



Department
for Work &
Pensions

Income-Related Benefits: Estimates of Take-up - Financial Year 2013/14 (experimental)

June 2015

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Key results for 2013/14

Pension Credit

- Caseload take-up estimated to be between 61 per cent and 64 per cent overall in 2013/14.
- Expenditure take-up estimated to be between 67 per cent and 73 per cent overall in 2013/14.

Income Support, and Employment and Support Allowance

- Caseload take-up estimated to be between 77 per cent and 81 per cent overall in 2013/14.
- Expenditure take-up estimated to be between 78 per cent and 82 per cent overall in 2013/14.

Jobseeker's Allowance (Income-Based)

- Caseload take-up estimated to be between 55 per cent and 61 per cent overall in 2013/14.
- Expenditure take-up estimated to be between 59 per cent and 66 per cent overall in 2013/14.

Housing Benefit

- Caseload take-up estimated to be between 79 per cent and 82 per cent overall in 2013/14.
- Expenditure take-up estimated to be between 85 per cent and 88 per cent overall in 2013/14.

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1 Introduction

1.1 Background

This publication contains estimates of the take-up of the main income-related benefits in Great Britain for the financial year 2013/14: Pension Credit, Income Support, and Employment and Support Allowance (Income-Related), Jobseeker's Allowance (Income-Based), and Housing Benefit. Estimates for 2009/10 and 2012/13 are also presented.

The last edition covered take-up in 2009/10 and was published in February 2012¹. Following a review the approach to modelling estimates of take-up of income-related benefits has been improved for this publication. Figures for the financial years 2009/10 have been revised using the new approach and should take precedence over previously published results.

On 12 July 2012, the Government published a consultation on the future of the National Statistics publication *Income Related Benefits: Estimates of Take-up*. The consultation set out the proposal to cease publication of the National Statistics series. The consultation closed on 4th October 2012.

The responses received persuaded DWP to continue to publish the publication. DWP will take account of comments raised in planning take-up reports once Welfare Reforms are fully implemented.

Details of the consultation, and the Government's response, can be found at: <https://www.gov.uk/government/consultations/the-publication-income-related-benefits-estimates-of-take-up>

1.1.1 What is take-up?

Take-up refers to the receipt of benefits a claimant is entitled to. Such a claimant is referred to as an entitled recipient (ER). Conversely, there are claimants who are entitled to benefits, but not in receipt of them. Such a claimant is referred to as an entitled non-recipient (ENR).

Take-up may be affected by factors such as the attractiveness of the benefit, lack of awareness of the benefit or application procedure, lack of awareness of their entitlement, the perceived stigma of receiving a benefit, or other factors such as lack of trust in government institutions. Box A provides more information on these factors.

¹ *Income-related benefits: Estimates of take-up in 2009-10: Full Report* (2012) https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/222915/tkup_full_report_0910.pdf

Box A: Factors affecting take-up

A recent working paper² reviewed the literature available on issues relating to take-up of benefits. Trying to explain the reasons for non-take-up is difficult and we do not have the data in our modelling to do this. But it is useful to outline some of the broad factors that have been found to have an effect to help put the results included here into context.

Overall reasons for non-take-up can relate to the individual, the administration of the benefit, or the design of the benefit itself.

From an individual perspective take-up may be affected by the attractiveness of the benefit they are eligible for. For example what is the monetary value of the benefit, how long may they be able to claim the benefit, and is there any conditionality attached to their receipt of a benefit. The attractiveness of a benefit also depends on the characteristics of the household. For example, people who only expect to be unemployed for a short time may not apply for Jobseeker's Allowance even if they would be eligible for it.

Some people may not realise that they are actually eligible for a benefit. This could happen if their circumstances change and they do not know what support is available to help them. They may not have access to information or friends to point them in the right direction. People may have heard about a specific benefit but not realise that they are eligible for it. And in some cases people may not have time to apply or find out about the benefits available due to other commitments or priorities. There may also be perceived stigma relating to receipt of benefits, either personal, or from society as a whole.

Administrative factors may also affect take-up. If the process for claiming a particular benefit is complex, time consuming, or costly (or perceived as such) people may be less able to take-up the benefits they are entitled to. Changes to improve the application process should be beneficial to overall take-up rates.

In terms of benefit design, long-standing benefits which have changed little over time may be more familiar to those eligible for them. However, for new or more complex benefits, potential recipients may not know they are eligible.

1.1.2 Estimating take-up

Take-up is estimated in two ways - by caseload and by expenditure:

- Caseload take-up compares the number of benefit recipients, averaged over the year, with the estimated number who would be receiving if everyone took up their entitlement for the full period of their entitlement.
- Expenditure take-up compares the total amount of benefit received, in the course of a year, with the estimated total amount that would be received if everyone took up their entitlement for the full period of their entitlement.

Where sample sizes and data sources allow, take-up statistics are broken down to enable comparisons by a number of groups such as family and tenure type.

² *Access To Benefits, working paper* (2014) Eurofound.
<http://www.eurofound.europa.eu/access-to-benefits-in-times-of-crisis>

Care should be taken when interpreting take-up statistics. For instance, if the upper limit of a caseload take-up range is 90 per cent, this does not necessarily mean that at least 10 per cent of the entitled population never take-up their entitlement. This is because some of the shortfall in take-up may represent a delay in claiming or processing benefit that is eventually received.

1.2 Changes to the modelling that underpins Income Related Benefits: Estimates of Take-up

The methodology for deriving the estimates of take-up is complex. Box B provides an overview of the methodology. The approach to estimating income-related benefits entitlement has been improved for this publication. As a result of this improvement the figures for 2009/10, published in 2012³, have been revised. It is these revised statistics that are used in this publication and should take precedence over previously published results.

Figures in this publication are based upon DWP administrative data, Local Authority administrative data, and data from the Family Resources Survey (FRS) 2009/10, 2012/13, and 2