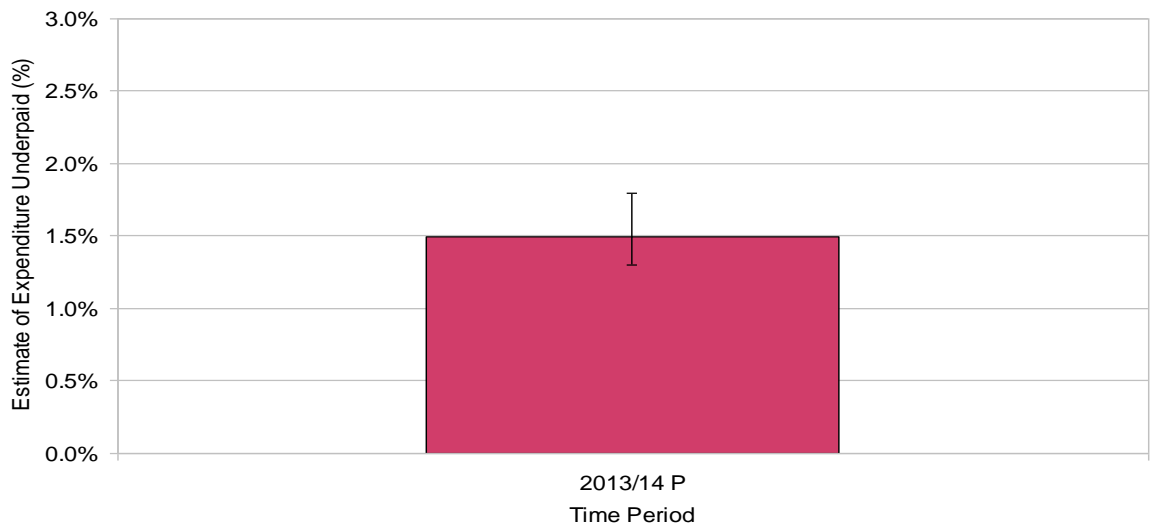
Where confidence intervals are not available a “.” is presented.

Rows may not sum to totals due to rounding.

Estimates for Employment and Support Allowance underpayments over time

5.50 The estimated Employment and Support Allowance percentage of expenditure underpaid in 2013/14 preliminary is shown in Figure 5.11 below. Estimated 95% confidence intervals are also shown by the black lines.

Figure 5.11: Estimated ESA total underpayments in 2013/14P



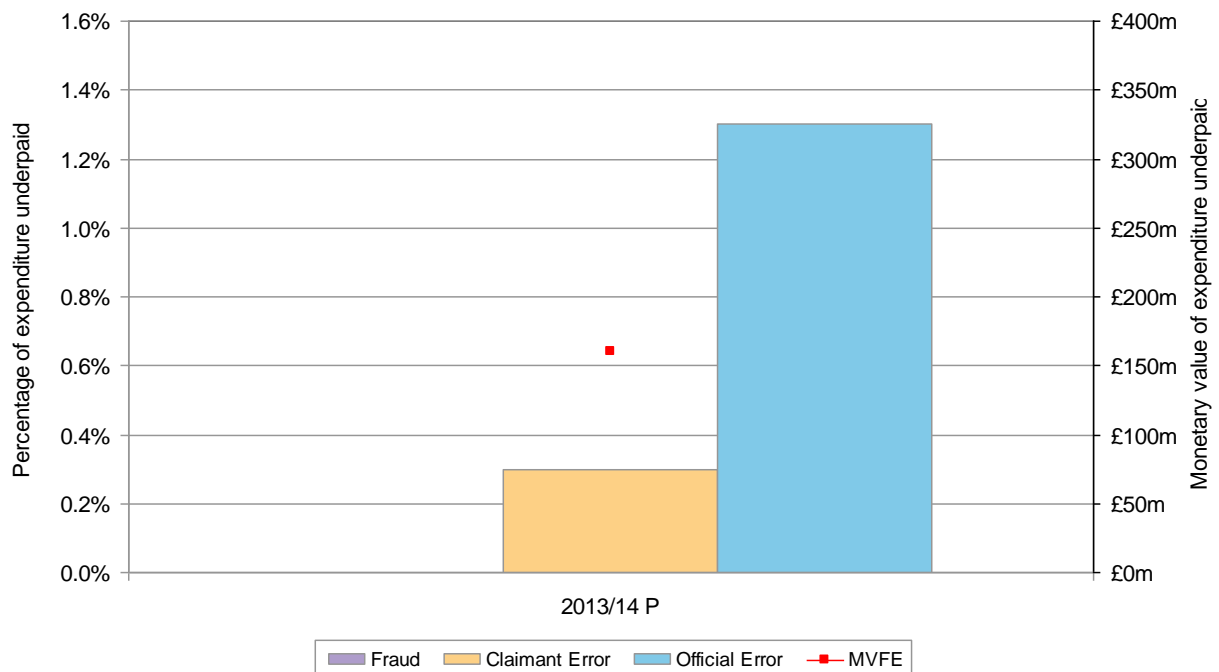
5.51 The estimated percentage of Employment and Support Allowance expenditure underpaid in 2013/14 preliminary was 1.5%.

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

5.52 Figure 5.12 shows the estimated percentage of Employment and Support Allowance expenditure underpaid broken down by fraud, claimant error and official error along with the estimated monetary value of the underpayments.

5.53 Underpayments due to fraud can occur on Employment and Support Allowance because the methodology takes into account the true financial impact of the fraud by recognising entitlement to an alternative benefit when the one in payment is being paid erroneously. However, they are extremely rare. More details on this methodology is available within the “Technical Appendix for Income Support, Jobseeker’s Allowance, Employment and Support Allowance and Pension Credit” appendix at: <https://www.gov.uk/government/publications/fraud-and-error-in-the-benefit-system-supporting-documents-for-statistical-reports>

Figure 5.12: Estimated ESA underpayments due to fraud, claimant error and official error plus monetary value of underpayments in 2013/14P



5.54 Estimated underpayments of Employment and Support Allowance as a result of claimant error were 0.3% of benefit expenditure in 2013/14 preliminary.

5.55 In 2013/14 preliminary the underpayments level on Employment and Support Allowance due to official error was estimated to be 1.3% of expenditure.

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

5.56 Table 5.6 shows the estimates for ESA underpayments due to fraud and error since 2005/06.

Table 5.6: Estimated ESA underpayments in 2013/14P

Year	Fraud		Claimant Error		Official Error		Fraud and Error					
2013/14P	0.0%	£0m	0.3%	£30m	1.3%	£130m	1.5%	(1.3%	1.8%)	£160m	(£140m	£190m)

Notes to table:

Percentage figures refer to an estimate of the percentage of benefit underpaid during the time period.

Monetary values refer to an estimate of the amount of benefit underpaid during the time period.

95% confidence intervals are indicated by the figures within brackets. These indicate the range within which we can be 95% sure that the true value lies for each of the estimates presented.

A “ * “ indicates a statistically significant change since the previous year at the 95% confidence level.

Where confidence intervals are not available a “.” is presented.

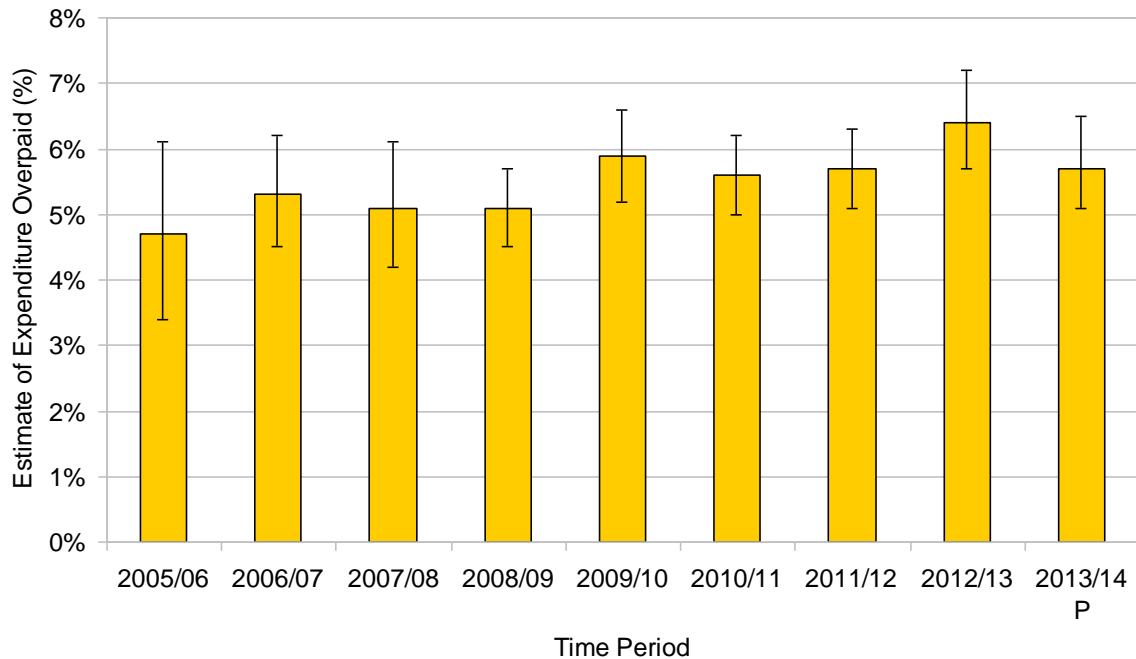
Rows may not sum to totals due to rounding.

Underpayments due to fraud can occur on IS, JSA, ESA and PC. The most common occurrence is fraud on an IS or PC claim, but the claimant is entitled to JSA instead. More details on this methodology is available within the “Technical Appendix for Income Support, Jobseeker’s Allowance, Employment and Support Allowance and Pension Credit” appendix at: <https://www.gov.uk/government/publications/fraud-and-error-in-the-benefit-system-supporting-documents-for-statistical-reports>

Estimates for Pension Credit overpayments over time

5.57 The estimated Pension Credit percentage of expenditure overpaid since 2005/06 is shown in Figure 5.13 below. Estimated 95% confidence intervals are also shown by the black lines.

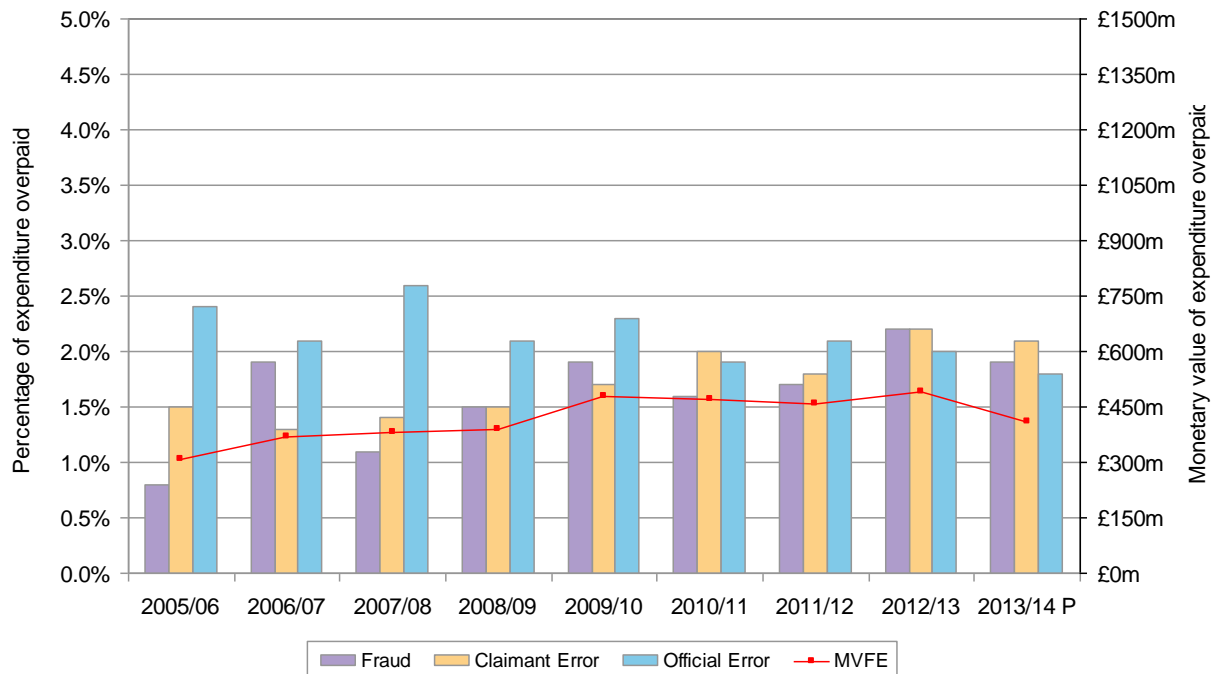
Figure 5.13: Estimated Pension Credit total overpayments since 2005/06



5.58 The estimated percentage of Pension Credit expenditure overpaid in 2005/06 was 4.7%. By 2006/07 this had risen to 5.3%, but then fell back to 5.1% in 2007/08. In 2009/10 the level had risen to 5.9% before falling to 5.6% of expenditure overpaid in 2010/11 and increasing to 5.7% in 2011/12. In the 2012/13 results it had increased to its highest level of 6.4%, but falls back to 5.7% in the preliminary 2013/14 estimates. This change is not statistically significant.

5.59 Figure 5.14 shows the estimated percentage of Pension Credit expenditure overpaid broken down by fraud, claimant error and official error along with the estimated monetary value of the overpayments.

Figure 5.14: Estimated PC overpayments due to fraud, claimant error and official error plus monetary value of overpayments since 2005/06



5.60 In 2005/06, 0.8% of Pension Credit expenditure was estimated to be overpaid due to fraud. In 2006/07 this had more than doubled to 1.9%, although this dropped back to 1.1% in 2007/08 before increasing back to 1.9% again in 2009/10. In 2011/12, the estimated level of overpayments due to fraud was 1.7%. In the 2012/13 report the overpayments rate reached a high of 2.2%. 2013/14 P sees the rate at 1.9%.

5.61 Estimated overpayments of Pension Credit as a result of claimant error were 1.5% of expenditure in 2005/06. This fell to a low of 1.3% in 2006/07. Estimated overpayments of Pension Credit due to claimant error as a percentage of expenditure then grew steadily to reach 2.0% in 2010/11, and dropped back slightly to 1.8% in 2011/12. It has increased to the highest observed value in the time series in the 2012/13 results: 2.2%. In 2013/14 preliminary estimates there has been a slight decrease to 2.1%.

5.62 In 2005/06, 2.4% of Pension Credit expenditure was estimated to have been overpaid due to official error. After falling to 2.1% in 2006/07, official error overpayments rose to a high of 2.6% in 2007/08. This fell back to 2.1% in 2008/09, and then grew to 2.3% in 2009/10. After dropping to 1.9% in 2010/11, official error rose to 2.1% in the 2011/12 results. In the 2012/13 results, overpayments due to official error fell slightly to 2.0% of expenditure. The trend continues in 2013/14 P with the lowest reported value of 1.8%.

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

5.63 Table 5.7 illustrates the estimates for Pension Credit overpayments due to fraud and error since 2005/06.

Table 5.7: Estimated Pension Credit overpayments since 2005/06

Year	Fraud		Claimant Error		Official Error		Fraud and Error					
2005/06	0.8%	£50m	1.5%	£100m	2.4%	£160m	4.7%	(3.4%	6.1%)	£310m	(£220m	£400m)
2006/07	*1.9%	£130m	1.3%	£90m	2.1%	£150m	5.3%	(4.5%	6.2%)	£370m	(£320m	£430m)
2007/08	1.1%	£80m	1.4%	£110m	2.6%	£200m	5.1%	(4.2%	6.1%)	£380m	(£310m	£450m)
2008/09	1.5%	£110m	1.5%	£120m	2.1%	£160m	5.1%	(4.5%	5.7%)	£390m	(£350m	£440m)
2009/10	1.9%	£150m	1.7%	£140m	2.3%	£190m	5.9%	(5.2%	6.6%)	£480m	(£430m	£540m)
2010/11	1.6%	£140m	2.0%	£170m	1.9%	£160m	5.6%	(5.0%	6.2%)	£470m	(£420m	£520m)
2011/12	1.7%	£140m	1.8%	£150m	2.1%	£170m	5.7%	(5.1%	6.3%)	£460m	(£410m	£520m)
2012/13	2.2%	£170m	2.2%	£170m	2.0%	£150m	6.4%	(5.7%	7.2%)	£490m	(£430m	£550m)
2013/14P	1.9%	£140m	2.1%	£150m	1.8%	£130m	5.7%	(5.1%	6.5%)	£410m	(£360m	£470m)

Notes to table:

Percentage figures refer to an estimate of the percentage of benefit overpaid during the time period.

Monetary values refer to an estimate of the amount of benefit overpaid during the time period.

95% confidence intervals are indicated by the figures within brackets. These indicate the range within which we can be 95% sure that the true value lies for each of the estimates presented.

A “ * “ indicates a statistically significant change since the previous year at the 95% confidence level.

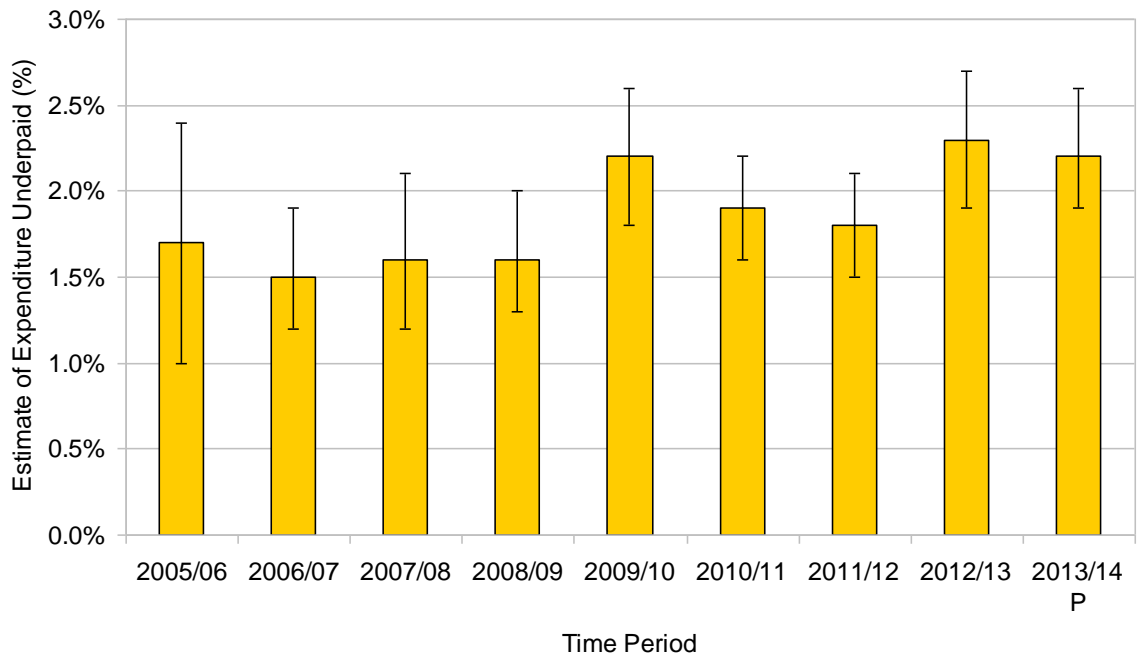
Where confidence intervals are not available a “.” is presented.

Rows may not sum to totals due to rounding.

Estimates for Pension Credit underpayments over time

5.64 The estimated Pension Credit percentage of expenditure underpaid since 2005/06 is shown in Figure 5.15 below. Estimated 95% confidence intervals are also shown by the black lines.

Figure 5.15: Estimated Pension Credit total underpayments since 2005/06



- 5.65 The estimated percentage of Pension Credit expenditure underpaid in 2005/06 was 1.7%, by 2006/07 this dropped to a low of 1.5%. Underpayments rose to 2.2% in 2009/10 before declining to 1.8% for 2011/12. They rose to the highest recorded level in the 2012/13 results, reaching 2.3% and this increase was statistically significant at the 95% level of confidence. In 2013/14 preliminary estimates, the rate has dropped slightly to 2.2%.
- 5.66 Figure 5.16 shows the estimated percentage of Pension Credit expenditure underpaid broken down by fraud, claimant error and official error along with the estimated monetary value of the underpayments.
- 5.67 Underpayments due to fraud can occur on Pension Credit because the methodology takes into account the true financial impact of the fraud by recognising entitlement to an alternative benefit when the one in payment is being paid erroneously. However, they are extremely rare. More details on this methodology is available within the “Technical Appendix for Income Support, Jobseeker’s Allowance, Employment and Support Allowance and Pension Credit” appendix at: <https://www.gov.uk/government/publications/fraud-and-error-in-the-benefit-system-supporting-documents-for-statistical-reports>

Figure 5.16: Estimated PC underpayments due to fraud, claimant error and official error plus monetary value of underpayments since 2005/06



- 5.68 Estimated underpayments of Pension Credit as a result of claimant error were 0.3% of benefit expenditure in 2005/06 and 2006/07. These estimated levels grew to reach 1.0% in 2009/10 and fell slightly to 0.9% of expenditure in the 2011/12 results. In the 2012/13 results this peaked at 1.2% and fell back to 1.0% in 2013/14P.
- 5.69 In 2005/06 the level of underpayments of Pension Credit due to official error was estimated to be 1.4% of expenditure, falling to 1.3% in 2006/07. This fluctuated around 1.1% and 1.2% until 2010/11. In 2011/12 underpayments of Pension Credit as a result of official error were at a low of 0.9%, but returned to 1.1% of expenditure in 2012/13. We see a slight increase in 2013/14P to 1.2%.

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

5.70 Table 5.8 shows the estimates for Pension Credit underpayments due to fraud and error since 2005/06.

Table 5.8: Estimated Pension Credit underpayments since 2005/06

Year	Fraud		Claimant Error		Official Error		Fraud and Error					
2005/06	0.0%	£0m	0.3%	£20m	1.4%	£90m	1.7%	(1.0%	2.4%)	£110m	(£70m	£150m)
2006/07	0.0%	£0m	0.3%	£20m	1.3%	£90m	1.5%	(1.2%	1.9%)	£110m	(£80m	£130m)
2007/08	0.0%	£0m	0.4%	£30m	1.2%	£90m	1.6%	(1.2%	2.1%)	£120m	(£90m	£150m)
2008/09	0.0%	£0m	0.5%	£40m	1.1%	£90m	1.6%	(1.3%	2.0%)	£130m	(£100m	£150m)
2009/10	0.0%	£0m	*1.0%	£80m	1.2%	£100m	2.2%	(1.8%	2.6%)	£180m	(£150m	£210m)
2010/11	0.0%	£0m	0.8%	£70m	1.1%	£90m	1.9%	(1.6%	2.2%)	£160m	(£130m	£190m)
2011/12	0.0%	£0m	0.9%	£70m	0.9%	£80m	1.8%	(1.5%	2.1%)	£150m	(£130m	£170m)
2012/13	0.0%	£0m	1.2%	£90m	1.1%	£90m	*2.3%	(1.9%	2.7%)	£180m	(£150m	£210m)
2013/14P	0.0%	£0m	1.0%	£70m	1.2%	£90m	2.2%	(1.9%	2.6%)	£160m	(£130m	£190m)

Notes to table:

Percentage figures refer to an estimate of the percentage of benefit underpaid during the time period.

Monetary values refer to an estimate of the amount of benefit underpaid during the time period.

95% confidence intervals are indicated by the figures within brackets. These indicate the range within which we can be 95% sure that the true value lies for each of the estimates presented.

A “ * “ indicates a statistically significant change since the previous year at the 95% confidence level.

Where confidence intervals are not available a “.” is presented.

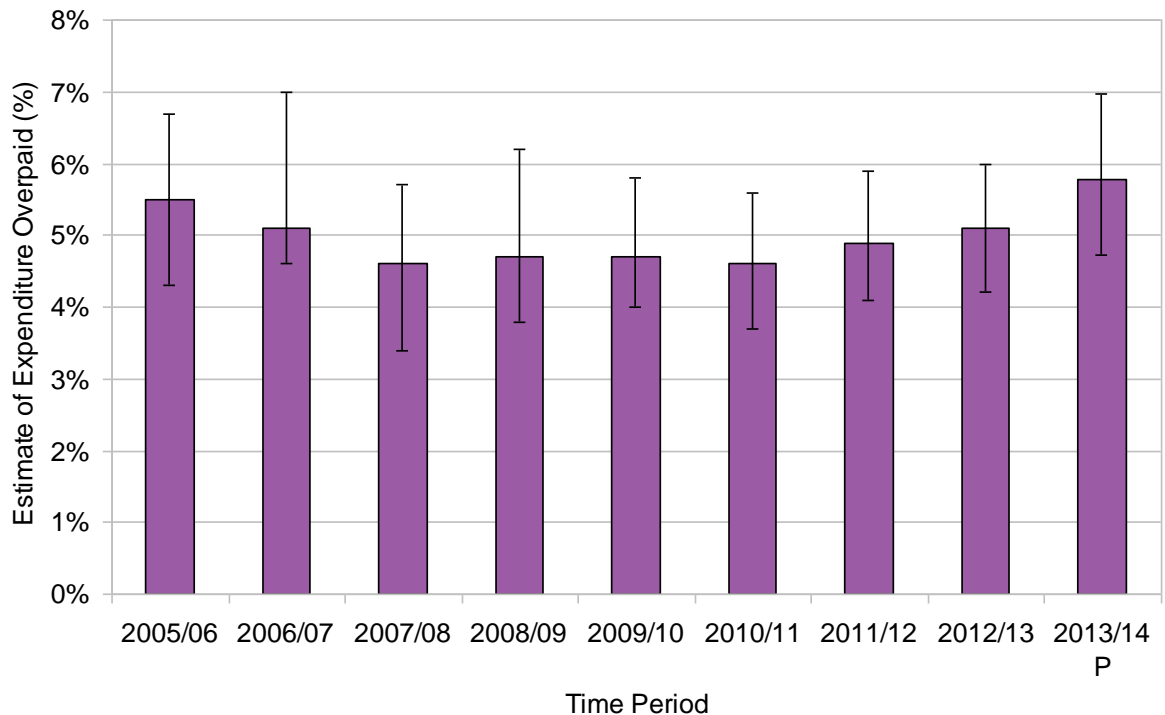
Rows may not sum to totals due to rounding.

Underpayments due to fraud can occur on IS, JSA, ESA and PC. The most common occurrence is fraud on an IS or PC claim, but the claimant is entitled to JSA instead. More details on this methodology is available within the “Technical Appendix for Income Support, Jobseeker’s Allowance, Employment and Support Allowance and Pension Credit” appendix at: <https://www.gov.uk/government/publications/fraud-and-error-in-the-benefit-system-supporting-documents-for-statistical-reports>

Estimates for Housing Benefit overpayments over time

5.71 Figure 5.17, below, shows the estimated Housing Benefit percentage of expenditure overpaid since 2005/06. Estimated 95% confidence intervals are also shown by the vertical black lines.

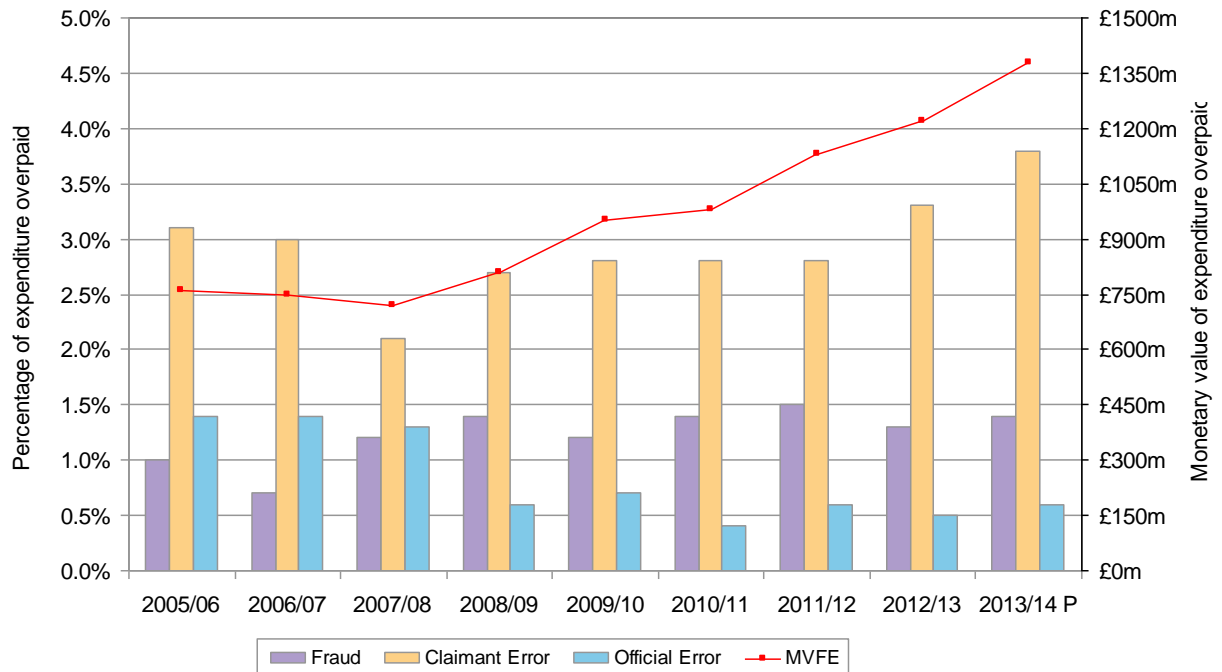
Figure 5.17: Estimated HB total overpayments since 2005/06



5.72 The estimated percentage of Housing Benefit expenditure overpaid in 2005/06 was at 5.5%. In 2007/08 this had dropped to 4.6% before rising slightly to 4.7% in 2008/09 and 2009/10, then returning to 4.6% in 2010/11. In 2011/12 the estimated overpayments of Housing Benefit rose to 4.9%, with the trend continuing in the 2012/13 results with a rise to 5.1%. The 2013/14 preliminary estimates see an increase to 5.8%, the highest reported value. This increase is not statistically significant.

5.73 Figure 5.18, below, illustrates the estimated percentage of HB expenditure overpaid broken down by fraud, claimant error and official error along with the estimated monetary value of the overpayments.

Figure 5.18: Estimated HB overpayments due to fraud, claimant error and official error plus monetary value of overpayments since 2005/06



- 5.74 In 2005/06, 1.0% of Housing Benefit expenditure was estimated to be overpaid due to fraud. By 2006/07 this had fallen to a low of 0.7%. However, by 2008/09, it had climbed to 1.4% before dropping slightly in 2009/10 then reaching the high of 1.5% in 2011/12. Estimated overpayments of Housing Benefit from fraud have moved from 1.3% in 2012/13 to 1.4% in 2013/14P.
- 5.75 Estimated overpayments of Housing Benefit as a result of claimant error were 3.1% in 2005/06. After falling to 2.1% in 2007/08, overpayments due to claimant error were 2.8% in 2009/10 and stayed at this level for 2010/11 and 2011/12. In the 2012/13 results overpayments reached 3.3% and have climbed to a high of 3.8% in 2013/14P.
- 5.76 In 2005/06 and 2006/07, 1.4% of Housing Benefit expenditure was overpaid due to official error. By 2010/11 estimated official error overpayment had fallen to its lowest level of 0.4%, but rose to 0.6% for 2011/12. Estimated official error overpayments fell slightly again to 0.5% of expenditure for the 2012/13 report, but returns to 0.6% in 2013/14P.

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5.77 Table 5.9 shows the estimates for overall HB overpayments due to fraud and error since 2005/06.

Table 5.9: Estimated HB overpayments since 2005/06

Year	Fraud		Claimant Error		Official Error		Fraud and Error					
2005/06	1.0%	£140m	3.1%	£440m	1.4%	£190m	5.5%	(4.3%	6.7%)	£760m	(£600m	£930m)
2006/07	0.7%	£100m	3.0%	£450m	1.4%	£210m	5.1%	(4.6%	7.0%)	£750m	(£690m	£1040m)
2007/08	1.2%	£190m	2.1%	£340m	1.3%	£200m	4.6%	(3.4%	5.7%)	£720m	(£540m	£890m)
2008/09	1.4%	£250m	2.7%	£470m	0.6%	£100m	4.7%	(3.8%	6.2%)	£810m	(£640m	£1060m)
2009/10	1.2%	£250m	2.8%	£560m	0.7%	£140m	4.7%	(4.0%	5.8%)	£950m	(£800m	£1150m)
2010/11	1.4%	£300m	2.8%	£590m	0.4%	£90m	4.6%	(3.7%	5.6%)	£980m	(£790m	£1190m)
2011/12	1.5%	£350m	2.8%	£650m	0.6%	£130m	4.9%	(4.1%	5.9%)	£1130m	(£930m	£1340m)
2012/13	1.3%	£320m	3.3%	£780m	0.5%	£120m	5.1%	(4.2%	6.0%)	£1220m	(£1000m	£1430m)
2013/14P	1.4%	£340m	3.8%	£900m	0.6%	£150m	5.8%	(4.7%	7.0%)	£1380m	(£1130m	£1670m)

Notes to table:

Percentage figures refer to an estimate of the percentage of benefit overpaid during the time period.

Monetary values refer to an estimate of the amount of benefit overpaid during the time period.

95% confidence intervals are indicated by the figures within brackets. These indicate the range within which we can be 95% sure that the true value lies for each of the estimates presented.

A “ * “ indicates a statistically significant change since the previous year at the 95% confidence level.

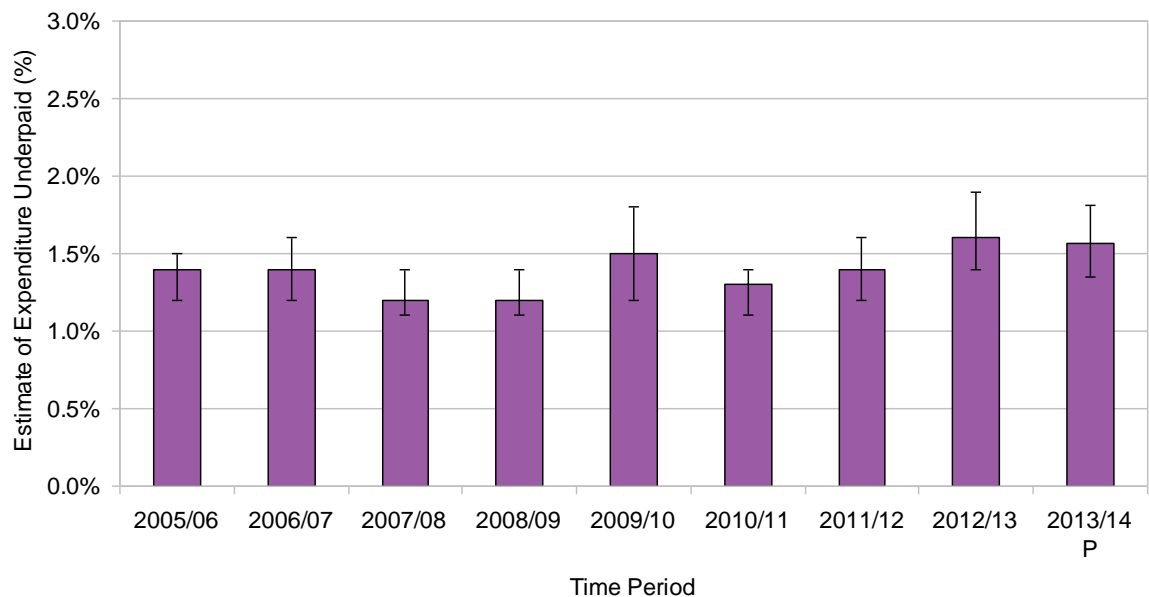
Where confidence intervals are not available a “:” is presented.

Rows may not sum to totals due to rounding.

Estimates for Housing Benefit underpayments over time

- 5.78 Figure 5.19, below, illustrates the estimated Housing Benefit percentage of expenditure underpaid since 2005/06. Estimated 95% confidence intervals are also shown by the black lines.
- 5.79 Underpayments due to fraud can occur on Housing Benefit because the methodology takes into account the true financial impact of the fraud by recognising entitlement to an alternative benefit when the one in payment is being paid erroneously. However, they are extremely rare.

Figure 5.19: Estimated HB total underpayments since 2005/06

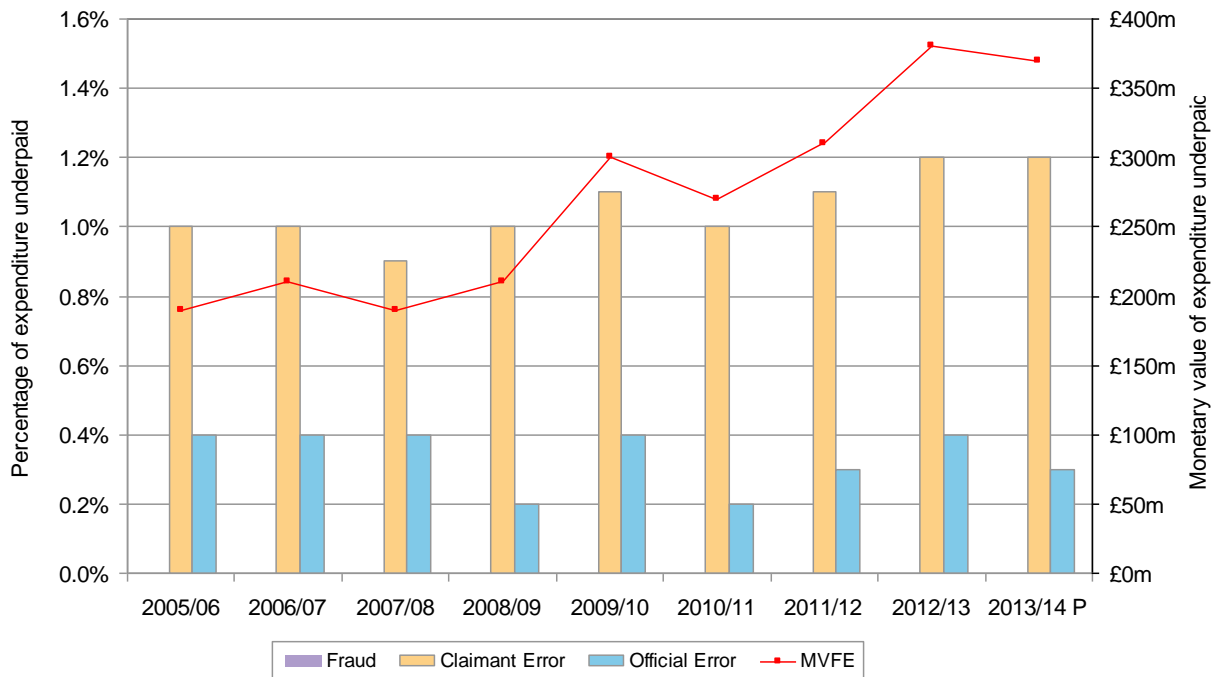


- 5.80 The estimated percentage of Housing Benefit expenditure underpaid in 2005/06 was 1.4%. The underpayments dropped to 1.2% in 2007/08 and 2008/09. After reaching 1.5% in 2009/10, underpayments dropped to 1.3% in the 2010/11 results, rising to 1.4% in 2011/12. The estimated underpayments of Housing Benefit have stabilised at 1.6% in the 2012/13 and 2013/14 preliminary results.

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5.81 Figure 5.20 shows the estimated percentage of HB expenditure underpaid broken down by fraud, claimant error and official error along with the estimated monetary value of the underpayments.

Figure 5.20: Estimated HB underpayments due to fraud, claimant error and official error plus monetary value of underpayments since 2005/06



5.82 Estimated underpayments of Housing Benefit as a result of claimant error were 1.0% of benefit expenditure in 2005/06. This fell to 0.9% in 2007/08, before going up to 1.1% in 2009/10. For 2010/11 the estimated proportion of Housing Benefit expenditure underpaid due to claimant error was 1.0%, before rising marginally to 1.1% in 2011/12 and again to 1.2% in 2012/13. It remains at 1.2% in 2013/14P.

5.83 In 2005/06 the level of underpayments of Housing Benefit due to official error was estimated to be 0.4% of expenditure; the same estimated level of error was seen in the following two years. After a decrease in 2008/09 to 0.2% it returned to the previous level of 0.4% in 2009/10. In 2010/11 the rate was at 0.2%, rising to 0.4% again by 2012/13 and now sits at 0.3% in 2013/14P.

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5.84 Table 5.10 shows the estimates for HB underpayments due to fraud and error since 2005/06.

Table 5.10: Estimated HB underpayments since 2005/06

Year	Fraud		Claimant Error		Official Error		Fraud and Error					
2005/06	0.0%	£0m	1.0%	£140m	0.4%	£50m	1.4%	(1.2%	1.5%)	£190m	(£170m	£210m)
2006/07	0.0%	£0m	1.0%	£140m	0.4%	£60m	1.4%	(1.2%	1.6%)	£210m	(£180m	£240m)
2007/08	0.0%	£0m	0.9%	£140m	0.4%	£60m	1.2%	(1.1%	1.4%)	£190m	(£170m	£220m)
2008/09	0.0%	£0m	1.0%	£170m	0.2%	£40m	1.2%	(1.1%	1.4%)	£210m	(£190m	£240m)
2009/10	0.0%	£0m	1.1%	£220m	0.4%	£80m	1.5%	(1.2%	1.8%)	£300m	(£230m	£370m)
2010/11	0.0%	£0m	1.0%	£220m	0.2%	£50m	1.3%	(1.1%	1.4%)	£270m	(£240m	£300m)
2011/12	0.0%	£0m	1.1%	£240m	0.3%	£70m	1.4%	(1.2%	1.6%)	£310m	(£270m	£360m)
2012/13	0.0%	£0m	1.2%	£290m	0.4%	£90m	1.6%	(1.4%	1.9%)	£380m	(£320m	£450m)
2013/14P	0.0%	£0m	1.2%	£290m	0.3%	£80m	1.6%	(1.4%	1.8%)	£370m	(£320m	£430m)

Notes to table:

Percentage figures refer to an estimate of the percentage of benefit underpaid during the time period.

Monetary values refer to an estimate of the amount of benefit underpaid during the time period.

95% confidence intervals are indicated by the figures within brackets. These indicate the range within which we can be 95% sure that the true value lies for each of the estimates presented.

A “ * “ indicates a statistically significant change since the previous year at the 95% confidence level.

Where confidence intervals are not available a “:” is presented.

Rows may not sum to totals due to rounding.

6 Error codes within the continuously measured benefits: 2012/13 estimates

- 6.1 This section presents breakdowns of the 2013/14 preliminary estimates for the continuously measured benefits into more detailed reason codes of error. Tables 6.1 to 6.4 present breakdowns of the estimated amount overpaid: by total; by fraud; by claimant error; and by official error. Tables 6.5 to 6.7 give similar breakdowns for the amount of expenditure underpaid.
- 6.2 Breakdowns for 2012/13 error codes are also given for comparison purposes – see tables 6.8 to 6.14.
- 6.3 A new error code framework was introduced in April 2010 following internal stakeholder consultation and agreement. The 2010/11 report was the first report to include these new error code breakdowns.
- 6.4 The current error code breakdowns are not comparable to error code breakdowns in reports before 2010/11.
- 6.5 Prior to the Preliminary 2013/14 estimates, claimant error and fraud relating to other benefits was classified to be counted as Income – Other. For Income Support and Jobseeker's Allowance this has now been changed and these errors/fraud will appear as Income – Other Benefits. This means that "Income – Other Benefits" and "Income – Other" cannot be compared between 2012/13 and preliminary 2013/14 reports.
- 6.6 The estimates are often very small percentages of expenditure, and are sometimes based on only a few sample cases. This means that the statistical uncertainties can be large relative to the size of the central estimates, and they tend not to be suitable for examining changes over time in particular codes of error. Nevertheless, they can give a useful indication of which codes of error are causing the most overpaid expenditure and how error typically enters the system.
- 6.7 Additional tables, including confidence intervals, are available for Income Support, Jobseeker's Allowance, Employment and Support Allowance, Pension Credit and Housing Benefit on the DWP website at:
<https://www.gov.uk/government/collections/fraud-and-error-in-the-benefit-system>
- 6.8 A list of the Income Support, Jobseeker's Allowance, Employment and Support Allowance, Pension Credit and Housing Benefit additional tables is given in Annex 3 of this report.

6.9 A **Glossary** of the error codes for over and underpayments is given below.

- **Abroad** – claimant left Great Britain after claim began, did not notify DWP before leaving and is confirmed to be abroad for a period that exceeds any allowable absence limit.
- **Capital** – concealed or incorrect declaration of the amount of savings in bank or building society accounts, cash, ISA/PEPs, premium bonds, other property interests or shares that exceed the minimum value for capital limits.
- Official errors include incorrect calculation by DWP staff of the value of declared savings, money and other financial assets available to the claimant, or failure to correctly adjust tariff levels and amend the benefit entitlement due.
- **Conditions of entitlement** – undeclared change in personal circumstances of claimant or their partner that would end entitlement to a benefit. Examples are being in full-time education, long-term hospitalisation, imprisonment, death and assuming a false identity.
- Staff failing to act on information received raising doubt on basic entitlement to benefit, e.g. single parent who reports their children leaving the household, or medical evidence expiring for sick claimants, full-time student claiming JSA, claimants who work over 16 hours per week, benefit paid based on an invalid claim form, not confirming identity or immigration status such as the right to reside or recourse to public funds. For JSA joint claims it also includes where staff fail to require both claimant and partner to sign as unemployed when appropriate.
- **Control activities not carried out appropriately** – failure of staff to conduct actions at the due time which otherwise may have changed the level of benefit payable. For example not conducting routine interviews where claimant non-participation can result in a benefit sanction, late notification of benefit disallowances, incorrect or missed activity as a result of a Work Capability Assessment for Employment and Support Allowance or not conducting Assessed Income Period or Life Event Reviews for Pension Credit.
- **Claimant Untraceable** – previously reported as “Not at Address”. Following repeated efforts by DWP staff to interview the claimant, they did not present themselves for interview and the claim was terminated. The suspicion remaining is that DWP disrupted an active, but unknown type of fraud or error.
- **Earnings/Employment** – concealment or incorrect declaration of full or part-time work undertaken during the claim by the claimant or their partner. This work can be for an employer or self-employment. Staff have failed to correctly calculate the amount of weekly benefit due for claimants who have declared any paid work they or their partner have undertaken during the claim.

- **Household composition** – failing to disclose changes in household composition, for example a non-dependant leaving. In older claims where Tax Credits are not being claimed, claiming incorrectly for number of children (or their specific circumstances) which increases the value of DWP benefits payable, or claiming for adult partners who leave the household.
- Incorrect action by staff taken in respect of other people the claimant declared living with them. This includes a partner or dependant children incorrectly omitted or included in the assessment (with due regard to entitlement to any disability premium or benefit reductions due to long-term hospitalisation).
- **Housing costs** – DWP provides financial assistance with the costs of mortgages, ground rent and service charges. Claimants fail to disclose payment of or changes to housing costs, for example service charges, or fail to declare sale of property, or a change of address which would end the extra amounts payable.
- DWP can also inaccurately calculate the mortgage interest, ground rent or service charges, or incorrectly calculate awards of extra benefit to help with mortgage payments due to wrong start dates or by ignoring mortgage protection policies.
- **Income - Occupational and Personal Pensions** – concealed or incorrect declaration of income received from a non-state pension, obtained through contributions paid in past employment schemes, annuities or personal investments.
- DWP staff fail to take into account the correct amount of non-state pensions declared by the claimant.
- **Income - Other benefits** – concealed or incorrect declaration of income received from another benefit or tax credit.
- DWP IT systems or staff have failed to take into account the correct value of other social security benefits currently paid to the claimant or partner, including benefits paid by a foreign state.

Note: comparisons cannot be made between Income Support and Jobseeker's Allowance Income – Other Benefits fraud or claimant error prior to 2013/14 preliminary estimates.

- **Income - Other** – concealed or incorrect declaration of income coming into the household from sources such as HMRC Tax Credits, sick pay from work, spousal maintenance, partner's student income, unemployment or similar insurance policy payments.
- Failure by staff to correctly identify or record other money coming into the household, such as HMRC Tax Credits, Child Benefit, sick pay from work, spousal maintenance, partner's student income, unemployment or similar insurance policy payments.

Note: comparisons cannot be made between Income Support and Jobseeker's Allowance Income – Other fraud or claimant error prior to 2013/14 preliminary estimates.

- **Labour Market Issues** – lack of evidence of staff enforcement of jobseekers fulfilling legal requirements. These include actively seeking and being available for work, non-compliance with or absence of a valid Jobseeker's Agreement, not imposing sanctions when employment is refused and not following up job submissions.
- **Living Together** – where a claimant declares themselves to be single, but has failed to declare they actually live with another person and maintain a joint household.
- Staff incorrectly award benefit despite available evidence of the claimant declaring another person in their household that might reasonably be expected to have been identified and verified as a possible partner.
- **Non-dependant deductions** – failing to report that another adult, who is not financially dependent on them (e.g. another immediate family member), lives in their household, or has left the household, or their circumstances have changed. Subject to personal income, the other person is expected to contribute to household expenses, reducing any benefit payable to the claimant.
- **Other** – this covers a range of different cases not covered in the categories above or below.
- **Passporting** – relevant to Housing Benefit only. Working age claimants are required to inform the Local Authority paying Housing Benefit of any changes in their circumstances, including when DWP benefits end. Failure to do so can result in HB continuing to be paid.
- It includes communication failures between different IT systems that notify the termination of a claimant's means-tested DWP benefit to the Local Authority, impacting the HB award, or LA staff failing to act on the information received.
- **Premiums** – DWP can pay additional amounts in means-tested benefits when other benefits are also being paid, for example Disability or Carer's allowances. This often introduces additional criteria for staff to consider before deciding the qualification for the extra amounts, for example additional amounts related to the Guarantee Credit within Pension Credit.
- Claimants also fail to report when the other benefit commences, or the rate payable changes or ceases, leading to an overpayment or underpayment of the benefit premiums.
- **Residency** – errors relating to Housing Benefit claimants only, where DWP confirms that the claimant no longer lives at the address being paid for. Residency in Great Britain is a condition of entitlement to Income Support, Jobseeker's Allowance, Employment and Support Allowance and Pension Credit.
- **Tax Credits** – errors where the amount or existence of tax credits results in an incorrect award of a DWP benefit.

2013/14 Preliminary Error code breakdowns

- 6.10 Detailed below are the 2013/14P error code breakdown estimates for Income Support, Jobseeker's Allowance, Employment and Support Allowance, Pension Credit and Housing Benefit.
- 6.11 As Employment and Support Allowance is included for the first time in this release, the total of each error type excluding ESA has also been included in the tables so that a direct comparison between 2012/13 and 2013/14 preliminary figures can be made.
- 6.12 Accompanying each table is a pie chart illustrating the top three error codes by benefit. Please note that more detailed individual benefit pie charts showing the top three error codes, split by error type, can be found in our additional tables - see Annex 3 for more details.
- 6.13 Users should be aware that these breakdowns are based on small sample sizes and therefore any year-on-year changes are likely to have been caused by sampling variation rather than reflecting real change. In addition to this publication we publish supplementary tables (see Annex 3) which contain error code breakdown tables including confidence intervals to aid the comparison of these data.

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Table 6.1: Estimated total overpayments by error code: 2013/14 Preliminary

	Income Support		Jobseeker's Allowance		Employment and Support Allowance		Pension Credit		Housing Benefit		Total		Total Excluding ESA	
	%	£	%	£	%	£	%	£	%	£	%	£	%	£
Capital	0.5%	£20m	0.3%	£12m	0.4%	£42m	0.8%	£56m	0.3%	£76m	0.4%	£206m	0.4%	£164m
Conditions of Entitlement	0.4%	£13m	0.3%	£12m	0.1%	£14m	0.0%	£1m	0.2%	£36m	0.2%	£76m	0.2%	£62m
Abroad	0.2%	£8m	0.0%	£0m	0.1%	£15m	0.7%	£53m	0.0%	£11m	0.2%	£87m	0.2%	£72m
Claimant Untraceable	0.5%	£19m	0.4%	£18m	0.3%	£32m	0.2%	£13m	0.2%	£55m	0.3%	£137m	0.3%	£105m
Household Composition	0.3%	£12m	0.0%	£1m	0.1%	£8m	0.6%	£43m	0.3%	£76m	0.3%	£140m	0.3%	£132m
Housing Costs	0.1%	£2m	0.0%	£1m	0.1%	£9m	0.1%	£9m	0.1%	£14m	0.1%	£36m	0.1%	£27m
Residency	z	z	z	z	z	z	z	z	0.4%	£88m	0.2%	£88m	0.2%	£88m
Passporting	z	z	z	z	z	z	z	z	0.1%	£35m	0.1%	£35m	0.1%	£35m
Non-Dependant Deductions	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.4%	£84m	0.2%	£84m	0.2%	£84m
Earnings/Employment	0.5%	£19m	1.3%	£59m	0.5%	£48m	0.4%	£30m	2.1%	£498m	1.3%	£655m	1.5%	£607m
Income - Other Benefits	0.1%	£4m	0.1%	£3m	0.2%	£17m	0.0%	£2m	0.0%	£12m	0.1%	£39m	0.1%	£21m
Income - Occ & Pers Pensions	0.1%	£4m	0.1%	£4m	0.3%	£34m	1.3%	£94m	0.2%	£53m	0.4%	£190m	0.4%	£155m
Income - Other	0.2%	£7m	0.1%	£4m	0.3%	£35m	0.3%	£20m	0.3%	£74m	0.3%	£139m	0.3%	£104m
Tax Credits	z	z	z	z	z	z	z	z	0.2%	£53m	0.1%	£53m	0.1%	£53m
Living Together	0.9%	£34m	0.5%	£20m	0.3%	£31m	0.1%	£8m	0.3%	£63m	0.3%	£155m	0.3%	£124m
Premiums	0.1%	£3m	0.0%	£2m	0.3%	£27m	0.3%	£22m	0.0%	£5m	0.1%	£58m	0.1%	£32m
Control activities NCO	0.0%	£0m	0.2%	£7m	0.2%	£17m	0.5%	£37m	0.0%	£9m	0.1%	£70m	0.1%	£53m
Labour Market Issues	z	z	0.1%	£6m	0.0%	£3m	z	z	0.0%	£0m	0.0%	£9m	0.0%	£6m
Other	0.1%	£4m	0.3%	£14m	0.2%	£26m	0.3%	£24m	* 0.6%	£140m	0.4%	£208m	0.5%	£181m
Total	4.0%	£150m	3.7%	£160m	3.4%	£360m	5.7%	£410m	5.8%	£1380m	5.0%	£2460m	5.4%	£2110m

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Notes to Table:

Estimates are rounded to the nearest £1m and percentages to one decimal place.

Total Estimates are rounded to the nearest £10m and percentages to one decimal place.

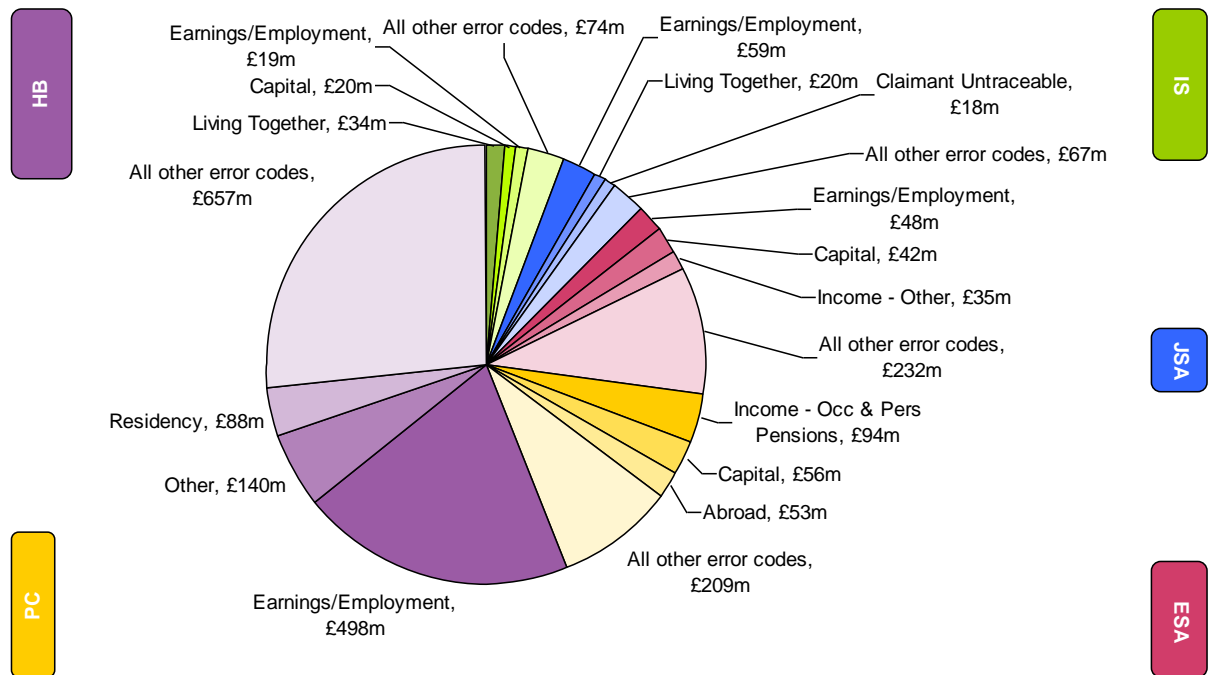
Columns may not sum due to rounding.

A figure of £0m indicates the unrounded estimate is less than £0.5m.

A “z” indicates that the category is not relevant for that benefit.

A “ * ” indicates a statistically significant change at the 95% confidence level since 2012/13.

Figure 6.1: Estimated total overpayments by error code: 2013/14P - Highlighting the top 3 error codes and collating the remaining codes by benefit



- 6.14 The highest reasons for total overpayments across all continuously measured benefits are Earnings/Employment (£655m), Other (£208m) and Capital (£206m). These three categories account for around 45% of the total fraud and error overpaid in these five benefits (£2,460m).
- 6.15 Claimants can have certain levels of capital, income and earnings whilst claiming IS, JSA, ESA, PC or HB and these are taken into account in the benefit calculation. By the nature of the claim review carried out by our independently trained staff (see section 1.7 for more information) if the amount of income or capital is different from that held by the Department, an error is recorded. Financial circumstances such as these are highly likely to have changed in the intervening time between the claim starting and the date the Review Officer visits the claimant.
- 6.16 The 2013/14 preliminary estimates see the lowest level of Income Support overpayment since comparable statistics are available. It is now at 4.0% of expenditure, but this drop is not statistically significant.
- 6.17 The highest recorded codes of total overpayments on Income Support are Living Together (£34m), Capital (£20m) and Earnings/Employment (£19m). These three categories account for just under half of the fraud and error on IS (£150m in total).
- 6.18 JSA overpayment is at its lowest recorded level, at 3.7% in preliminary 2013/14 estimates. Both fraud and claimant error estimates have fallen and official error remains at its lowest recorded rate.
- 6.19 The highest codes of total overpayments on Jobseeker's Allowance are Earnings/Employment (£59m), Living Together (£20m) and Claimant Untraceable (£18m). These three categories account for just under 60% of the fraud and error

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overpaid on JSA (£160m in total). The vast majority of the Earnings/Employment total (£59m) is driven by fraudulent activity (£48m).

- 6.20 ESA overpayment is reported for the first time in the preliminary 2013/14 estimates, at 3.4% or £360m.
- 6.21 The highest codes of total overpayments on Employment and Support Allowance are Earnings/Employment (£48m), Capital (£42m) and Income – Other (£35m). These three categories account for just 35% of the fraud and error overpaid on ESA (£360m in total), showing that the errors are well spread across lots of categories. Income – Occupational and Personal Pensions, Claimant Untraceable and Living Together are the next most prevalent categories, each costing more than £30m.
- 6.22 PC overpayment has fallen from the highest observed rate at 6.4% to 5.7% in 2013/14P but this decrease is not statistically significant. This overall decrease is mainly attributable to decreases in the Claimant Untraceable and Earnings/Employment codes.
- 6.23 The highest reasons for total overpayments on Pension Credit are due to Income from Occupational and Personal Pensions (£94m), Capital (£56m) and Abroad (£53m). These three categories account for almost half of the fraud and error overpaid on PC (£410m in total).
- 6.24 The highest codes of total overpayments on Housing Benefit are due to Earnings/Employment (£498m), Other (£140m or 0.6% and this has seen a statistically significant increase since 2012/13 at £90m or 0.4%) and Residency (£88m). These three categories account for about half of the fraud and error in HB (£1,380m). Overall, HB accounts for over 55% of the total overpayments for these five benefits (£2,460m).

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Table 6.2: Estimated fraud overpayments by error code: 2013/14 Preliminary

	Income Support		Jobseeker's Allowance		Employment and Support Allowance		Pension Credit		Housing Benefit		Total		Total Excluding ESA	
	%	£	%	£	%	£	%	£	%	£	%	£	%	£
Capital	0.1%	£3m	0.1%	£6m	0.2%	£16m	0.2%	£16m	0.1%	£20m	0.1%	£60m	0.1%	£45m
Conditions of Entitlement	0.1%	£3m	0.0%	£1m	0.0%	£4m	0.0%	£0m	0.0%	£6m	0.0%	£14m	0.0%	£9m
Abroad	0.2%	£8m	0.0%	£0m	0.1%	£15m	0.7%	£48m	0.0%	£11m	0.2%	£82m	0.2%	£67m
Claimant Untraceable	0.5%	£19m	0.4%	£18m	0.3%	£32m	0.2%	£13m	0.1%	£16m	0.2%	£97m	0.2%	£65m
Household Composition	0.0%	£1m	0.0%	£1m	0.0%	£3m	0.0%	£1m	0.1%	£15m	0.0%	£21m	0.0%	£18m
Housing Costs	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£2m	0.0%	£2m	0.0%	£2m
Residency	z	z	z	z	z	z	z	z	0.1%	£24m	0.0%	£24m	0.1%	£24m
Passporting	z	z	z	z	z	z	z	z	0.0%	£3m	0.0%	£3m	0.0%	£3m
Non-Dependant Deductions	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.1%	£18m	0.0%	£18m	0.0%	£18m
Earnings/ Employment	0.2%	£7m	1.1%	£48m	0.3%	£33m	0.2%	£11m	0.5%	£115m	0.4%	£214m	0.5%	£181m
Income - Other Benefits	0.0%	£0m	0.0%	£2m	0.0%	£0m	z	z	z	z	0.0%	£2m	0.0%	£2m
Income - Occ & Pers Pensions	0.0%	£1m	0.0%	£1m	0.1%	£13m	0.4%	£30m	0.0%	£5m	0.1%	£51m	0.1%	£38m
Income - Other	0.1%	£3m	0.0%	£2m	0.2%	£24m	0.0%	£1m	0.1%	£16m	0.1%	£46m	0.1%	£21m
Tax Credits	z	z	z	z	z	z	z	z	0.0%	£6m	0.0%	£6m	0.0%	£6m
Living Together	0.8%	£31m	0.4%	£18m	0.2%	£24m	0.1%	£7m	0.3%	£61m	0.3%	£142m	0.3%	£118m
Premiums	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m
Control activities NCO	z	z	z	z	z	z	z	z	z	z	z	z	z	z
Labour Market Issues	z	z	z	z	z	z	z	z	z	z	z	z	z	z
Other	0.1%	£3m	0.3%	£12m	0.1%	£6m	0.1%	£8m	0.1%	£22m	0.1%	£52m	0.1%	£45m
Total	2.1%	£80m	2.6%	£120m	1.6%	£170m	1.9%	£140m	1.4%	£340m	1.7%	£840m	1.7%	£670m

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Notes to Table:

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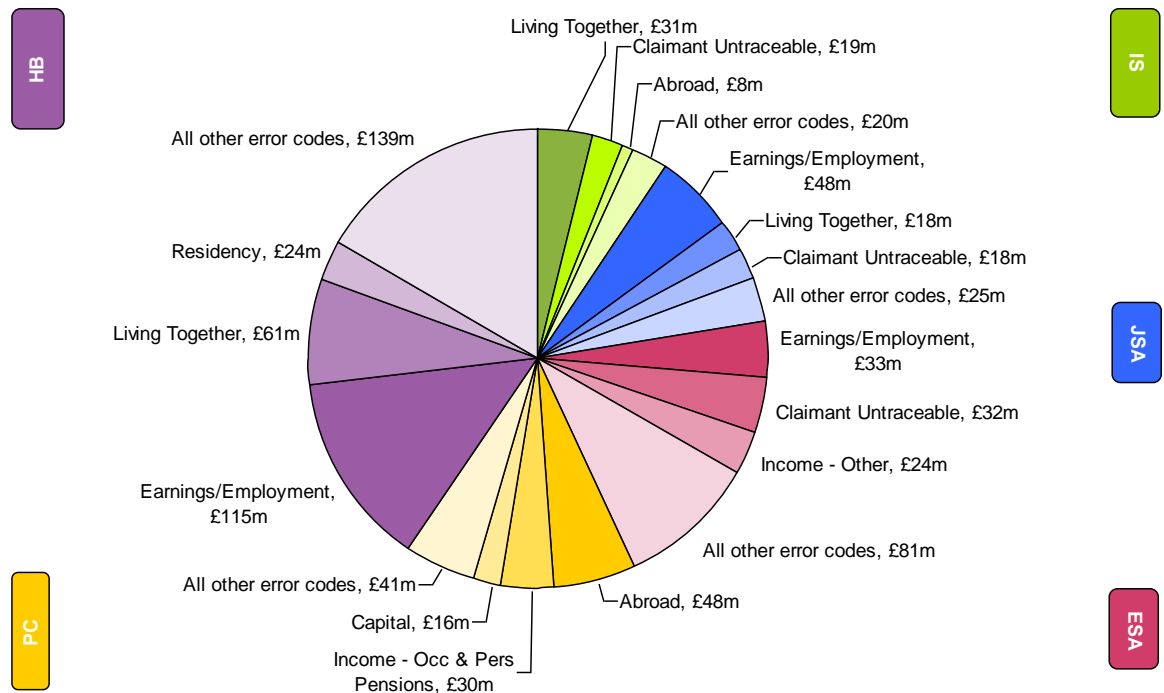
Columns may not sum due to rounding.

A figure of £0m indicates the unrounded estimate is less than £0.5m.

A “z” indicates that the category is not relevant for that benefit.

A “ * ” indicates a statistically significant change at the 95% confidence level since 2012/13.

Figure 6.2: Estimated fraud overpayments by error code: 2013/14P - Highlighting the top 3 fraud codes and collating the remaining codes by benefit



- 6.25 The highest codes of fraud overpayments across all continuously measured benefits are Earnings/Employment (£214m), Living Together (£142m) and Claimant Untraceable (£97m). These three categories account for around 55% of the monetary value of all fraud overpayments (£840m). HB is the biggest contributor to fraud, accounting for 40% or £340m.
- 6.26 Income Support fraud is at its lowest recorded rate in 2013/14P, of 2.1% but the decrease from 2.3% in 2012/13 is not statistically significant.
- 6.27 The highest codes of fraud overpayments on Income Support are due to Living Together (£31m), Claimant Untraceable (£19m) and Abroad (£8m). These three categories account for almost three quarters of the fraud on IS (£80m in total).
- 6.28 The highest codes of fraud overpayments on Jobseeker's Allowance are in Earnings/Employment (£48m), Living Together (£18m) and Claimant Untraceable (£18m). These three categories account for over three quarters of the estimated fraudulent overpayments on JSA (£120m in total).
- 6.29 ESA fraudulent overpayments are reported for the first time in the preliminary 2013/14 estimates, at 1.6% or £170m.
- 6.30 The highest codes of fraud overpayments on Employment and Support Allowance are in Earnings/Employment (£33m), Claimant Untraceable (£32m) and Income – Other (£24m). Income – Other for ESA claimants is mainly due to payments from tenants. These three categories account for just over half of the estimated fraudulent overpayments on ESA (£170m in total).
- 6.31 The highest codes of fraud overpayments on Pension Credit are due to Abroad (when the claimant is overseas for longer than allowed at £48m), Income from

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Occupational and Personal Pensions (£30m) and Capital (£16m). These three categories account for around 70% of fraud on PC (£140m in total).

- 6.32 The highest codes of fraud overpayments on Housing Benefit are Earnings/Employment (£115m – this is over half of the total fraud reported against Earnings/Employment), Living Together (£61m) and Residency (£24m). These three categories account for nearly 60% of the fraud on HB (£340m).

Table 6.3: Estimated claimant error overpayments by error code: 2013/14 Preliminary

	Income Support		Jobseeker's Allowance		Employment and Support Allowance		Pension Credit		Housing Benefit		Total		Total Excluding ESA	
	%	£	%	£	%	£	%	£	%	£	%	£	%	£
Capital	0.3%	£13m	0.1%	£3m	0.2%	£22m	0.3%	£24m	0.2%	£52m	0.2%	£113m	0.2%	£91m
Conditions of Entitlement	0.2%	£8m	0.0%	£0m	0.0%	£0m	* 0.0%	£0m	0.1%	£17m	0.0%	£25m	0.1%	£25m
Abroad	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.1%	£5m	0.0%	£0m	0.0%	£5m	0.0%	£5m
Claimant Untraceable	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.2%	£39m	0.1%	£39m	0.1%	£39m
Household Composition	0.2%	£8m	0.0%	£1m	0.0%	£2m	0.6%	£40m	0.2%	£53m	0.2%	£104m	0.3%	£102m
Housing Costs	0.0%	£1m	0.0%	£0m	0.1%	£5m	0.0%	£1m	0.0%	£5m	0.0%	£13m	0.0%	£7m
Residency	z	z	z	z	z	z	z	z	0.3%	£64m	0.1%	£64m	0.2%	£64m
Passporting	z	z	z	z	z	z	z	z	0.0%	£7m	0.0%	£7m	0.0%	£7m
Non-Dependant Deductions	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.3%	£66m	0.1%	£66m	0.2%	£66m
Earnings/ Employment	0.3%	£10m	0.1%	£6m	0.0%	£4m	0.2%	£11m	1.5%	£369m	0.8%	£400m	1.0%	£396m
Income - Other Benefits	0.1%	£3m	0.0%	£1m	0.1%	£13m	z	z	z	z	0.0%	£17m	0.0%	£4m
Income - Occ & Pers Pensions	0.0%	£2m	0.0%	£1m	0.2%	£18m	0.6%	£41m	0.1%	£27m	0.2%	£90m	0.2%	£72m
Income - Other	0.1%	£3m	0.0%	£0m	0.1%	£9m	0.2%	£13m	0.2%	£43m	0.1%	£68m	0.2%	£59m
Tax Credits	z	z	z	z	z	z	z	z	0.2%	£47m	0.1%	£47m	0.1%	£47m
Living Together	0.1%	£2m	0.0%	£1m	0.0%	£3m	0.0%	£1m	0.0%	£1m	0.0%	£9m	0.0%	£5m
Premiums	0.0%	£0m	0.0%	£0m	0.0%	£1m	0.0%	£0m	0.0%	£0m	0.0%	£1m	0.0%	£0m
Control activities NCO	z	z	z	z	z	z	z	z	z	z	z	z	z	z
Labour Market Issues	z	z	z	z	z	z	z	z	z	z	z	z	z	z
Other	0.0%	£1m	0.0%	£0m	0.1%	£7m	0.2%	£11m	0.5%	£110m	0.3%	£128m	0.3%	£121m
Total	1.3%	£50m	0.3%	£10m	0.8%	£90m	2.1%	£150m	3.8%	£900m	2.4%	£1200m	2.8%	£1110m

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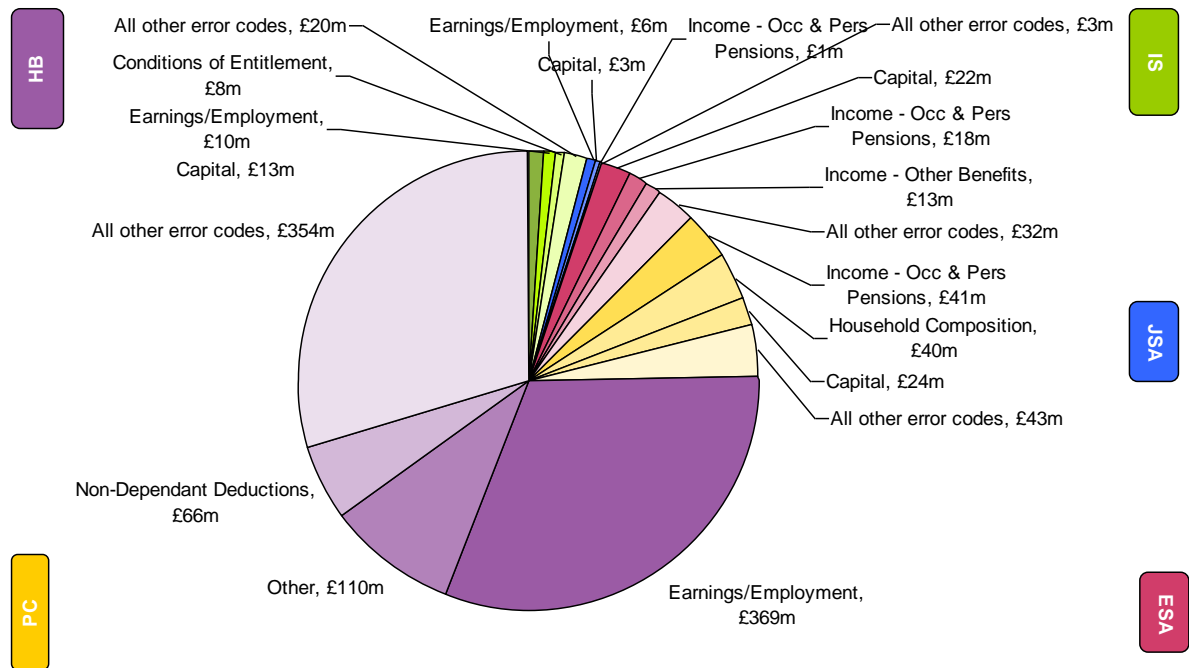
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A “z” indicates that the category is not relevant for that benefit.

A “ * ” indicates a statistically significant change at the 95% confidence level since 2012/13.

Figure 6.3: Estimated claimant error overpayments by error code: 2013/14P - Highlighting the top 3 error codes and collating the remaining codes by benefit



- 6.33 The highest codes of claimant error overpayments across all continuously measured benefits are Earnings/Employment (£400m), Other (£128m) and Capital (£113m). These three categories account for over half of the overpayments due to claimant error (£1,200m).
- 6.34 Claimants can have certain levels of capital, income and earnings whilst claiming IS, JSA, ESA, PC or HB and these are taken into account in the benefit calculation. By their nature, these change frequently and are therefore major drivers of error as well as fraudulent activity.
- 6.35 The highest codes of claimant error overpayments on Income Support are due to Capital (£13m), Earnings/Employment (£10m) and Conditions of Entitlement (£8m). These three categories account for just under two thirds of the claimant error on IS (£50m in total).
- 6.36 The highest codes of claimant error overpayments on Jobseeker's Allowance are due to Earnings/Employment (£6m), Capital (£3m) and Income from Occupational and Personal Pensions (£1m). These three categories account for 80% of claimant error on JSA (£10m in total). JSA has the lowest percentage of expenditure rate of overpayment due to claimant error of the five continuously measured benefits.
- 6.37 ESA claimant error overpayments are reported for the first time in the preliminary 2013/14 estimates, at 0.8% or £90m.
- 6.38 The highest codes of claimant error overpayments on Employment and Support Allowance are due to Capital (£22m), Income from Occupational and Personal Pensions (£18m) and Income – Other Benefits (£13m). These three categories account for nearly two thirds of claimant error on ESA (£90m in total).

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- 6.39 The highest codes of claimant error overpayments on Pension Credit are due to Income from Occupational and Personal Pensions (£41m), Household Composition (£40m) and Capital (£24m). These categories account for over 70% of claimant error on PC (£150m in total). The claimant error related to Occupational and Personal Pensions (£41m) is higher than the fraudulent activity (£30m).
- 6.40 HB claimant error has increased to its highest recorded level of 3.8% of expenditure. The highest codes of claimant error overpayments on Housing Benefit are Earnings/Employment (£369m), Other (£110m or 0.5% up from 0.3% or £67m in 2012/13) and Non-dependant deductions (£66m). These three error codes make up around 60% of the claimant error on HB. HB contributes just over 75% of the claimant error out of IS, JSA, ESA, PC and HB.
- 6.41 By the nature of the claim review carried out by our independently trained staff (see section 1.2 for more information) if the amount of income, earnings or capital is different from that held by the Department, an error is recorded. Financial circumstances such as these are highly likely to have changed in the intervening time between the claim starting and the date the Review Officer visits the claimant.

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Table 6.4: Estimated official error overpayments by error code: 2013/14 Preliminary

	Income Support		Jobseeker's Allowance		Employment and Support Allowance		Pension Credit		Housing Benefit		Total		Total Excluding ESA	
	%	£	%	£	%	£	%	£	%	£	%	£	%	£
Capital	0.1%	£4m	0.0%	£1m	0.0%	£4m	0.2%	£16m	0.0%	£5m	0.1%	£30m	0.1%	£26m
Conditions of Entitlement	0.1%	£2m	0.3%	£11m	0.1%	£10m	0.0%	£1m	0.1%	£14m	0.1%	£38m	0.1%	£28m
Abroad	z	z	z	z	z	z	z	z	z	z	z	z	z	z
Claimant Untraceable	z	z	z	z	z	z	z	z	z	z	z	z	z	z
Household Composition	0.1%	£3m	0.0%	£0m	0.0%	£3m	0.0%	£2m	0.0%	£8m	0.0%	£15m	0.0%	£13m
Housing Costs	0.0%	£1m	0.0%	£1m	0.0%	£4m	0.1%	£8m	0.0%	£8m	0.0%	£21m	0.0%	£18m
Residency	z	z	z	z	z	z	z	z	0.0%	£0m	0.0%	£0m	0.0%	£0m
Passporting	z	z	z	z	z	z	z	z	0.1%	£26m	0.1%	£26m	0.1%	£26m
Non-Dependant Deductions	z	z	z	z	z	z	z	z	z	z	z	z	z	z
Earnings/ Employment	0.1%	£2m	0.1%	£2m	0.1%	£11m	0.1%	£8m	0.1%	£14m	0.1%	£37m	0.1%	£26m
Income - Other Benefits	0.0%	£1m	0.0%	£1m	0.0%	£5m	0.0%	£2m	0.1%	£12m	0.0%	£21m	0.0%	£16m
Income - Occ & Pers Pensions	0.0%	£1m	0.0%	£1m	0.0%	£3m	0.3%	£23m	0.1%	£21m	0.1%	£49m	0.1%	£46m
Income - Other	0.0%	£2m	0.0%	£2m	0.0%	£1m	0.1%	£6m	0.1%	£15m	0.1%	£25m	0.1%	£24m
Tax Credits	z	z	z	z	z	z	z	z	z	z	z	z	z	z
Living Together	* 0.0%	£0m	0.0%	£0m	0.0%	£4m	* 0.0%	£0m	0.0%	£0m	0.0%	£4m	0.0%	£0m
Premiums	0.1%	£3m	0.0%	£2m	0.2%	£26m	0.3%	£22m	0.0%	£5m	0.1%	£57m	0.1%	£32m
Control activities NCO	0.0%	£0m	0.2%	£7m	0.2%	£17m	0.5%	£37m	0.0%	£9m	0.1%	£70m	0.1%	£53m
Labour Market Issues	z	z	0.1%	£6m	0.0%	£3m	z	z	0.0%	£0m	0.0%	£9m	0.0%	£6m
Other	0.0%	£0m	0.0%	£1m	0.1%	£13m	0.1%	£5m	0.0%	£8m	0.1%	£27m	0.0%	£14m
Total	0.5%	£20m	0.8%	£30m	1.0%	£100m	1.8%	£130m	0.6%	£150m	0.9%	£430m	0.8%	£330m

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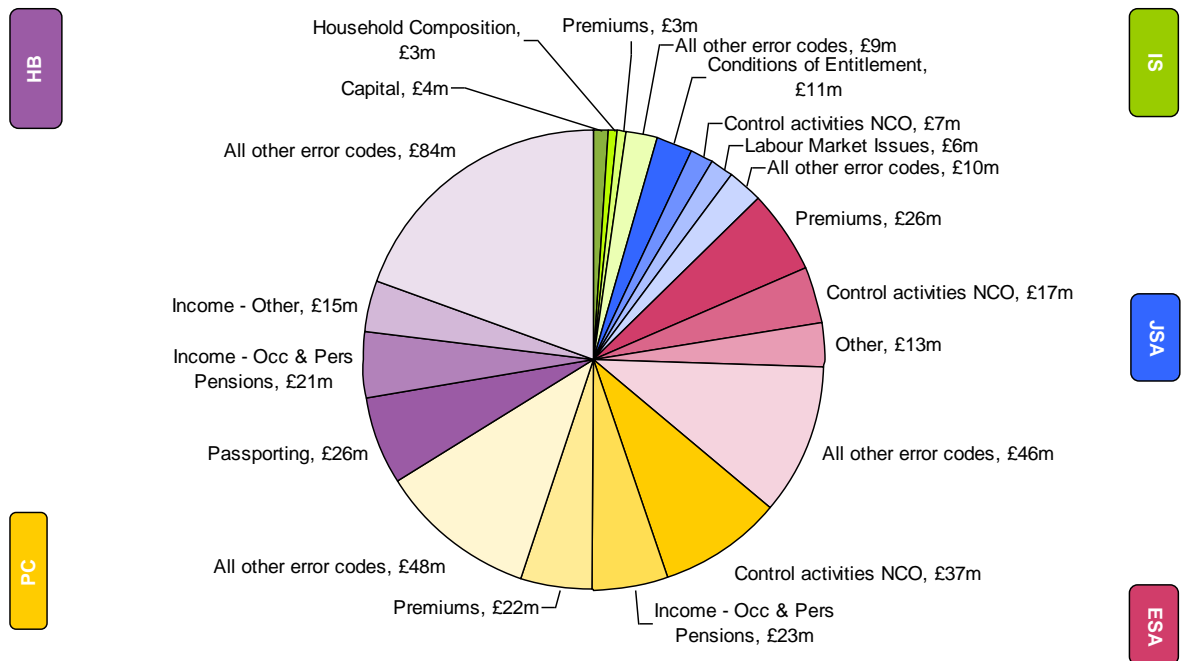
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A figure of £0m indicates the unrounded estimate is less than £0.5m.

A “z” indicates that the category is not relevant for that benefit.

A “ * ” indicates a statistically significant change at the 95% confidence level since 2012/13.

Figure 6.4: Estimated official error overpayments by error code: 2013/14 - Highlighting the top 3 error codes and collating the remaining codes by benefit



- 6.42 The highest codes of official error overpayments across all continuously measured benefits are Control Activities not being carried out (£70m), Premiums (£57m) and Income Occupational and Personal Pensions (£49m). These three categories account for around 40% of the value of overpayments due to official error (£430m).
- 6.43 Claimants can have certain levels of capital, income and earnings whilst claiming IS, JSA, ESA, PC or HB and these are taken into account in the benefit calculation. By their nature, these change frequently and are therefore key drivers of error as well as fraudulent activity.
- 6.44 Sampling variation is likely to have caused the fall in Official Error to its lowest level for IS.
- 6.45 The highest codes of official error overpayments on Income Support are due to Capital (£4m), Household Composition (£3m) and Premiums (£3m). These three categories account for around half of the official error on IS (£20m).
- 6.46 JSA official error overpayment remains at its lowest recorded level of 0.8% and the monetary value has decreased from £40m to £30m because of the reduction in expenditure.
- 6.47 The highest codes of official error overpayments on Jobseeker's Allowance are due to Conditions of Entitlement (£11m), Control Activities not being carried out (£7m) and Labour Market Issues (£6m). These categories account for 70% of the official error on JSA (£30m).
- 6.48 ESA official error overpayments are reported for the first time in the preliminary 2013/14 estimates, at 1.0% or £100m.

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- 6.49 The highest codes of official error overpayments on Employment and Support Allowance are due to Premiums (£26m), Control Activities not being carried out (£17m) and Other (£13m). The Other category includes errors on cases which have been through an appeal. These three categories account for over half of official error on ESA (£100m in total).
- 6.50 Pension Credit official error overpayments are at their lowest reported level of 1.8% or £130m.
- 6.51 The highest codes of official error overpayments on Pension Credit are due to Control Activities not being carried out (£37m), Income from Occupational and Personal Pensions (£23m) and Premiums (£22m). These three categories account for around two thirds of overpayments due to official error on PC (£130m).
- 6.52 Official Error overpayments on Housing Benefit are low (£150m or 10% of HB overpayments) compared to fraud (£340m or 25% of HB overpayments) and claimant error (£900m or 65% of HB overpayments). The causes of official error are fairly evenly split between several error codes with Passporting (£26m) and Income – Occupational/Personal Pensions (£21m) being the top two contributors.
- 6.53 Of the total official error on the continuously measured benefits, Housing Benefit is the highest contributor in monetary terms.

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Table 6.5: Estimated total underpayments by error code: 2013/14 Preliminary

	Income Support		Jobseeker's Allowance		Employment and Support Allowance		Pension Credit		Housing Benefit		Total		Total Excluding ESA	
	%	£	%	£	%	£	%	£	%	£	%	£	%	£
Capital	0.1%	£3m	0.1%	£3m	0.0%	£3m	0.2%	£17m	0.0%	£5m	0.1%	£31m	0.1%	£27m
Conditions of Entitlement	* 0.0%	£0m	0.0%	£0m	0.0%	£5m	0.0%	£0m	0.0%	£8m	0.0%	£13m	0.0%	£8m
Abroad	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m
Claimant Untraceable	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m
Household Composition	0.2%	£9m	0.1%	£3m	0.0%	£3m	0.4%	£25m	0.2%	£57m	0.2%	£97m	0.2%	£94m
Housing Costs	0.1%	£2m	0.1%	£4m	0.1%	£7m	* 0.4%	£29m	0.1%	£28m	0.1%	£69m	0.2%	£63m
Residency	z	z	z	z	z	z	z	z	0.0%	£0m	0.0%	£0m	0.0%	£0m
Passporting	z	z	z	z	z	z	z	z	0.0%	£0m	0.0%	£0m	0.0%	£0m
Non-Dependant Deductions	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.1%	£30m	0.1%	£30m	0.1%	£30m
Earnings/ Employment	0.1%	£2m	0.1%	£4m	0.0%	£1m	0.1%	£5m	0.5%	£126m	0.3%	£140m	0.4%	£138m
Income - Other Benefits	0.2%	£9m	0.0%	£1m	0.1%	£11m	0.0%	£1m	0.0%	£8m	0.1%	£30m	0.0%	£18m
Income - Occ & Pers Pensions	0.0%	£0m	0.0%	£0m	0.0%	£1m	0.2%	£16m	0.0%	£8m	0.0%	£25m	0.1%	£23m
Income - Other	0.0%	£1m	0.0%	£2m	0.0%	£2m	0.3%	£23m	0.2%	£42m	0.1%	£70m	0.2%	£68m
Tax Credits	z	z	z	z	z	z	z	z	0.2%	£42m	0.1%	£42m	0.1%	£42m
Living Together	0.1%	£5m	0.0%	£1m	0.0%	£1m	0.1%	£4m	0.0%	£0m	0.0%	£11m	0.0%	£10m
Premiums	0.2%	£7m	0.0%	£1m	0.8%	£79m	0.5%	£35m	0.0%	£4m	0.3%	£125m	0.1%	£46m
Control activities NCO	0.0%	£0m	0.0%	£0m	0.3%	£28m	0.1%	£5m	0.0%	£1m	0.1%	£33m	0.0%	£5m
Labour Market Issues	z	z	0.0%	£0m	0.0%	£0m	z	z	0.0%	£0m	0.0%	£0m	0.0%	£0m
Other	* 0.0%	£0m	0.0%	£0m	0.2%	£19m	* 0.0%	£2m	0.1%	£13m	0.1%	£34m	0.0%	£15m
Total	1.0%	£40m	0.4%	£20m	1.5%	£160m	2.2%	£160m	1.6%	£370m	1.5%	£750m	1.5%	£590m

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

Notes to Table:

Estimates are rounded to the nearest £1m and percentages to one decimal place.

Total Estimates are rounded to the nearest £10m and percentages to one decimal place.

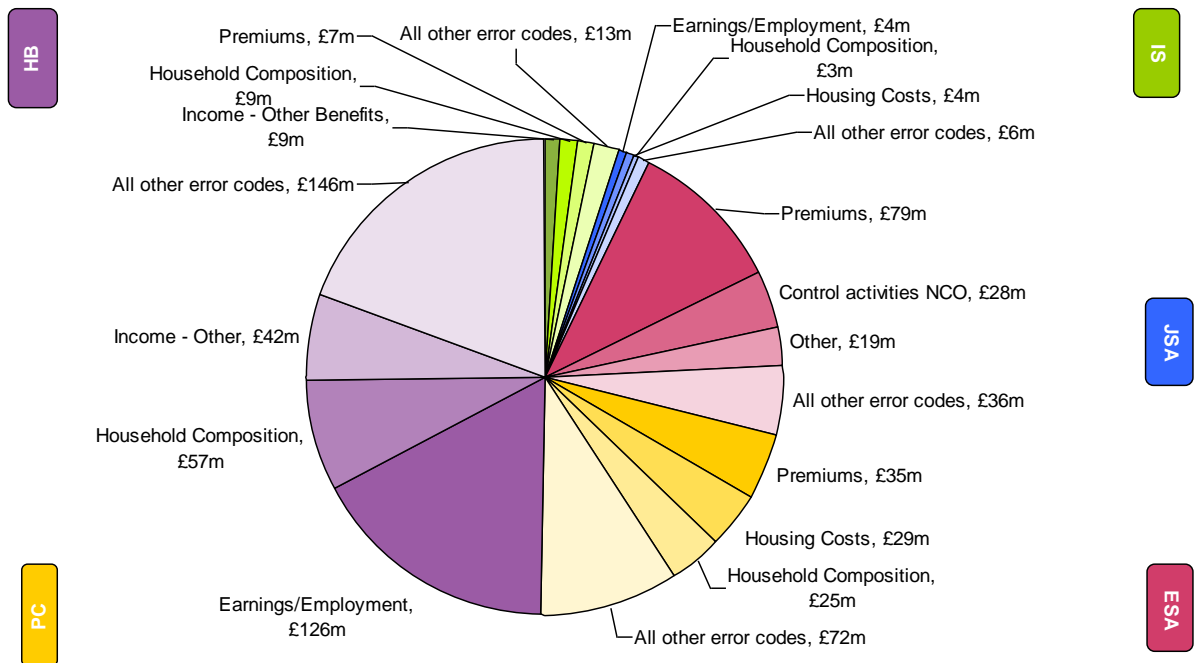
Columns may not sum due to rounding.

A figure of £0m indicates the unrounded estimate is less than £0.5m.

A “z” indicates that the category is not relevant for that benefit.

A “ * ” indicates a statistically significant change at the 95% confidence level since 2012/13.

Figure 6.5: Estimated total underpayments by error code: 2013/14P - Highlighting the top 3 error codes and collating the remaining codes by benefit



- 6.54 The highest codes of total underpayments across all continuously measured benefits are Earnings/Employment (£140m), Premiums (£125m) and Household Composition (£97m). These three categories account for nearly half of the total underpayments on the continuously measured benefits (£750m).
- 6.55 Claimants can have certain levels of capital, income and earnings whilst claiming IS, JSA, ESA, PC or HB and these are taken into account in the benefit calculation. By their nature, these change frequently and are therefore key drivers of error and can easily lead to underpayments of benefit as well as overpayments.
- 6.56 The rate of underpayments on Income Support has decreased from 1.3% to 1.0% of expenditure in 2013/14P although this is not a statistically significant decrease.
- 6.57 The highest codes of total underpayments on Income Support are due to Income – Other Benefits (£9m), Household Composition (£9m) and Premiums (£7m) and these categories account for around two thirds of the total underpayments on IS.
- 6.58 Underpayment levels on Jobseeker's Allowance are very low at only £20m or 4% of the total underpayments for all the continuously measured benefits. No categories are particularly large in value.
- 6.59 ESA underpayment is reported for the first time in the preliminary 2013/14 estimates, at 1.5% or £160m.
- 6.60 The highest codes of total underpayments on Employment and Support Allowance are Premiums (£79m), Control Activities Not Carried Out (£28m) and Other (£19m). The "Other" category covers errors such as those on cases with appeals. These error categories account for nearly four fifths of the underpayments.

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- 6.61 There has been a very slight decrease from the highest rate of PC underpayment reported in 2012/13: from 2.3% to 2.2% of expenditure in 2013/14P.
- 6.62 The highest codes of total underpayments for Pension Credit are Premiums (£35m) Housing Costs (£29m or 0.4%, and this saw a **statistically significant increase** from 0.3% in 2012/13) and Household Composition (£25m). These three categories account for over half of the underpayments on PC (£160m in total).
- 6.63 The highest codes of total underpayments on Housing Benefit (HB) are due to Earnings/Employment (£126m – this is 90% of all of the Earnings/Employment underpayment), Household Composition (£57m) and Income – Other (£42m). These three categories account for around 60% of the underpayments on HB (£370m). 50% of the total underpayments for the continuously measured benefits (£750m) are recorded on Housing Benefit.

Table 6.6: Estimated claimant error underpayments by error code: 2013/14 Preliminary

	Income Support		Jobseeker's Allowance		Employment and Support Allowance		Pension Credit		Housing Benefit		Total		Total Excluding ESA	
	%	£	%	£	%	£	%	£	%	£	%	£	%	£
Capital	0.1%	£2m	0.0%	£2m	0.0%	£2m	0.0%	£2m	0.0%	£4m	0.0%	£13m	0.0%	£10m
Conditions of Entitlement	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m
Abroad	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m
Claimant Untraceable	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m
Household Composition	0.2%	£9m	0.0%	£2m	0.0%	£3m	0.3%	£21m	0.2%	£50m	0.2%	£85m	0.2%	£82m
Housing Costs	0.0%	£1m	0.0%	£1m	0.0%	£5m	* 0.3%	£22m	0.1%	£18m	0.1%	£47m	0.1%	£42m
Residency	z	z	z	z	z	z	z	z	0.0%	£0m	0.0%	£0m	0.0%	£0m
Passporting	z	z	z	z	z	z	z	z	0.0%	£0m	0.0%	£0m	0.0%	£0m
Non-Dependant Deductions	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.1%	£30m	0.1%	£30m	0.1%	£30m
Earnings/ Employment	0.0%	£1m	0.0%	£0m	0.0%	£1m	0.0%	£1m	0.5%	£108m	0.2%	£112m	0.3%	£111m
Income - Other Benefits	0.2%	£6m	0.0%	£0m	0.1%	£9m	z	z	z	z	0.0%	£15m	0.0%	£6m
Income - Occ & Pers Pensions	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£1m	0.0%	£8m	0.0%	£9m	0.0%	£8m
Income - Other	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.3%	£23m	0.1%	£24m	0.1%	£48m	0.1%	£48m
Tax Credits	z	z	z	z	z	z	z	z	0.2%	£42m	0.1%	£42m	0.1%	£42m
Living Together	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m
Premiums	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m
Control activities NCO	z	z	z	z	z	z	z	z	z	z	z	z	z	z
Labour Market Issues	z	z	z	z	z	z	z	z	z	z	z	z	z	z
Other	* 0.0%	£0m	0.0%	£0m	0.1%	£7m	0.0%	£2m	0.0%	£4m	0.0%	£13m	0.0%	£6m
Total	0.5%	£20m	0.1%	£0m	0.3%	£30m	1.0%	£70m	1.2%	£290m	0.8%	£410m	1.0%	£390m

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

Notes to Table:

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Total Estimates are rounded to the nearest £10m and percentages to one decimal place.

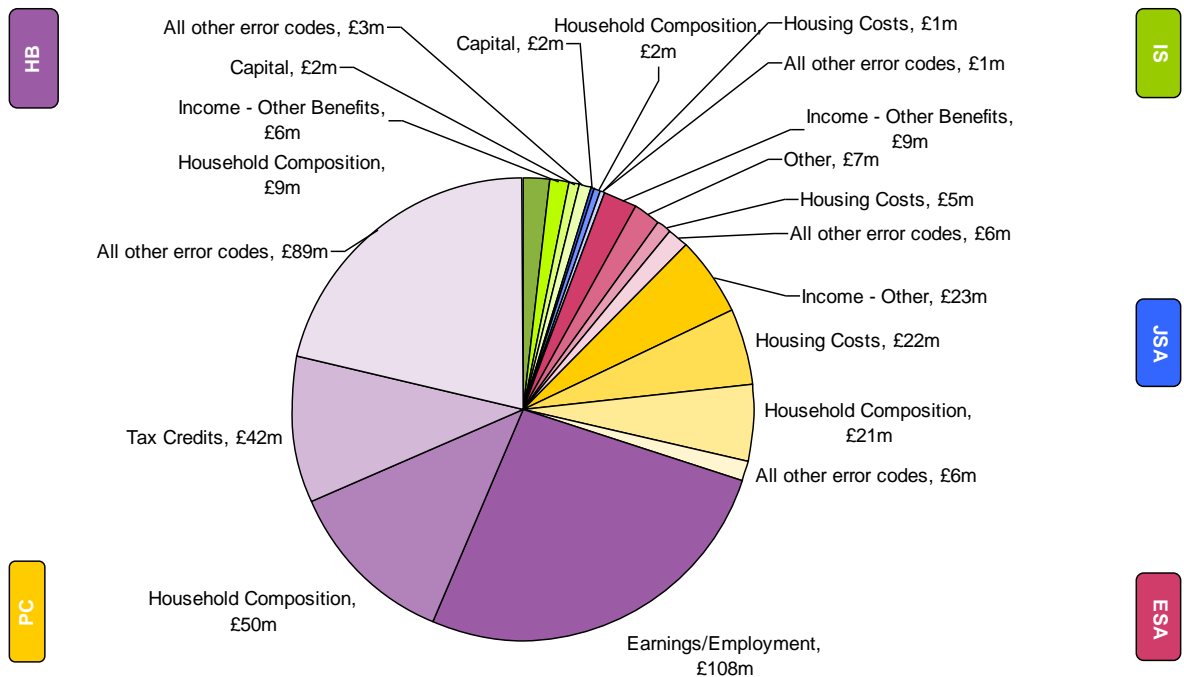
Columns may not sum due to rounding.

A figure of £0m indicates the unrounded estimate is less than £0.5m.

A “z” indicates that the category is not relevant for that benefit.

A “ * ” indicates a statistically significant change at the 95% confidence level since 2012/13.

Figure 6.6: Estimated claimant error underpayments by error code: 2013/14P - Highlighting the top 3 error codes and collating the remaining codes by benefit



- 6.64 The highest codes of claimant error underpayments across all continuously measured benefits are Earnings/Employment (£112m), Household Composition (£85m) and Income – Other (£48m). These three categories account for 60% of the underpayments due to claimant error (£410m).
- 6.65 By the nature of the claim review carried out by our independently trained staff (see section 1.2 for more information) if the amount of income, earnings or capital is different from that held by the Department, an error is recorded. Financial circumstances such as these are highly likely to have changed in the intervening time between the claim starting and the date the Review Officer visits the claimant.
- 6.66 The highest codes of claimant error underpayments on IS are due to Household Composition (£9m), Income – Other Benefits (£6m) and Capital (£2m). These three categories accounting for over 80% of the claimant error underpaid on IS (£20m in total).
- 6.67 Underpayment levels due to claimant error for Jobseeker’s Allowance are relatively small and are £0m when rounding to nearest ten million pounds.
- 6.68 ESA claimant error underpayments are at 0.3% of expenditure, or £30m.
- 6.69 The highest codes of claimant error underpayments on Employment and Support Allowance are due to Income – Other Benefits (£9m), Other (£7m) and Housing Costs (£5m). These categories account for around 80% of the total claimant error underpayments on ESA.
- 6.70 PC claimant error has fallen to 1.0% in 2013/14P from its highest rate of 1.2% in 2012/13, but this change is not statistically significant.

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- 6.71 The highest codes of claimant error underpayments on Pension Credit are Income – Other (£23m), Household Composition (£21m) and Housing Costs (£22m or 0.3% and this has seen a **statistically significant increase** from 0.2% in 2012/13). These three categories account for around 90% of all claimant error underpaid on PC (£70m).
- 6.72 Housing Benefit (HB) accounts for nearly 70% of the total claimant error across IS, JSA, ESA, PC and HB. The highest codes of claimant error underpayments on Housing Benefit are Earnings/Employment (£108m), Tax Credits (£42m) and Household Composition (£50m). These error codes account for 70% of the claimant error underpayment on HB (£290m).

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Table 6.7: Estimated official error underpayments by error code: 2013/14 Preliminary

	Income Support		Jobseeker's Allowance		Employment and Support Allowance		Pension Credit		Housing Benefit		Total		Total Excluding ESA	
	%	£	%	£	%	£	%	£	%	£	%	£	%	£
Capital	0.0%	£0m	0.0%	£1m	0.0%	£1m	0.2%	£15m	0.0%	£1m	0.0%	£18m	0.0%	£17m
Conditions of Entitlement	* 0.0%	£0m	0.0%	£0m	0.0%	£5m	0.0%	£0m	0.0%	£8m	0.0%	£13m	0.0%	£8m
Abroad	z	z	z	z	z	z	z	z	z	z	z	z	z	z
Claimant Untraceable	z	z	z	z	z	z	z	z	z	z	z	z	z	z
Household Composition	* 0.0%	£0m	0.0%	£1m	0.0%	£0m	0.1%	£4m	0.0%	£6m	0.0%	£12m	0.0%	£12m
Housing Costs	0.0%	£1m	0.1%	£4m	0.0%	£2m	0.1%	£7m	0.0%	£10m	0.0%	£23m	0.1%	£21m
Residency	z	z	z	z	z	z	z	z	0.0%	£0m	0.0%	£0m	0.0%	£0m
Passporting	z	z	z	z	z	z	z	z	0.0%	£0m	0.0%	£0m	0.0%	£0m
Non-Dependant Deductions	z	z	z	z	z	z	z	z	z	z	z	z	z	z
Earnings/ Employment	0.0%	£1m	0.1%	£4m	0.0%	£1m	0.1%	£4m	0.1%	£18m	0.1%	£28m	0.1%	£27m
Income - Other Benefits	0.1%	£3m	0.0%	£0m	0.0%	£2m	0.0%	£1m	0.0%	£8m	0.0%	£14m	0.0%	£12m
Income - Occ & Pers Pensions	0.0%	£0m	0.0%	£0m	0.0%	£1m	0.2%	£15m	0.0%	£0m	0.0%	£16m	0.0%	£15m
Income - Other	0.0%	£0m	0.0%	£1m	0.0%	£2m	0.0%	£1m	0.1%	£18m	0.0%	£22m	0.1%	£20m
Tax Credits	z	z	z	z	z	z	z	z	z	z	z	z	z	z
Living Together	0.0%	£0m	0.0%	£0m	0.0%	£1m	* 0.1%	£4m	0.0%	£0m	0.0%	£5m	0.0%	£4m
Premiums	0.2%	£7m	0.0%	£1m	0.8%	£79m	0.5%	£35m	0.0%	£4m	0.3%	£125m	0.1%	£46m
Control activities NCO	0.0%	£0m	0.0%	£0m	0.3%	£28m	0.1%	£5m	0.0%	£1m	0.1%	£33m	0.0%	£5m
Labour Market Issues	z	z	0.0%	£0m	0.0%	£0m	z	z	0.0%	£0m	0.0%	£0m	0.0%	£0m
Other	0.0%	£0m	0.0%	£0m	0.1%	£12m	0.0%	£0m	0.0%	£9m	0.0%	£21m	0.0%	£9m
Total	0.3%	£10m	0.3%	£10m	1.3%	£130m	1.2%	£90m	0.3%	£80m	0.7%	£330m	0.5%	£200m

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

Notes to Table:

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Total Estimates are rounded to the nearest £10m and percentages to one decimal place.

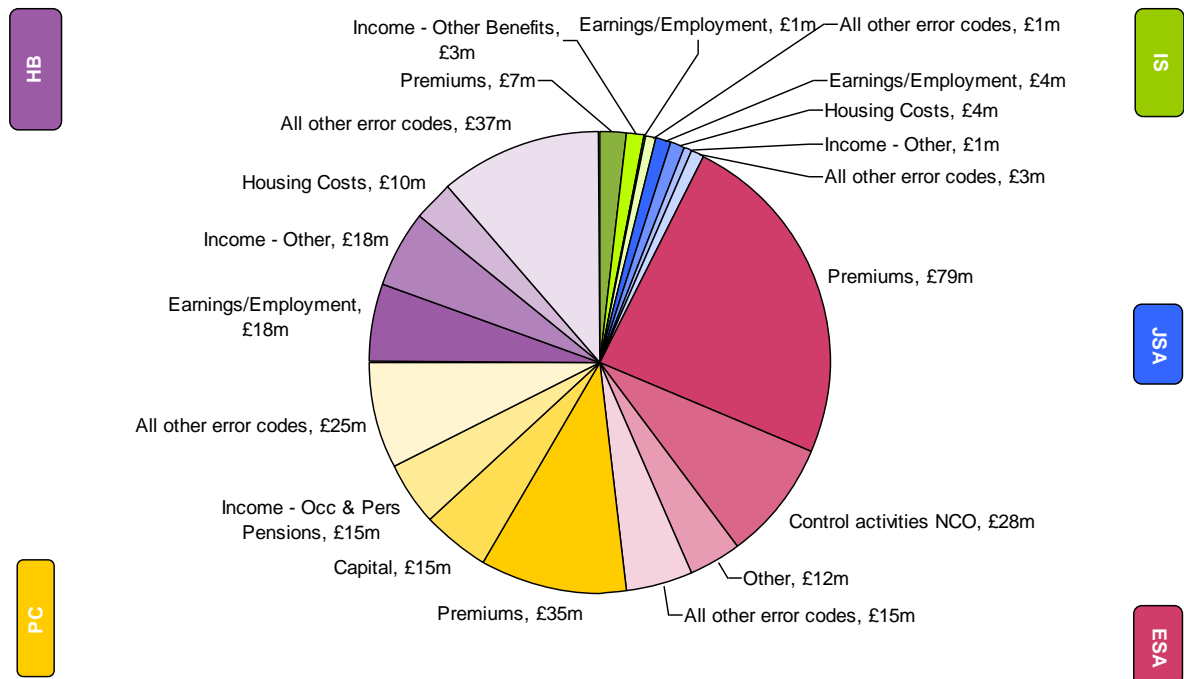
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A “ * ” indicates a statistically significant change at the 95% confidence level since 2012/13.

Figure 6.7: Estimated official error underpayments by error code: 2013/14P - Highlighting the top 3 error codes and collating the remaining codes by benefit



- 6.73 The highest codes of official error underpayments across all continuously measured benefits are Premiums (£125m), Earnings/Employment (£28m) and Control Activities Not Carried Out (£33m). These three categories account for over half of the underpayments due to official error (£330m).
- 6.74 The highest code of official error underpayments on Income Support is Premiums (£7m) and this single category accounts for over half of the official error underpayments (£10m in total).
- 6.75 The highest codes of official error underpayments on Jobseeker's Allowance are Earnings/Employment (£4m) and Housing Costs (£4m) and these two codes account for over 70% of the official error underpayments (£10m).
- 6.76 The highest code of official error underpayments on Employment and Support Allowance is Premiums (£79m) and this error code alone is the cause of around 60% of the official error underpayments (£130m).
- 6.77 The highest codes of official error underpayments on Pension Credit relate to Premiums (£35m), Capital (£15m) and Income - Occupational and Personal Pensions (£15m). These three categories account for around three quarters of the official error underpayments on Pension Credit (£90m in total).
- 6.78 Official Error underpayments on Housing Benefit (HB) are at a very low level compared to claimant error. The main causes of official error underpayment are Earnings/Employment (£18m), Income – Other (£18m), Housing Costs (£10m). These account for around 55% of the total HB official error underpayments (£80m).

2012/13 Error code breakdowns

- 6.79 2012/13 breakdowns are now provided for comparison purposes with the 2013/14 preliminary breakdowns.
- 6.80 Users should be aware that these breakdowns are based on small sample sizes and therefore any year-on-year changes are likely to have been caused by sampling variation rather than reflecting real change. In addition to this publication we publish supplementary tables (see Annex 3) which feature error code breakdown tables including confidence intervals to aid the comparison of these data.
- 6.81 From April 2011, errors previously recorded under 'Premiums' are now being recorded under 'Household Composition' or 'Income – Other'. Due to this change, comparisons involving these error codes between this and previous reports should be treated with caution.
- 6.82 Prior to the Preliminary 2013/14 estimates, claimant error and fraud relating to other benefits was classified to be counted as Income – Other. For Income Support and Jobseeker's Allowance this has now been changed and these errors/fraud will appear as Income – Other Benefits. This means that "Income – Other Benefits" and "Income – Other" cannot be compared between 2012/13 and preliminary 2013/14 reports.
- 6.83 This is the first report to include estimates of Employment and Support Allowance fraud and error: there are no data available for 2012/13 for comparisons to be made.

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

Table 6.8: Estimated total overpayments by error code: 2012/13

	Income Support		Jobseeker's Allowance		Pension Credit		Housing Benefit		Total	
	%	£	%	£	%	£	%	£	%	£
Capital	0.6%	£32m	0.3%	£16m	0.8%	£65m	0.3%	£63m	0.4%	£176m
Conditions of Entitlement	0.5%	£26m	*0.2%	£9m	0.0%	£3m	0.2%	£36m	0.2%	£74m
Abroad	0.2%	£12m	0.0%	£0m	0.8%	£57m	0.1%	£19m	0.2%	£89m
Claimant Untraceable	0.4%	£23m	0.3%	£15m	0.4%	£28m	0.3%	£78m	0.3%	£144m
Household Composition	0.2%	£13m	0.1%	£4m	0.5%	£41m	0.2%	£46m	0.2%	£104m
Housing Costs	0.1%	£4m	0.0%	£1m	0.1%	£9m	0.1%	£15m	0.1%	£30m
Residency	z	z	z	z	z	z	0.3%	£67m	0.2%	£67m
Passporting	z	z	z	z	z	z	0.1%	£17m	0.0%	£17m
Non-Dependant Deductions	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.3%	£66m	0.2%	£66m
Earnings/ Employment	0.7%	£36m	1.6%	£86m	0.6%	£47m	2.0%	£467m	1.5%	£636m
Income - Other Benefits	0.1%	£3m	0.0%	£2m	0.1%	£4m	0.0%	£11m	0.0%	£20m
Income - Occ & Pers Pensions	*0.1%	£5m	0.1%	£7m	1.2%	£95m	0.2%	£48m	0.4%	£155m
Income - Other	0.3%	£16m	0.3%	£13m	0.3%	£20m	0.3%	£61m	0.3%	£110m
Tax Credits	z	z	z	z	z	z	0.2%	£48m	0.1%	£48m
Living Together	1.0%	£53m	0.5%	£28m	0.2%	£19m	0.3%	£64m	0.4%	£164m
Premiums	0.1%	£6m	*0.1%	£4m	0.4%	£29m	0.0%	£5m	0.1%	£45m
Control activities NCO	0.0%	£0m	0.1%	£6m	0.6%	£48m	0.1%	£15m	0.2%	£69m
Labour Market Issues	z	z	0.1%	£5m	z	z	0.0%	£0m	0.0%	£5m
Other	0.1%	£3m	0.3%	£18m	0.3%	£26m	0.4%	£90m	0.3%	£137m
Total	4.3%	£230m	4.1%	£210m	6.4%	£490m	5.1%	£1220m	5.1%	£2160m

Notes to Table:

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Total Estimates are rounded to the nearest £10m and percentages to one decimal place.

Columns may not sum due to rounding.

A figure of £0m indicates the unrounded estimate is less than £0.5m.

A “z” indicates that the category is not relevant for that benefit.

A “ * ” indicates a statistically significant change at the 95% confidence level since 2011/12.

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

- 6.84 The highest reasons for total overpayments across all continuously measured benefits are Earnings/Employment (£636m), Capital (£176m) and Living Together (£164m). These three categories account for 45% of the total fraud and error overpaid in these four benefits (£2,160m).
- 6.85 The highest recorded codes of total overpayments on Income Support are Living Together (£53m), Earnings/Employment (£36m) and Capital (£32m). These three categories account for just over half of the fraud and error on IS (£230m in total).
- 6.86 The highest codes of total overpayments on Jobseeker's Allowance are Earnings/Employment (£86m), Living Together (£28m) and Other (£18m). These three categories account for just under two thirds of the fraud and error overpaid on JSA (£210m in total). The vast majority of the Earnings/Employment total (£86m) is driven by fraudulent activity (£75m).
- 6.87 The highest reasons for total overpayments on Pension Credit are due to Income from Occupational and Personal Pensions (£95m), Capital (£65m) and Abroad (£57m). These three categories account for 44% of the fraud and error overpaid on PC (£490m in total).
- 6.88 The highest codes of total overpayments on Housing Benefit are due to Earnings/Employment (£467m), Other (£90m) and Claimant Untraceable (£78m). These three categories account for about half of the fraud and error in HB (£1,220m). Overall, HB accounts for 57% of the total overpayments for these four benefits (£2,160m).

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

Table 6.9: Estimated fraud overpayments by error code: 2012/13

	Income Support		Jobseeker's Allowance		Pension Credit		Housing Benefit		Total	
	%	£	%	£	%	£	%	£	%	£
Capital	*0.1%	£6m	0.2%	£9m	0.3%	£20m	0.1%	£20m	0.1%	£56m
Conditions of Entitlement	0.1%	£8m	*0.0%	£0m	0.0%	£0m	0.0%	£10m	0.0%	£18m
Abroad	0.2%	£12m	0.0%	£0m	0.7%	£52m	0.1%	£19m	0.2%	£84m
Claimant Untraceable	0.4%	£23m	0.3%	£15m	0.4%	£28m	0.0%	£5m	0.2%	£71m
Household Composition	0.0%	£2m	0.1%	£3m	0.0%	£2m	*0.0%	£2m	0.0%	£9m
Housing Costs	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£1m	0.0%	£1m
Residency	z	z	z	z	z	z	0.1%	£23m	0.1%	£23m
Passporting	z	z	z	z	z	z	0.0%	£3m	0.0%	£3m
Non-Dependant Deductions	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.1%	£13m	0.0%	£13m
Earnings/ Employment	0.4%	£20m	1.4%	£75m	0.2%	£13m	0.5%	£115m	0.5%	£223m
Income - Other Benefits	0.0%	£0m	0.0%	£0m	z	z	z	z	0.0%	£0m
Income - Occ & Pers Pensions	*0.0%	£1m	0.0%	£1m	0.4%	£29m	0.0%	£8m	0.1%	£39m
Income - Other	0.0%	£2m	0.1%	£5m	0.0%	£0m	0.1%	£17m	0.1%	£23m
Tax Credits	z	z	z	z	z	z	0.0%	£5m	0.0%	£5m
Living Together	0.9%	£48m	0.5%	£25m	0.2%	£14m	0.3%	£60m	0.4%	£147m
Premiums	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m
Control activities NCO	z	z	z	z	z	z	z	z	z	z
Labour Market Issues	z	z	z	z	z	z	z	z	z	z
Other	0.0%	£2m	0.3%	£16m	0.1%	£11m	0.1%	£14m	0.1%	£43m
Total	2.3%	£130m	2.9%	£150m	2.2%	£170m	1.3%	£320m	1.8%	£760m

Notes to Table:

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Total Estimates are rounded to the nearest £10m and percentages to one decimal place.

Columns may not sum due to rounding.

A figure of £0m indicates the unrounded estimate is less than £0.5m.

A “z” indicates that the category is not relevant for that benefit.

A “ * ” indicates a statistically significant change at the 95% confidence level since 2011/12.

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

- 6.89 The highest codes of fraud overpayments across all continuously measured benefits are Earnings/Employment (£223m), Living Together (£147m) and Abroad (£84m). These three categories account for just under 60% of the monetary value of all fraud overpayments (£760m). HB is the biggest contributor to fraud, accounting for 42% or £320m.
- 6.90 The highest codes of fraud overpayments on Income Support are due to Living Together (£48m), Claimant Untraceable (£23m) and Earnings/Employment (£20m). These three categories account for almost three quarters of the fraud on IS (£130m in total).
- 6.91 The highest codes of fraud overpayments on Jobseeker's Allowance are in Earnings/Employment (£75m), Living Together (£25m) and Other (£16m). The "Other" category includes where the Review Officer is not able to determine that benefit should have been paid to the claimant. These three categories account for over three quarters of the estimated fraudulent overpayments on JSA (£150m in total).
- 6.92 The highest codes of fraud overpayments on Pension Credit are due to Abroad (when the claimant is overseas for longer than allowed at £52m), Income from Occupational and Personal Pensions (£29m) and Claimant Untraceable (£28m). These three categories account for just under two thirds of fraud on PC (£170m in total).
- 6.93 The highest codes of fraud overpayments on Housing Benefit are Earnings/Employment (£115m – this is around half of the total fraud reported against Earnings/Employment), Living Together (£60m) and Residency (£23m). These three categories account for nearly two thirds of the fraud on HB (£320m).

Table 6.10: Estimated claimant error overpayments by error code: 2012/13

	Income Support		Jobseeker's Allowance		Pension Credit		Housing Benefit		Total	
	%	£	%	£	%	£	%	£	%	£
Capital	0.4%	£23m	0.1%	£5m	0.5%	£35m	0.2%	£43m	0.3%	£106m
Conditions of Entitlement	0.2%	£9m	0.0%	£0m	0.0%	£3m	0.1%	£18m	0.1%	£30m
Abroad	0.0%	£0m	0.0%	£0m	0.1%	£5m	0.0%	£0m	0.0%	£5m
Claimant Untraceable	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.3%	£73m	0.2%	£73m
Household Composition	0.1%	£8m	0.0%	£1m	0.5%	£37m	0.2%	£38m	0.2%	£84m
Housing Costs	0.0%	£2m	0.0%	£0m	0.0%	£1m	0.0%	£5m	0.0%	£8m
Residency	z	z	z	z	z	z	0.2%	£44m	0.1%	£44m
Passporting	z	z	z	z	z	z	0.0%	£4m	0.0%	£4m
Non-Dependant Deductions	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.2%	£53m	0.1%	£53m
Earnings/ Employment	0.3%	£14m	0.2%	£8m	0.3%	£22m	*1.4%	£336m	0.9%	£381m
Income - Other Benefits	z	z	z	z	z	z	z	z	z	z
Income - Occ & Pers Pensions	0.1%	£3m	0.1%	£4m	0.6%	£44m	0.1%	£24m	0.2%	£75m
Income - Other	0.2%	£10m	0.1%	£3m	0.2%	£14m	0.1%	£32m	0.1%	£59m
Tax Credits	z	z	z	z	z	z	*0.2%	£43m	0.1%	£43m
Living Together	0.1%	£3m	0.1%	£3m	0.0%	£2m	0.0%	£3m	0.0%	£10m
Premiums	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m
Control activities NCO	z	z	z	z	z	z	z	z	z	z
Labour Market Issues	z	z	z	z	z	z	z	z	z	z
Other	0.0%	£1m	0.0%	£0m	0.1%	£9m	0.3%	£67m	0.2%	£76m
Total	1.3%	£70m	0.5%	£30m	2.2%	£170m	3.3%	£780m	2.5%	£1050m

Notes to Table:

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A “z” indicates that the category is not relevant for that benefit.

A “ * ” indicates a statistically significant change at the 95% confidence level since 2011/12.

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

- 6.94 The highest codes of claimant error overpayments across all continuously measured benefits are Earnings/Employment (£381m), Capital (£106m) and Household Composition (£84m). These three categories account for over half of the overpayments due to claimant error (£1,050m).
- 6.95 The highest codes of claimant error overpayments on Income Support are due to Capital (£23m), Earnings/Employment (£14m) and Income - Other (£10m). These three categories account for just over two thirds of the claimant error on IS (£70m in total).
- 6.96 The highest codes of claimant error overpayments on Jobseeker's Allowance are due to Earnings/Employment (£8m), Capital (£5m) and Income from Occupational and Personal Pensions (£4m). These three categories account for over half of claimant error on JSA (£30m in total). JSA has the lowest percentage of expenditure rate of overpayment due to claimant error of the four continuously measured benefits.
- 6.97 The highest codes of claimant error overpayments on Pension Credit are due to Income from Occupational and Personal Pensions (£44m), Household Composition (£37m) and Capital (£35m). These categories account for 68% of claimant error on PC (£170m in total). The claimant error related to Occupational and Personal Pensions is higher than the fraudulent activity.
- 6.98 The highest codes of claimant error overpayments on Housing Benefit are Earnings/Employment (£336m), Claimant Untraceable (£73m) and Other (£67m). These three error codes make up around 60% of the claimant error on HB. HB contributes just under 75% of the claimant error out of IS, JSA, PC and HB.

Table 6.11: Estimated official error overpayments by error code: 2012/13

	Income Support		Jobseeker's Allowance		Pension Credit		Housing Benefit		Total	
	%	£	%	£	%	£	%	£	%	£
Capital	0.1%	£3m	0.0%	£2m	0.1%	£10m	0.0%	£0m	0.0%	£15m
Conditions of Entitlement	0.2%	£9m	0.2%	£9m	0.0%	£0m	0.0%	£9m	0.1%	£26m
Abroad	z	z	z	z	z	z	z	z	z	z
Claimant Untraceable	z	z	z	z	z	z	z	z	z	z
Household Composition	0.0%	£3m	0.0%	£0m	0.0%	£2m	0.0%	£7m	0.0%	£12m
Housing Costs	0.1%	£3m	0.0%	£1m	0.1%	£8m	0.0%	£9m	0.0%	£21m
Residency	z	z	z	z	z	z	0.0%	£0m	0.0%	£0m
Passporting	z	z	z	z	z	z	0.0%	£10m	0.0%	£10m
Non-Dependant Deductions	z	z	z	z	z	z	z	z	z	z
Earnings/ Employment	0.0%	£2m	0.1%	£3m	0.2%	£12m	0.1%	£16m	0.1%	£33m
Income - Other Benefits	0.1%	£3m	0.0%	£2m	0.1%	£4m	0.0%	£11m	0.0%	£20m
Income - Occ & Pers Pensions	0.0%	£1m	0.0%	£2m	*0.3%	£22m	0.1%	£16m	0.1%	£40m
Income - Other	0.1%	£4m	0.1%	£5m	0.1%	£6m	0.1%	£13m	0.1%	£28m
Tax Credits	z	z	z	z	z	z	z	z	z	z
Living Together	0.0%	£1m	*0.0%	£0m	0.0%	£3m	0.0%	£0m	0.0%	£5m
Premiums	0.1%	£6m	*0.1%	£4m	0.4%	£29m	0.0%	£5m	0.1%	£45m
Control activities NCO	0.0%	£0m	0.1%	£6m	0.6%	£48m	0.1%	£15m	0.2%	£69m
Labour Market Issues	z	z	0.1%	£5m	z	z	0.0%	£0m	0.0%	£5m
Other	0.0%	£0m	0.0%	£1m	0.1%	£6m	0.0%	£9m	0.0%	£18m
Total	0.6%	£40m	0.8%	£40m	2.0%	£150m	0.5%	£120m	0.8%	£350m

Notes to Table:

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Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

- 6.99 The highest codes of official error overpayments across all continuously measured benefits are Control Activities not being carried out (£69m), Premiums (£45m) and Income Occupational and Personal Pensions (£40m). These three categories account for 45% of the value of overpayments due to official error (£350m).
- 6.100 The highest codes of official error overpayments on Income Support are due to Conditions of Entitlement (£9m), Premiums (£6m) and Income – Other (£4m). These three categories account for around half of the official error on IS (£40m).
- 6.101 The highest codes of official error overpayments on Jobseeker's Allowance are due to Conditions of Entitlement (£9m), Control Activities not being carried out (£6m) and Labour Market Issues (£5m). These categories account for half of the official error on JSA (£40m)
- 6.102 The highest codes of official error overpayments on Pension Credit are due to Control Activities not being carried out (£48m), Premiums (£29m) and Income from Occupational and Personal Pensions (£22m). These three categories account for two thirds of overpayments due to official error on PC (£150m).
- 6.103 Official Error overpayments on Housing Benefit are low (£120m or 10% of HB overpayments) compared to fraud (£320m or 26% of HB overpayments) and claimant error (£790m or 64% of HB overpayments). The causes of official error are fairly evenly split between several error codes with Income from Earnings/Employment (£16m) and Income – Occupational/Personal Pensions (£16m) being the top two contributors.

Table 6.12: Estimated total underpayments by error code: 2012/13

	Income Support		Jobseeker's Allowance		Pension Credit		Housing Benefit		Total	
	%	£	%	£	%	£	%	£	%	£
Capital	0.1%	£3m	0.0%	£3m	0.2%	£16m	0.0%	£3m	0.1%	£26m
Conditions of Entitlement	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£6m	0.0%	£6m
Abroad	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m
Claimant Untraceable	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m
Household Composition	0.2%	£13m	0.1%	£3m	0.4%	£28m	0.2%	£49m	0.2%	£93m
Housing Costs	0.1%	£5m	0.1%	£4m	*0.3%	£20m	0.1%	£23m	0.1%	£51m
Residency	z	z	z	z	z	z	0.0%	£0m	0.0%	£0m
Passporting	z	z	z	z	z	z	0.0%	£2m	0.0%	£2m
Non-Dependant Deductions	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.1%	£34m	0.1%	£34m
Earnings/ Employment	0.1%	£3m	0.1%	£5m	0.0%	£3m	0.6%	£140m	0.4%	£151m
Income - Other Benefits	0.0%	£1m	0.0%	£1m	0.0%	£0m	0.0%	£10m	0.0%	£12m
Income - Occ & Pers Pensions	0.0%	£0m	0.0%	£0m	0.2%	£13m	0.0%	£6m	0.0%	£19m
Income - Other	0.3%	£19m	0.1%	£3m	*0.6%	£46m	0.2%	£43m	0.3%	£110m
Tax Credits	z	z	z	z	z	z	0.2%	£50m	0.1%	£50m
Living Together	0.1%	£7m	0.1%	£3m	*0.0%	£0m	0.0%	£1m	0.0%	£11m
Premiums	0.2%	£14m	0.0%	£1m	0.6%	£44m	0.0%	£5m	0.2%	£63m
Control activities NCO	0.0%	£0m	0.0%	£0m	*0.0%	£4m	0.0%	£1m	0.0%	£4m
Labour Market Issues	z	z	0.0%	£0m	z	z	0.0%	£0m	0.0%	£0m
Other	0.1%	£4m	0.0%	£1m	0.0%	£3m	0.0%	£10m	0.0%	£19m
Total	*1.3%	£70m	0.4%	£20m	*2.3%	£180m	1.6%	£380m	1.5%	£650m

Notes to Table:

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A “z” indicates that the category is not relevant for that benefit.

6.104 The highest codes of total underpayments across all continuously measured benefits are Earnings/Employment (£151m), Income – Other (£110m) and Household Composition (£93m). These three categories account for over half of the total underpayments on the continuously measured benefits (£650m).

6.105 The highest codes of total underpayments on Income Support are due to Income – Other (£19m), Premiums (£14m) and Household Composition (£13m) and these categories account for just under two thirds of the total underpayments on IS.

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- 6.106 Underpayment levels on Jobseeker's Allowance are very low at only £20m or 4% of the total underpayments for all the continuously measured benefits. No categories are particularly large in value.
- 6.107 The highest codes of total underpayments for Pension Credit are Income – Other (£46m), Premiums (£44m) and Household Composition (£28m). These three categories account for two thirds of the underpayments on PC (£180m in total).
- 6.108 The highest codes of total underpayments on Housing Benefit (HB) are due to Earnings/Employment (£140m – this is 93% of all of the Earnings/Employment underpayment), Tax Credits (£50m) and Household Composition (£49m). These three categories account for just under two thirds of the underpayments on HB (£380m). 59% of the total underpayments for the continuously measured benefits (£650m) are recorded on Housing Benefit.

Table 6.13: Estimated claimant error underpayments by error code: 2012/13

	Income Support		Jobseeker's Allowance		Pension Credit		Housing Benefit		Total	
	%	£	%	£	%	£	%	£	%	£
Capital	0.1%	£3m	0.0%	£2m	0.0%	£3m	0.0%	£3m	0.0%	£10m
Conditions of Entitlement	*0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m
Abroad	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m
Claimant Untraceable	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m
Household Composition	0.2%	£11m	0.0%	£1m	0.3%	£24m	0.2%	£40m	0.2%	£77m
Housing Costs	0.1%	£3m	0.0%	£1m	0.2%	£13m	0.1%	£15m	0.1%	£33m
Residency	z	z	z	z	z	z	0.0%	£0m	0.0%	£0m
Passporting	z	z	z	z	z	z	0.0%	£0m	0.0%	£0m
Non-Dependant Deductions	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.1%	£34m	0.1%	£34m
Earnings/ Employment	0.0%	£2m	0.0%	£1m	*0.0%	£0m	0.5%	£119m	0.3%	£121m
Income - Other Benefits	z	z	z	z	z	z	z	z	z	z
Income - Occ & Pers Pensions	0.0%	£0m	0.0%	£0m	0.0%	£1m	0.0%	£6m	0.0%	£7m
Income - Other	0.3%	£16m	0.0%	£1m	*0.6%	£44m	0.1%	£20m	0.2%	£81m
Tax Credits	z	z	z	z	z	z	0.2%	£50m	0.1%	£50m
Living Together	0.0%	£0m	*0.0%	£1m	*0.0%	£0m	0.0%	£1m	0.0%	£2m
Premiums	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m
Control activities NCO	z	z	z	z	z	z	z	z	z	z
Labour Market Issues	z	z	z	z	z	z	z	z	z	z
Other	0.0%	£2m	0.0%	£0m	*0.0%	£3m	0.0%	£1m	0.0%	£6m
Total	0.7%	£40m	0.1%	£10m	1.2%	£90m	1.2%	£290m	1.0%	£420m

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A “z” indicates that the category is not relevant for that benefit.

A “ * ” indicates a statistically significant change at the 95% confidence level since 2011/12.

- 6.109 The highest codes of claimant error underpayments across all continuously measured benefits are Earnings/Employment (£121m), Income – Other (£81m) and Household Composition (£77m). These three categories account for two thirds of the underpayments due to claimant error (£420m).
- 6.110 The highest codes of claimant error underpayments on IS are due to Income – Other (£16m), Household Composition (£11m) and Housing Costs (£3m). These three categories accounting for over 80% of the claimant error underpaid on IS (£40m in total).
- 6.111 Underpayment levels due to claimant error for Jobseeker's Allowance are relatively small and round to £10m.
- 6.112 The highest codes of claimant error underpayments on Pension Credit are Income – Other (£44m), Household Composition (£24m) and Housing Costs (£13m). These three categories account for 90% of all claimant error underpaid on PC (£90m).
- 6.113 Housing Benefit (HB) accounts for nearly 70% of the total claimant error across IS, JSA, PC and HB. The highest codes of claimant error underpayments on Housing Benefit are Earnings/Employment (£119m), Tax Credits (£50m) and Household Composition (£40m). These error codes account for 73% of the claimant error underpayment on HB (£290m).

Table 6.14: Estimated official error underpayments by error code: 2012/13

	Income Support		Jobseeker's Allowance		Pension Credit		Housing Benefit		Total	
	%	£	%	£	%	£	%	£	%	£
Capital	0.0%	£1m	0.0%	£0m	0.2%	£13m	0.0%	£1m	0.0%	£15m
Conditions of Entitlement	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£6m	0.0%	£6m
Abroad	z	z	z	z	z	z	z	z	z	z
Claimant Untraceable	z	z	z	z	z	z	z	z	z	z
Household Composition	0.0%	£3m	0.0%	£2m	0.0%	£4m	0.0%	£8m	0.0%	£16m
Housing Costs	0.0%	£1m	0.0%	£2m	0.1%	£7m	0.0%	£8m	0.0%	£18m
Residency	z	z	z	z	z	z	0.0%	£0m	0.0%	£0m
Passporting	z	z	z	z	z	z	0.0%	£2m	0.0%	£2m
Non-Dependant Deductions	z	z	z	z	z	z	z	z	z	z
Earnings/Employment	0.0%	£2m	*0.1%	£4m	0.0%	£3m	0.1%	£21m	0.1%	£29m
Income - Other Benefits	0.0%	£1m	0.0%	£1m	0.0%	£0m	0.0%	£10m	0.0%	£12m
Income - Occ & Pers Pensions	0.0%	£0m	0.0%	£0m	0.2%	£12m	0.0%	£1m	0.0%	£12m
Income - Other	0.0%	£2m	0.0%	£2m	0.0%	£2m	0.1%	£23m	0.1%	£28m
Tax Credits	z	z	z	z	z	z	z	z	z	z
Living Together	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m	0.0%	£0m
Premiums	0.2%	£14m	0.0%	£1m	0.6%	£44m	0.0%	£5m	0.2%	£63m
Control activities NCO	0.0%	£0m	0.0%	£0m	*0.0%	£4m	0.0%	£1m	0.0%	£4m
Labour Market Issues	z	z	0.0%	£0m	z	z	0.0%	£0m	0.0%	£0m
Other	0.0%	£2m	0.0%	£1m	*0.0%	£0m	0.0%	£9m	0.0%	£12m
Total	0.5%	£30m	0.3%	£10m	1.1%	£90m	0.4%	£90m	0.5%	£220m

Notes to Table:

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A “z” indicates that the category is not relevant for that benefit.

A “*” indicates a statistically significant change at the 95% confidence level since 2011/12.

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

- 6.114 The highest codes of official error underpayments across all continuously measured benefits are Premiums (£63m), Earnings/Employment (£29m) and Income - Other (£28m). These three categories account for over half of the underpayments due to official error (£220m).
- 6.115 The highest code of official error underpayments on Income Support is Premiums (£14m) and this single category accounts for around half of the official error underpayments (£30m in total).
- 6.116 The highest code of official error underpayments on Jobseeker's Allowance is Earnings/Employment at £4m.
- 6.117 The highest codes of official error underpayments on Pension Credit relate to Premiums (£44m), Capital (£13m) and Income - Occupational and Personal Pensions (£12m). These three categories account for more than three quarters of the official error underpayments on Pension Credit (£90m in total).
- 6.118 Official Error underpayments on Housing Benefit (HB) are at a very low level compared to claimant error. The main causes of official error underpayment are Income – Other (£23m), Earnings/Employment (£21m), and Income – Other Benefits (£10m). These account for just under 60% of the total HB official error underpayments (£90m).

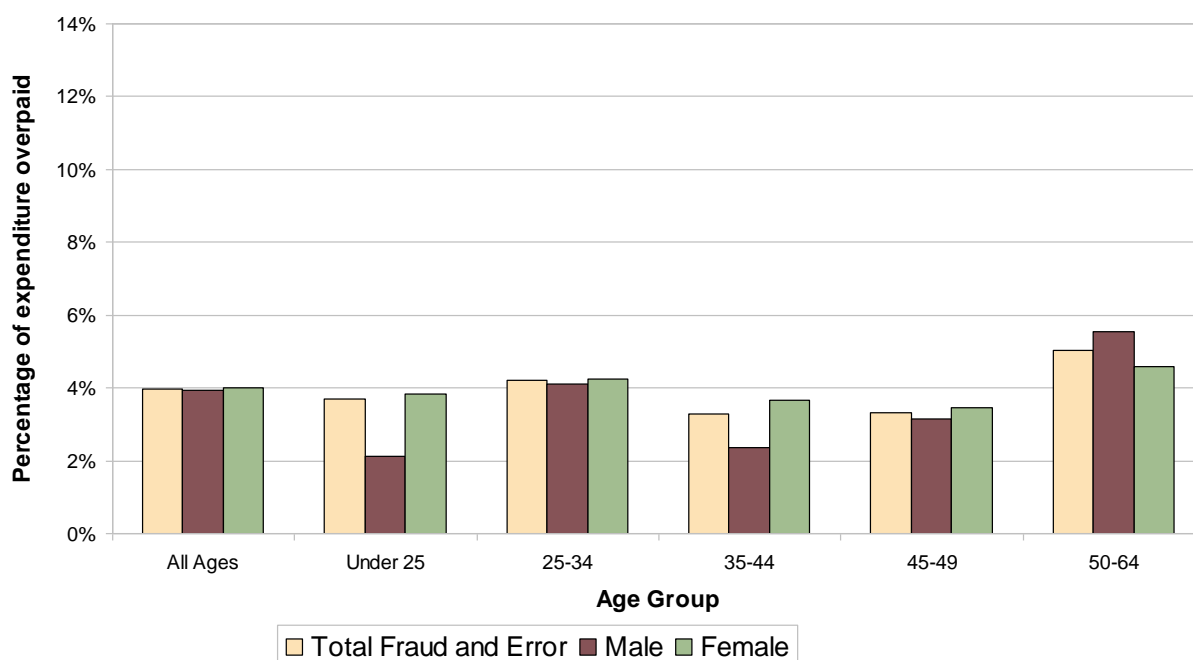
7 Age and gender breakdowns for the continuously measured benefits: 2013/14 preliminary estimates

- 7.1 This section gives 2013/14 preliminary estimates of overpayments and underpayments of the continuously measured benefits (Income Support, Jobseeker's Allowance, Employment and Support Allowance, Pension Credit, Housing Benefit) by the claimant's gender and age.
- 7.2 Additional tables giving the underlying data and additional charts for each of the benefits (split by fraud, claimant error and official error) are available on the DWP website via: <https://www.gov.uk/government/collections/fraud-and-error-in-the-benefit-system>

Overpayments

- 7.3 Figure 7.1 below shows estimates of the expenditure overpaid to Income Support (IS) claimants by age and gender.

Figure 7.1: Estimated percentage of Income Support expenditure overpaid, by age and gender: 2013/14 preliminary estimates

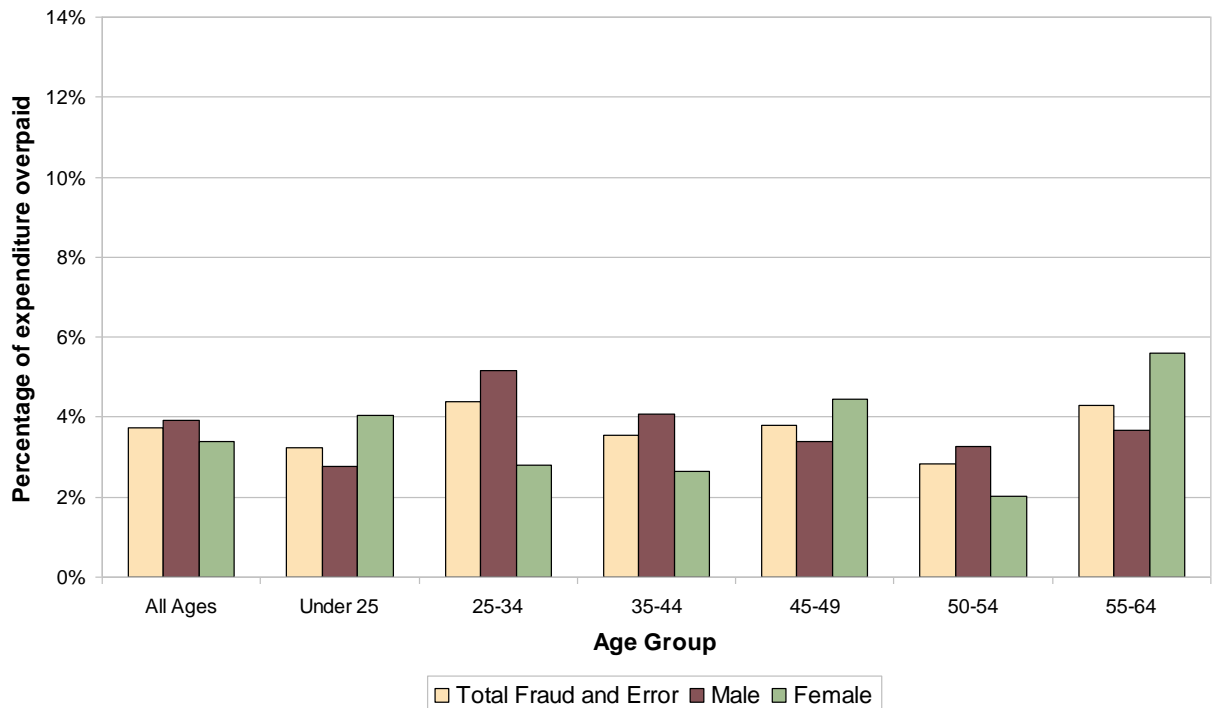


- 7.4 In 2013/14P, the percentage of IS expenditure overpaid to male and female claimants is almost the same, at 4.0% for women, 3.9% for men.
- 7.5 The largest difference in overpayment rates between genders can be observed in the Under 25 age category: males at 2.1% and females 3.8% of expenditure.

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7.6 Note, further age breakdowns within the 50-64 age group are not available due to small sample sizes. Figure 7.2 shows estimates of the expenditure overpaid to Jobseeker's Allowance (JSA) claimants by age and gender.

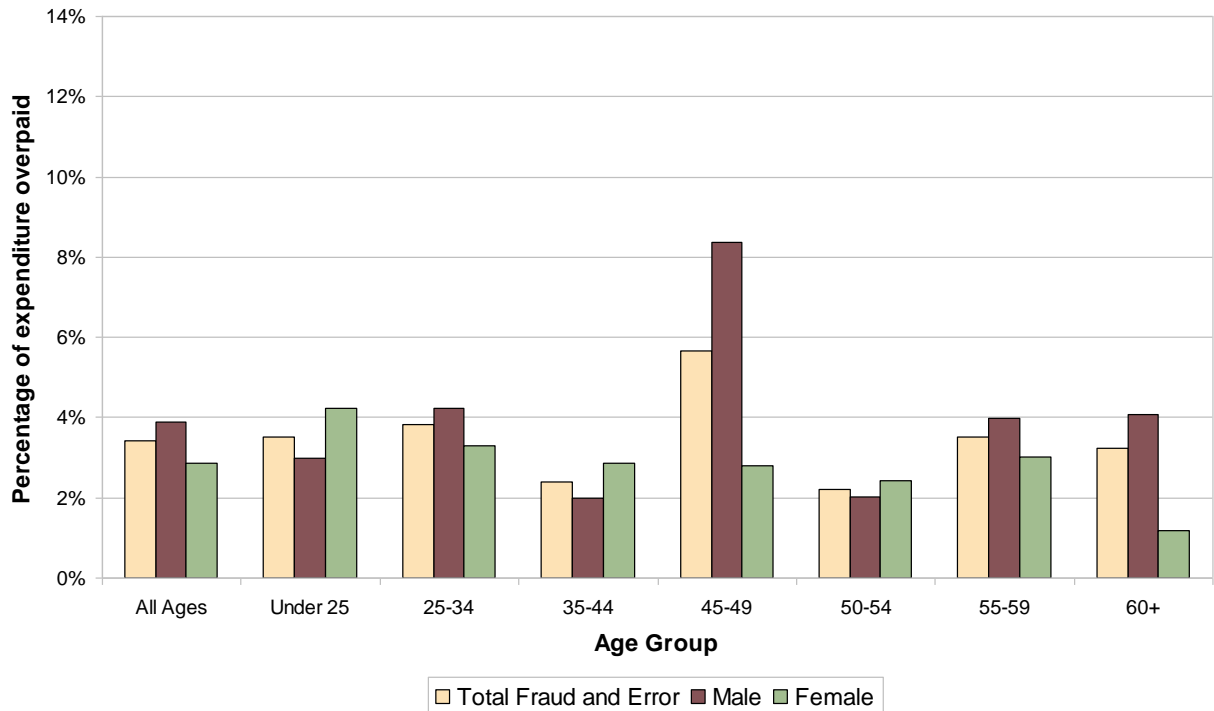
Figure 7.2: Estimated percentage of Jobseeker's Allowance expenditure overpaid, by age and gender: 2013/14 preliminary estimates



- 7.7 In 2013/14P results, the percentage of JSA expenditure overpaid to male claimants is 3.9%. This is higher than the percentage overpaid to female claimants, 3.4%.
- 7.8 The percentage JSA overpaid to male claimants is highest in 25-34 age group with 5.2% of expenditure overpaid. Female claimants within the 55-64 age group had the highest percentage of expenditure overpaid when compared to other age groups (5.6%).
- 7.9 Note, further age breakdowns within the 55-64 age group are not available due to small sample sizes.

7.10 Figure 7.3 shows estimates of the expenditure overpaid to Employment and Support Allowance (ESA) claimants by age and gender.

Figure 7.3: Estimated percentage of Employment and Support Allowance expenditure overpaid, by age and gender: 2013/14 preliminary estimates

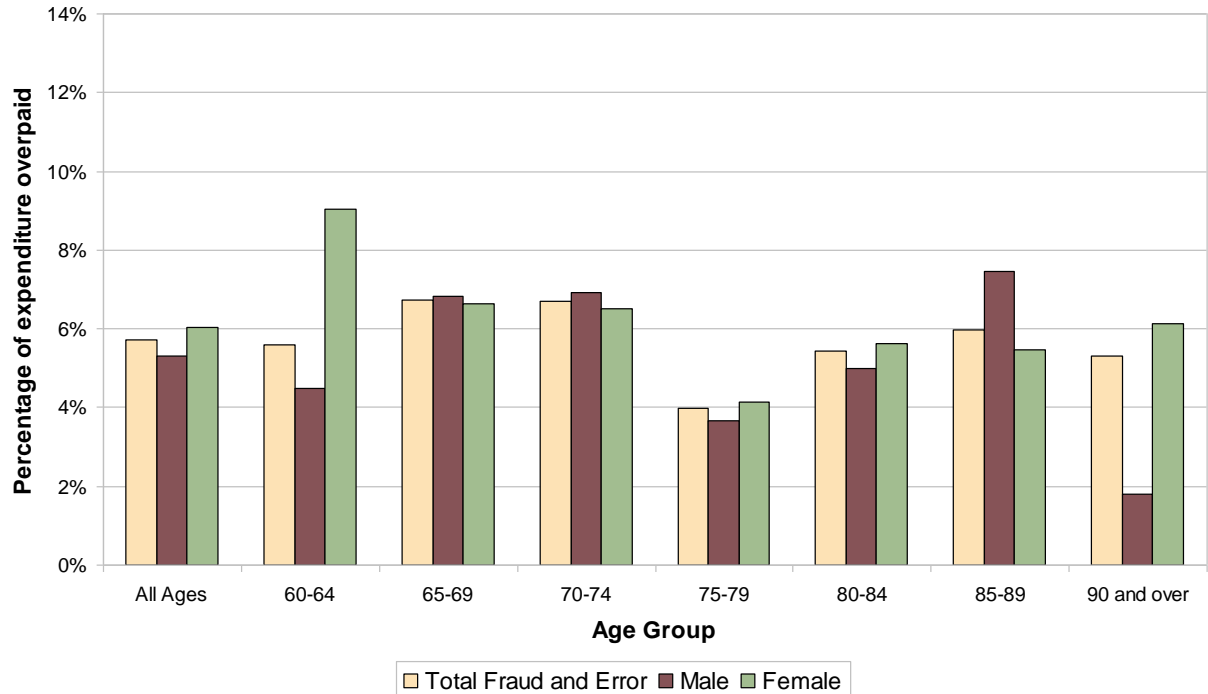


7.11 In 2013/14P results, the percentage of ESA expenditure overpaid to male claimants is 3.9%. This is higher than the percentage overpaid to female claimants, 2.9%.

7.12 The percentage ESA overpaid to male claimants is highest in 45-49 age group with 8.4% of expenditure overpaid. Female claimants within the Under 25 age group had the highest percentage of expenditure overpaid when compared to other age groups (4.2%).

7.13 Figure 7.4 below shows estimates of the expenditure overpaid to Pension Credit (PC) claimants by age and gender.

Figure 7.4: Estimated percentage of Pension Credit expenditure overpaid, by age and gender: 2013/14 preliminary estimates

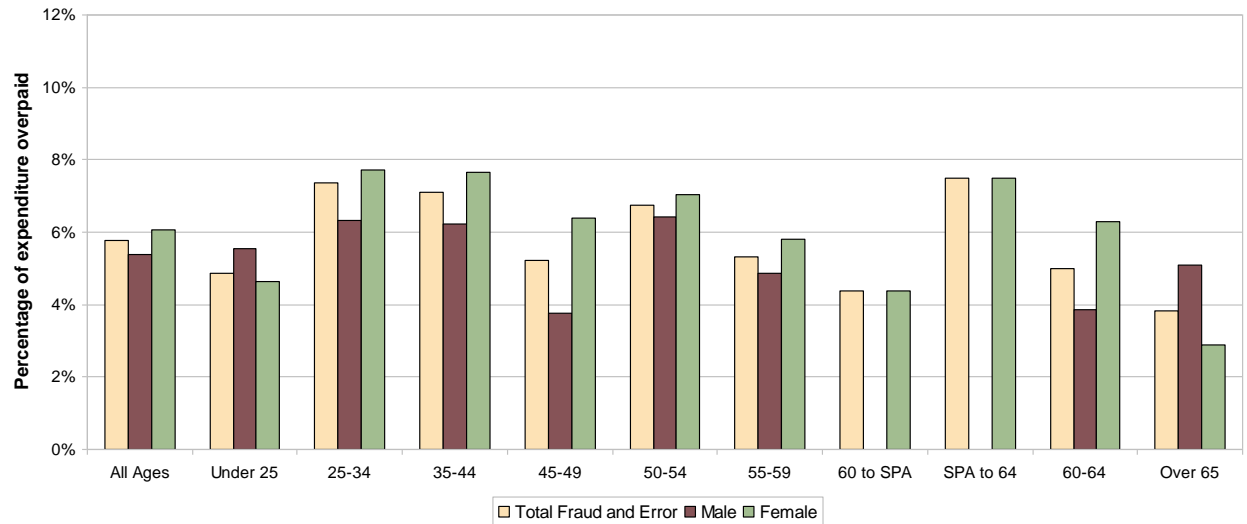


7.14 In 2013/14P results, the percentage of PC expenditure overpaid to male claimants is 5.3%. This is lower than the percentage overpaid to female claimants, 6.0%.

7.15 The percentage PC overpaid to male claimants is highest in the 85-89 age group (7.5%). For female claimants, the percentage of expenditure being overpaid is highest in the 60-64 age group (9.0%).

7.16 Figure 7.5 shows estimates of the expenditure overpaid to Housing Benefit (HB) claimants by age and gender.

Figure 7.5: Estimated percentage of Housing Benefit expenditure overpaid, by age and gender: 2013/14 preliminary estimates



7.17 Women's state pension age is changing – we have split the 60-64 age group into those under and over state pension age in 2013/14P

7.18 In 2013/14P results, the percentage of HB expenditure overpaid to female claimants is 6.1%. This is higher than that overpaid to male claimants, 5.4%.

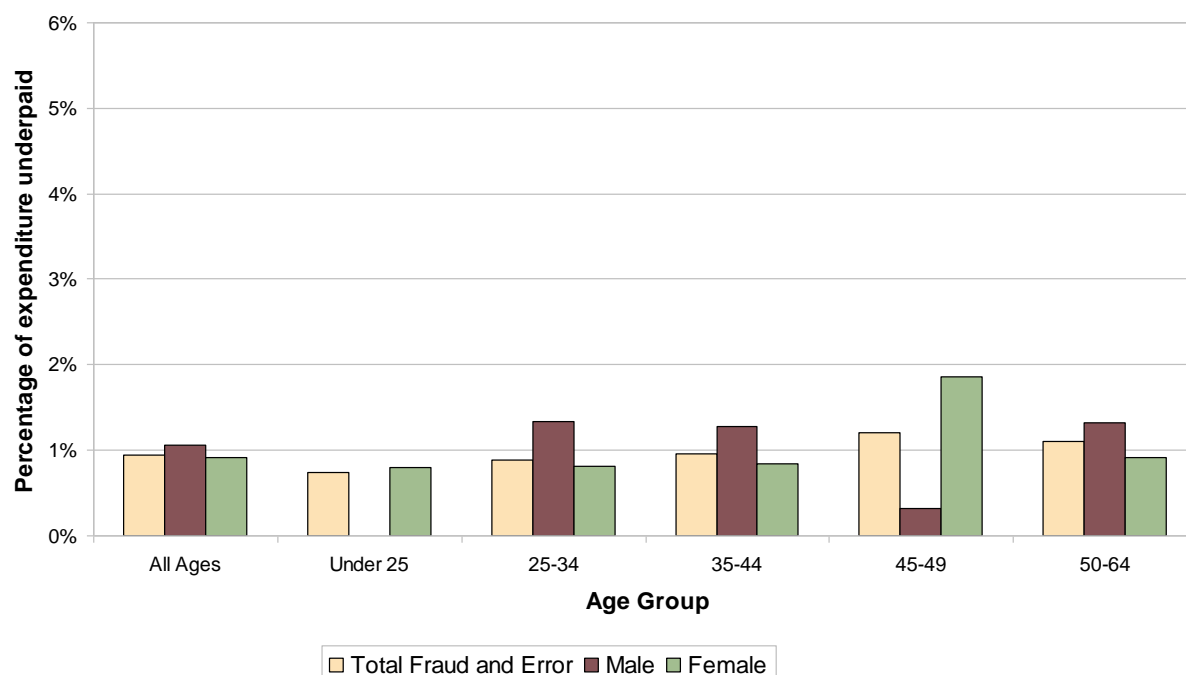
7.19 The highest percentage of HB expenditure overpaid for female claimants are within the 25-34 and 35-44 age groups (7.7%). For male claimants, the 50-54 age group has the highest percentage of expenditure overpaid (6.4%).

7.20 For more detailed breakdowns of the age and gender overpayment estimates by error type (i.e. fraud, claimant error and official error) for the above benefits, please refer to the additional tables listed in Annex 3 of this report.

Underpayments

7.21 Figure 7.6 below shows estimates of the expenditure underpaid to IS claimants by age and gender.

Figure 7.6: Estimated percentage of Income Support expenditure underpaid, by age and gender: 2013/14 preliminary estimates



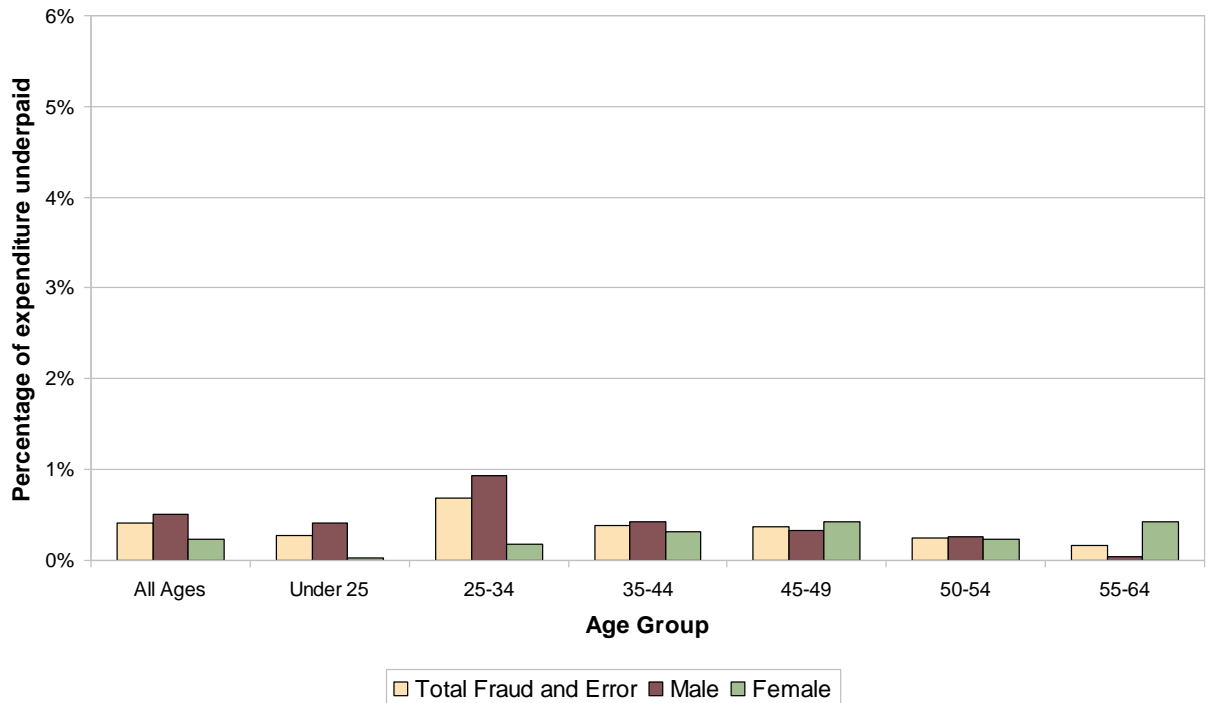
7.22 In 2013/14P results, the percentage of IS expenditure underpaid to the male claimant group is 1.1%. This is slightly higher than the percentage underpaid to female claimants, 0.9%.

7.23 IS underpayment to male claimants is nil within the Under 25 age group. Underpayment to female claimants is highest within the 45-49 age group, with 1.9% of expenditure underpaid.

7.24 Note, further age breakdowns within the 50-64 age group are not available due to small sample sizes.

7.25 Figure 7.7 below shows estimates of the expenditure underpaid to JSA claimants by age and gender.

Figure 7.7: Estimated percentage of Jobseeker's Allowance expenditure underpaid, by age and gender: 2013/14 preliminary estimates



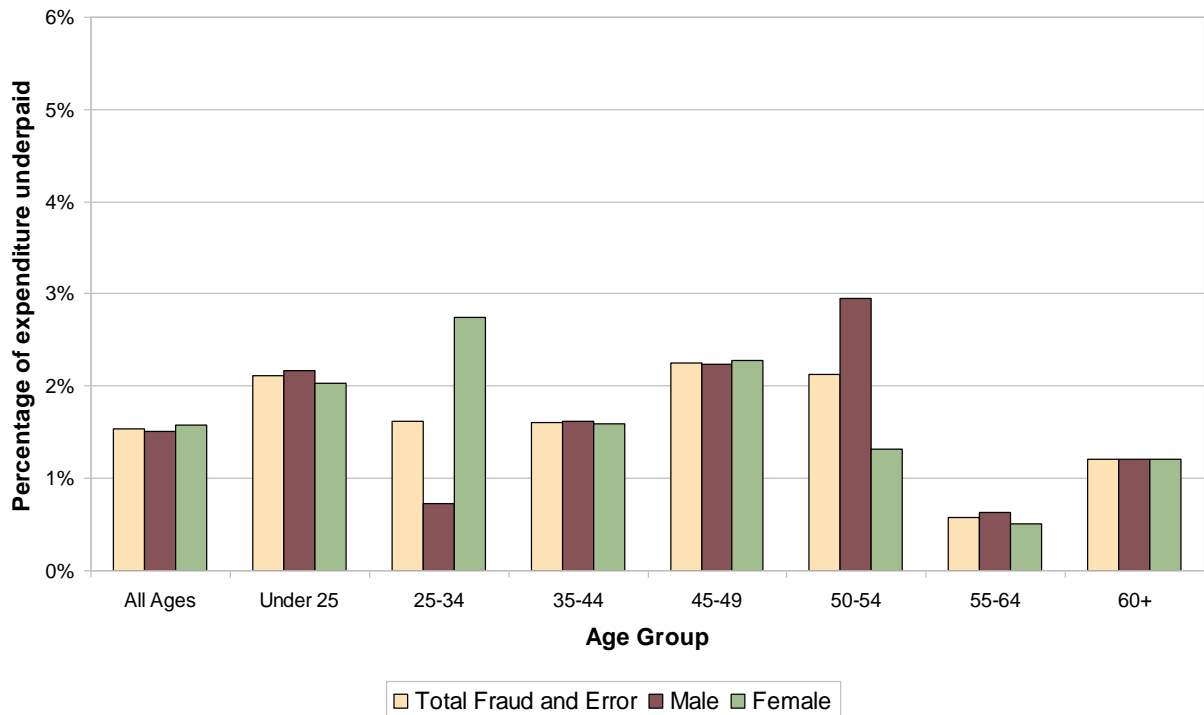
7.26 In 2013/14P results, the percentage of JSA expenditure underpaid to the male claimant group is 0.5%. This is higher than the 0.2% underpaid to the female claimant group.

7.27 The percentage of JSA expenditure underpaid to male claimants is highest in the 25-34 age group: 0.9%. For female claimants, the age groups with the highest underpayment rate are 45-49 and 55-64, at 0.4%.

7.28 Note, further age breakdowns within the 55-64 age group are not available due to small sample sizes.

7.29 Figure 7.8 below shows estimates of the expenditure underpaid to ESA claimants by age and gender.

Figure 7.8: Estimated percentage of Employment and Support Allowance expenditure underpaid, by age and gender: 2013/14 preliminary estimates

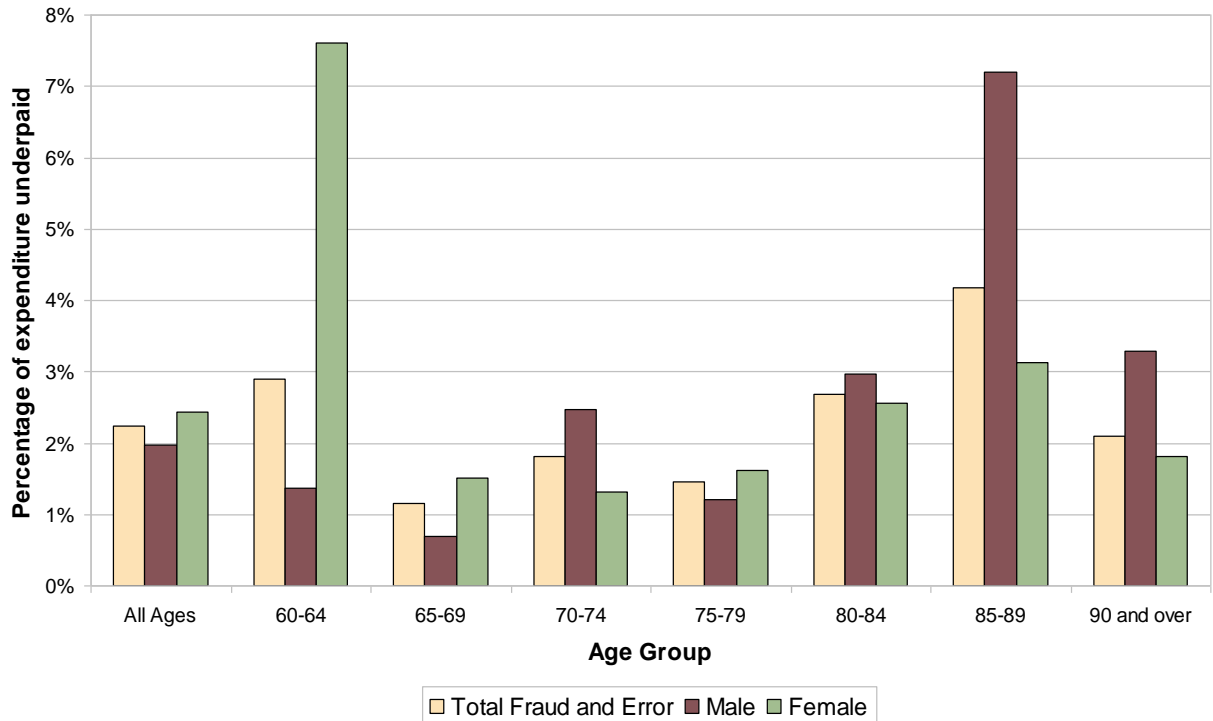


7.30 In 2013/14P results, the percentage of ESA expenditure underpaid to the male claimant group is 1.5%. This is very slightly lower than the 1.6% underpaid to the female claimant group.

7.31 The percentage of ESA expenditure underpaid to female claimants is highest in the 25-34 age group: 2.7%. For male claimants, the age group with the highest underpayment rate is 50-54, at 3.0%.

7.32 Figure 7.9 shows estimates of the expenditure underpaid to PC claimants by age and gender.

Figure 7.9: Estimated percentage of Pension Credit expenditure underpaid, by age and gender: 2013/14 preliminary estimates

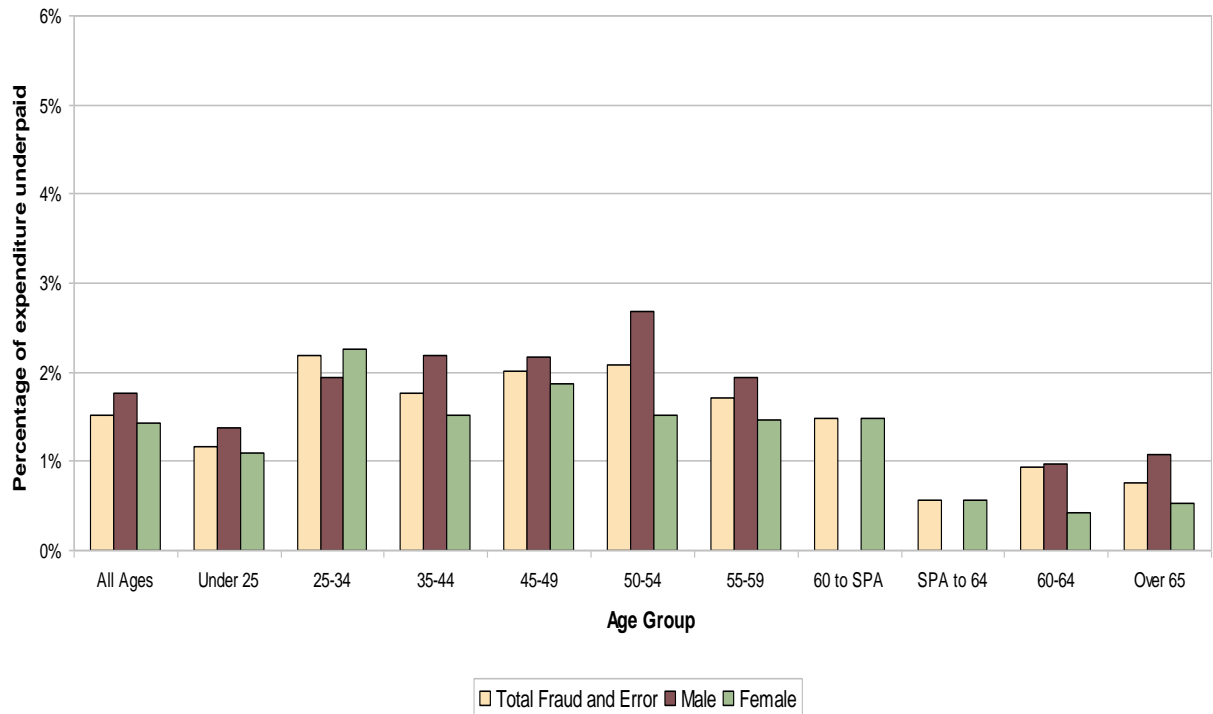


7.33 In 2013/14P results, the percentage of PC expenditure underpaid to the male claimant group is 2.0%. This is lower than the percentage underpaid to female claimants, 2.4%.

7.34 The percentage of PC expenditure underpaid to male claimants is highest in the 85-89 age group (7.2%). Female claimants aged 60-64 had the highest percentage of expenditure underpaid compared to other age groups (7.6%).

7.35 Figure 7.10 below shows estimates of the expenditure underpaid to HB claimants by age and gender.

Figure 7.10: Estimated percentage of Housing Benefit expenditure underpaid, by age and gender: 2013/14 preliminary estimates



- 7.36 Women's state pension age is changing – we have split the 60-64 age group into those under and over state pension age in 2013/14P
- 7.37 In 2013/14P results, the percentage of HB expenditure underpaid to the male claimant group is 1.8%. This is slightly higher than the percentage underpaid to female claimants, 1.4%.
- 7.38 The percentage of HB expenditure underpaid is highest within the 25-34 age group for women (2.3%), but the 50-54 age group for men (2.7%)
- 7.39 For more detailed breakdowns of the age and gender underpayment estimates by error type (i.e. fraud, claimant error and official error) for the above benefits, please refer to the additional tables listed in Annex 3 of this report.

8 Further information and future reporting

Further information

- 8.1 Further fraud and error figures and background documentation are available on the DWP website at: <https://www.gov.uk/government/collections/fraud-and-error-in-the-benefit-system>
- 8.2 In October 2010, DWP and HM Revenue and Customs published a joint strategy on tackling fraud and error in the benefit and tax credits systems. This is available on the DWP website at: <https://www.gov.uk/government/publications/tackling-fraud-and-error-in-the-benefit-and-tax-credits-systems>
- 8.3 In February 2012, 'Tackling Fraud and Error in Government' was published by the Cabinet Office. This is available at: <https://www.gov.uk/government/publications/tackling-fraud-and-error-in-government-a-report-of-the-fraud-error-and-debt-taskforce>
- 8.4 Northern Ireland Fraud and Error statistics are comparable to the Great Britain statistics within this report, as their approach to collecting the measurement survey data and calculating the estimates and confidence intervals is very similar. Northern Ireland Fraud and Error in the Benefit System high-level statistics are published within the Social Security Agency annual reports: http://www.dsdni.gov.uk/index/publications/annual_reports/publications-ssa-annual-reports.htm
- 8.5 HMRC estimates of Error and Fraud in Tax Credits: <http://www.hmrc.gov.uk/statistics/fin-error-stats.htm>
- 8.6 The United Kingdom Statistics Authority maintain a release schedule of all National Statistics publications, it is available on their website at: <http://www.statistics.gov.uk/hub/release-calendar/index.html>

Future reporting

- 8.7 The next set of fraud and error statistics have a provisional publication date of November 2014. This report will provide the final fraud and error estimates for 2013/14.
- 8.8 Measurement of fraud and error in Universal Credit claims is planned to begin in October 2014. The first publication containing Universal Credit estimates is the Preliminary 2015/16 edition. These plans are dependent upon the Universal Credit caseload being large enough for us to draw a robust and representative sample.
- 8.9 Measurement of fraud and error in Personal Independence Payment is planned to begin in October 2015. The first publication containing Personal Independence Payment estimates is the Preliminary 2016/17 edition. These plans are dependent upon the Personal Independence Payment caseload being large enough for us to draw a robust and representative sample.
- 8.10 The National Statistics Code of Practice allows for revisions of figures under controlled circumstances: "Statistics are by their nature subject to error and

uncertainty. Initial estimates are often systematically amended to reflect more complete information. Improvements in methodologies and systems can help to make revised series more accurate and more useful.”

- 8.11 Unplanned revisions of figures in reports in this series might be necessary from time to time. Under this Code of Practice, the Department has a responsibility to ensure that any revisions to existing statistics are robust and are freely available, with the same level of supporting information as new statistics.

Annex 1: Glossary of abbreviations

CA	Carer's Allowance
CTB	Council Tax Benefit
DLA	Disability Living Allowance
DQA	Data Quality Adjustment
DWP	Department for Work and Pensions
ESA	Employment and Support Allowance
HB	Housing Benefit
HMRC	Her Majesty's Revenue and Customs
IB	Incapacity Benefit
IS	Income Support
JSA	Jobseeker's Allowance
LA	Local Authority
NBR	National Benefit Review
PC	Pension Credit
PIP	Personal Independence Payment
PM	Performance Measurement
SF	Social Fund
SP	State Pension
UC	Universal Credit

Annex 2: Statistical terms

The statistical terms used in this report are explained below.

Confidence Interval:	The range of values within which we can be 95% sure that the true value we are trying to estimate lies. It is used as a measure of the statistical uncertainty in an estimate.
Estimate:	An estimate is an indication of the value of an unknown quantity based on observed data. It provides information about unknown values in the population that we are trying to measure.
Population (Caseload):	A population is any entire collection of items from which we may collect data. It is the entire group that we are interested in, which we wish to describe or to draw conclusions about (generally benefit claimants or expenditure in the context of this report).
Sample:	A group selected (randomly in the context of this report) from a larger group (known as the “population”). Through analysing the sample we aim to draw valid conclusions about the larger group.

Annex 3: Supporting material

Additional tables

The latest additional results are available as an excel spreadsheet by following the link to Supplementary Tables from here:

www.gov.uk/government/publications/fraud-and-error-in-the-benefit-system-preliminary-201314-estimates

Table 1	Estimates for Fraud and Error by Client Group and Error Type - Overpayments (2005/06 to 2013/14P)
Table 2	Estimates for Fraud and Error by Client Group and Error Type and Error Reason - Overpayments (2013/14P)
Table 3	Estimates for Fraud and Error by Client Group and Error Type - Overpayment Incorrectness (2005/06 to 2013/14P)
Table 4	Estimates for Fraud and Error by Client Group, Error Type, Gender and Age Group - Overpayments (2013/14P)
Table 5	Estimates for Fraud and Error by Client Group and Error Type – Underpayments (2005/06 to 2013/14P)
Table 6	Estimates for Fraud and Error by Client Group and Error Type and Error Reason - Underpayments (2013/14P)
Table 7	Estimates for Fraud and Error by Client Group and Error Type - Underpayment Incorrectness (2005/06 to 2013/14P)
Table 8	Estimates for Fraud and Error by Client Group, Error Type, Gender and Age Group - Underpayments (2013/14P)
Chart 1	Income Support Overpayments (2005/06 to 2013/14P)
Chart 1a	Income Support Underpayments (2005/06 to 2013/14P)
Chart 2	Income Support Disabled and Others Overpayments (2005/06 to 2013/14P)
Chart 3	Income Support Lone Parents Overpayments (2005/06 to 2013/14P)
Chart 4	Jobseeker's Allowance Overpayments (2005/06 to 2013/14P)
Chart 4a	Jobseeker's Allowance Underpayments (2005/06 to 2013/14P)
Chart 5	Employment and Support Allowance Overpayments (2013/14P)
Chart 5a	Employment and Support Allowance Underpayments (2013/14P)
Chart 6	Pension Credit Overpayments (2005/06 to 2013/14P)
Chart 6a	Pension Credit Underpayments (2005/06 to 2013/14P)
Chart 7	Housing Benefit Overpayments (2005/06 to 2013/14P)
Chart 7a	Housing Benefit Underpayments (2005/06 to 2013/14P)
Chart 8	Housing Benefit Working Age Overpayments (2005/06 to 2013/14P)
Chart 9	Housing Benefit Pensioners Overpayments (2005/06 to 2013/14P)
Chart 10	Income Support Overpayments by Error Type and Error Reason (2013/14P)

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Chart 11	Income Support Disabled and Others Overpayments by Error Type and Error Reason (2013/14P)
Chart 12	Income Support Lone Parents Overpayments by Error Type and Error Reason (2013/14P)
Chart 13	Jobseeker's Allowance Overpayments by Error Type and Error Reason (2013/14P)
Chart 14	Employment and Support Allowance Overpayments by Error Type and Error Reason (2013/14P)
Chart 15	Pension Credit Overpayments by Error Type and Error Reason (2013/14P)
Chart 16	Housing Benefit Overpayments by Error Type and Error Reason (2013/14P)
Chart 17	Housing Benefit Working Age Overpayments by Error Type and Error Reason (2013/14P)
Chart 18	Housing Benefit Pensioners Overpayments by Error Type and Error Reason (2013/14P)
Chart 19a	Income Support Overpayments by Age Group (2013/14P)
Chart 19b	Income Support Overpayments by Gender (2013/14P)
Chart 20a	Income Support - Disabled and Others Overpayments by Age Group (2013/14P)
Chart 20b	Income Support - Disabled and Others Overpayments by Gender (2013/14P)
Chart 21a	Income Support - Lone Parent Overpayments by Age Group (2013/14P)
Chart 21b	Income Support - Lone Parent Overpayments by Gender (2013/14P)
Chart 22a	Jobseeker's Allowance Overpayments by Age Group (2013/14P)
Chart 22b	Jobseeker's Allowance Overpayments by Gender (2013/14P)
Chart 23a	Employment and Support Allowance Overpayments by Age Group (2013/14P)
Chart 23b	Employment and Support Allowance Overpayments by Gender (2013/14P)
Chart 24a	Pension Credit Overpayments by Age Group (2013/14P)
Chart 24b	Pension Credit Overpayments by Gender (2013/14P)
Chart 25a	Housing Benefit Overpayments by Age Group (2013/14P)
Chart 25b	Housing Benefit Overpayments by Gender (2013/14P)
Chart 26a	Income Support Underpayments by Age Group (2013/14P)
Chart 26b	Income Support Underpayments by Gender (2013/14P)
Chart 27a	Income Support - Disabled and Others Underpayments by Age Group (2013/14P)
Chart 27b	Income Support - Disabled and Others Underpayments by Gender (2013/14P)
Chart 28a	Income Support - Lone Parent Underpayments by Age Group (2013/14P)
Chart 28b	Income Support - Lone Parent Underpayments by Gender (2013/14P)
Chart 29a	Jobseeker's Allowance Underpayments by Age Group (2013/14P)
Chart 29b	Jobseeker's Allowance Underpayments by Gender (2013/14P)
Chart 30a	Employment and Support Allowance Underpayments by Age Group (2013/14P)
Chart 30b	Employment and Support Allowance Underpayments by Gender (2013/14P)

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- Chart 31a Pension Credit Underpayments by Age Group (2013/14P)
- Chart 31b Pension Credit Underpayments by Gender (2013/14P)
- Chart 32a Housing Benefit Underpayments by Age Group (2013/14P)
- Chart 32b Housing Benefit Underpayments by Gender (2013/14P)

Technical documentation for the continuously measured benefits

<https://www.gov.uk/government/publications/fraud-and-error-in-the-benefit-system-supporting-documents-for-statistical-reports>

“Technical Appendix for Income Support, Jobseeker’s Allowance and Pension Credit”

“Fraud and Error in Housing Benefit April 2002 to March 2008: Technical Appendix “

Published documents relating to our National Statistics

<https://www.gov.uk/government/publications/fraud-and-error-in-the-benefit-system-supporting-documents-for-statistical-reports>

“Uses and Users of the DWP Fraud and Error in the Benefits System Statistics”

“Quality methods”

“Fraud and Error Measurement – Variance and Confidence Intervals”

“Ad hocs and pricing policy”

Annex 4: List of methodology changes

Below is a list of the historical methodology changes that have been made since 2005/06.

Methodology change	Included in which published report	Page
Changes to sampling and calculation methods were aimed primarily at making the estimates better represent overpayments in the <i>whole</i> of IS, JSA and Pension Credit expenditure.	Fraud and Error in the Benefit System April 2005 to March 2006: Spending Review 2004 target baseline http://webarchive.nationalarchives.gov.uk/20130422101152/http://statistics.dwp.gov.uk/asd/asd2/fem/fem_new_results.pdf	16-17
Definitional changes to what is being measured were introduced primarily to make the estimates better relate to the actual impact of fraud and error on expenditure.	Fraud and Error in the Benefit System April 2005 to March 2006: Spending Review 2004 target baseline http://webarchive.nationalarchives.gov.uk/20130422101152/http://statistics.dwp.gov.uk/asd/asd2/fem/fem_new_results.pdf	16
Incapacity Benefit started to be continuously reviewed for Fraud and Claimant Error as well as Official Error.	Fraud and Error in the Benefit System: April 2008 – March 2009 – Revised Edition http://webarchive.nationalarchives.gov.uk/20130422101152/http://statistics.dwp.gov.uk/asd/asd2/fem/fem_apr08_mar09.pdf	2
There was a change in this report to the calculation of the sample weightings for Income Support, Jobseeker's Allowance and Pension Credit.	Fraud and Error in the Benefit System: April 2009 – March 2010 http://webarchive.nationalarchives.gov.uk/20130422101152/http://statistics.dwp.gov.uk/asd/asd2/fem/fem_apr09_mar10.pdf	2 and Annex 4
To improve consistency across benefits and produce a more comparable time series between the preliminary and full year estimates, sample data has been refreshed so that information on sample cases that have been cleared late is included. Previously this was only done for full year reports; from now on this will also be carried out for preliminary estimates.	Fraud and Error in the Benefit System: from the Preliminary 2010/11 Estimates that have been updated https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/222694/fem_1011_revised2.pdf	4
We now use the latest available expenditure for the financial year (April to March) to	Fraud and Error in the Benefit System: from the Preliminary 2010/11 Estimates	4

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calculate all Monetary Value of Fraud and Error for individual benefits within the report. This means that the data for the individual benefits contained in sections 4, 5 and 6 of the report will now be much closer to, or the same as, the global estimates contained in section 2 of the report.	that have been updated https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/222694/fem_1011_revised2.pdf	
New stratifications for Pension Credit by age (over 80 and under 80): This is a sampling change that was implemented from April 2010; therefore this is the first set of statistics that is partly affected by this change. Due to the operational difficulty in finding details and reconstructing Pension Credit Assessed Income Period cases, an agreement was made with internal stakeholders to reduce the sample size for the older claimants. From this date, four claimants aged below eighty years of age were sampled and checked for every one aged eighty or over. This has had a minimal effect on the confidence intervals.	Fraud and Error in the Benefit System: from the Preliminary 2010/11 Estimates that have been updated https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/222694/fem_1011_revised2.pdf	4
During 2011 the Fraud and Error Measurement (FEM) team have carried out a series of changes to the calculation processes and methodology in order to simplify and align these across the individual benefits. This work has made our processing quicker, more efficient, robust and transparent and easier to quality assure. This in turn will reduce risk in our calculation processes and will enable our team, in the future, to make changes to the computer programs more easily, especially with the advent of Universal Credit, and be more flexible with resources. The new aligned processing system will also make it easier for our customers to interpret and compare findings across the individual benefits.	Fraud and Error in the Benefit System: 2010/11 Estimates https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/222694/fem_1011_revised2.pdf	10-12
We have introduced a change to the order in which Income Support, Jobseeker's Allowance and Pension Credit errors are capped within our calculation methodology. They are now capped for Fraud first, then Claimant Error, then Official Error. In previous reports they were capped for Official Error first, then Fraud, then Claimant	Fraud and Error in the Benefit System: 2010/11 Estimates https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/222694/fem_1011_revised2.pdf	10-12

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

Error. This change aligns the above benefits with the Housing Benefit capping hierarchy.		
<p>Since the introduction of Employment and Support Allowance in October 2008 no new claimants have been awarded Incapacity Benefit as they claim Employment and Support Allowance instead. In addition, all current claimants of Incapacity Benefit are being reassessed and will be moved to either Employment and Support Allowance or Jobseeker's Allowance in the near future. For this reason we have stopped measuring Incapacity Benefit for fraud and error on a continuous basis and have re-deployed resources to measure Employment and Support Allowance for Official Error instead, which was reported for the first time in May 2013.</p> <p>For this report and after, the preliminary 2010/11 Incapacity Benefit estimates will be used in our publications and applied to the latest expenditure figures to provide the most up-to-date monetary values of fraud and error.</p>	<p>Fraud and Error in the Benefit System: 2010/11 Estimates https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/222694/fem_1011_revised2.pdf</p>	10-12
<p>A new error code framework was introduced in April 2010 following internal stakeholder consultation and agreement to have more meaningful information on the types of fraud and error.</p> <p>The 2010/11 publication was the first report to include these error code breakdowns.</p> <p>The breakdowns are not comparable to previously published error code breakdowns, i.e. reports before 2010/11.</p>	<p>Fraud and Error in the Benefit System: 2010/11 Estimates https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/222694/fem_1011_revised2.pdf</p>	10-12
<p>A change was made to the way in which the extrapolation adjustment was being calculated for Income Support, Jobseeker's Allowance and Pension Credit to ensure it was based on up-to-date assumptions for these benefits.</p> <p>This change was introduced from the Preliminary 2011/12 report onwards.</p>	<p>Fraud and Error in the Benefit System: 2011/12 Estimates https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/244844/fem_1112.pdf</p>	Annex 4
Removal of stratifications for Pension Credit by	Fraud and Error in the Benefit System:	4

Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates (Great Britain)

age (over 80 and under 80): This is a sampling change that was implemented from October 2012; therefore this is the first set of statistics that is partly affected by this change.	2012/13 Estimates www.gov.uk/government/publications/fraud-and-error-in-the-benefit-system-201213-estimates	
Change to significance testing for continuously measured benefits: Improved methodology where we use the bootstrapped values of the estimates of both years. We calculate the difference between each of the bootstrapped values and calculate the 95% confidence interval around the mean. If this confidence interval does not straddle zero, the change is marked as “statistically significant”. For more information on Bootstrapping, please see our Variance and Confidence Intervals document: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/260495/var_conf_levels.pdf	Fraud and Error in the Benefit System: 2012/13 Estimates www.gov.uk/government/publications/fraud-and-error-in-the-benefit-system-201213-estimates	Ch. 5
Employment and Support Allowance estimates of fraud and claimant error are included in the “Continuously Measured” estimates for the first time in the Preliminary 2013/14 results. Full reviews began in October 2012. There is an impact on the Global Estimates as previously fraud and claimant error were estimated using a proxy measure, combining both Incapacity Benefit and Income Support Disabled and Others results.	Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates https://www.gov.uk/government/publications/fraud-and-error-in-the-benefit-system-preliminary-201314-estimates	Ch. 1, Ch. 5
An additional level of stratification was introduced into the Pension Credit single review sampling from April 2013. The new classification is based on characteristics of the claim, as held in our administrative records. This modification will not lead to any systematic change in our central estimates, but was introduced to reduce the width of our confidence intervals, thereby improving the precision of our central estimates.	Fraud and Error in the Benefit System: 2013/14 Preliminary Estimates https://www.gov.uk/government/publications/fraud-and-error-in-the-benefit-system-preliminary-201314-estimates	Ch. 5

Annex 5: List of benefits included in fraud and error estimates

Benefits included	Method of measurement and proxy benefit	Are measures updated?
Income Support	Continuously Reviewed	Yes
Jobseeker's Allowance	Continuously Reviewed	Yes
Pension Credit	Continuously Reviewed	Yes
Housing Benefit	Continuously Reviewed	Yes
Employment and Support Allowance	Continuously Reviewed	Yes
State Pension	Official Error is continuously reviewed. Fraud and claimant error uses latest measured State Pension.	Yes for official error. Not for fraud and claimant error: rates from April 2005-March 2006 are used
Disability Living Allowance	Occasionally Reviewed	No: rates from April 2004-March 2005 are used
Incapacity Benefit	Occasionally Reviewed	No: rates from October 2009-September 2010 are used
Carer's Allowance	Occasionally Reviewed	No: rates from April 1996-March 1997 are used
Social Fund	Unreviewed, proxy measure: Jobseeker's Allowance is used for fraud and claimant error. Official error is no longer being updated.	Yes for fraud and claimant error. Not for Official error: rates from October 2011-September 2012 are used.
Universal Credit	Unreviewed, proxy measure: Jobseeker's Allowance	Yes
Personal Independence Payment	Unreviewed, proxy measure: Disability Living Allowance	Yes
Christmas Bonus	Unreviewed, proxy measure: General *	Yes
Maternity Allowance	Unreviewed, proxy measure: Employment and Support Allowance	Yes
Statutory Sick Pay	Unreviewed, proxy measure: General *	Yes
Statutory Maternity Pay	Unreviewed, proxy measure: General *	Yes
Industrial Disablement Benefit	Unreviewed, proxy measure: Disability Living Allowance	No: rates from April 2004-March 2005 are used
Industrial Death Benefit	Unreviewed, proxy measure: State Pension	Yes for official error. Not for fraud and claimant error: rates from April 2005-March 2006 are used
Other Industrial Injuries Benefits	Unreviewed, proxy measure: Disability Living Allowance	No

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Benefits included	Method of measurement and proxy benefit	Are measures updated?
Attendance Allowance	Unreviewed, proxy measure: Disability Living Allowance	No
Specialised Vehicle Allowance	Unreviewed, proxy measure: Disability Living Allowance	No: rates from April 2004-March 2005 are used
Winter Fuel Payments	Unreviewed, proxy measure: State Pension	Yes for official error. Not for fraud and claimant error: rates from April 2005-March 2006 are used
Discretionary Housing Payments	Unreviewed, proxy measure: Housing Benefit	Yes
Cold Weather Payments	Unreviewed, proxy measure: Jobseeker's Allowance	Yes
Over 75 TV Licence	Unreviewed, proxy measure: State Pension	Yes for official error. Not for fraud and claimant: rates from April 2005-March 2006 are used
Job Grant	Unreviewed, proxy measure: Jobseeker's Allowance	Yes
New Deals	Unreviewed, proxy measure: Jobseeker's Allowance	Yes
New Enterprise Allowance	Unreviewed, proxy measure: Jobseeker's Allowance	Yes
Small Benefits	Unreviewed, proxy measure: General *	Yes
Severe Disablement Allowance	Unreviewed, proxy measure: Employment and Support Allowance	Yes
Widow's Benefit / Bereavement Benefit	Unreviewed, proxy measure: Jobseeker's Allowance	Yes
Return to Work Credit	Unreviewed, proxy measure: Employment and Support Allowance	Yes
In-Work Credit	Unreviewed, proxy measure: Jobseeker's Allowance	Yes
State Pension Transfers	Unreviewed, proxy measure: State Pension	Yes for official error. Not fraud and claimant error: rates from April 2005-March 2006 are used

* The General proxy is determined by: Income Support, Jobseeker's Allowance, Pension Credit, Housing Benefit, Disability Living Allowance, State Pension, Carer's Allowance, Incapacity Benefit and Employment and Support Allowance.

Annex 6: Time series of global estimate excluding Council Tax Benefit (from 2008/09)

Overpayments

Year	Fraud		Claimant Error		Official Error		Fraud and Error			
2008/09	0.8%	£1.0bn	0.7%	£1.0bn	0.6%	£0.8bn	2.1%	(1.8, 2.5)	£2.8bn	(2.4, 3.3)
2009/10	0.7%	£1.1bn	0.8%	£1.1bn	0.6%	£0.9bn	2.2%	(1.9, 2.5)	£3.1bn	(2.7, 3.6)
2010/11	0.8%	£1.1bn	0.8%	£1.2bn	0.5%	£0.7bn	2.0%	(1.8, 2.4)	£3.0bn	(2.6, 3.6)
2011/12	0.7%	£1.1bn	0.8%	£1.2bn	0.5%	£0.8bn	2.0%	(1.7, 2.4)	£3.1bn	(2.7, 3.7)
2012/13	0.7%	£1.1bn	0.9%	£1.4bn	0.4%	£0.7bn	2.0%	(1.8, 2.4)	£3.3bn	(2.8, 3.9)
2013/14P	0.7%	£1.1bn	0.9%	£1.5bn	0.4%	£0.7bn	2.0%	(1.7, 2.4)	£3.3bn	(2.8, 3.9)

Underpayments

Year	Fraud		Claimant Error		Official Error		Fraud and Error			
2008/09	0.0%	£0.0bn	0.5%	£0.7bn	0.4%	£0.5bn	0.9%	(0.6, 1.2)	£1.2bn	(0.8, 1.6)
2009/10	0.0%	£0.0bn	0.6%	£0.8bn	0.3%	£0.5bn	0.9%	(0.6, 1.2)	£1.3bn	(0.9, 1.7)
2010/11	0.0%	£0.0bn	0.5%	£0.8bn	0.3%	£0.4bn	0.8%	(0.6, 1.1)	£1.2bn	(0.8, 1.6)
2011/12	0.0%	£0.0bn	0.5%	£0.8bn	0.3%	£0.4bn	0.8%	(0.6, 1.1)	£1.2bn	(0.9, 1.7)
2012/13	0.0%	£0.0bn	0.6%	£1.0bn	0.3%	£0.5bn	0.9%	(0.7, 1.2)	£1.5bn	(1.1, 2.0)
2013/14P	0.0%	£0.0bn	0.6%	£0.9bn	0.3%	£0.5bn	0.9%	(0.6, 1.2)	£1.4bn	(1.1, 1.9)

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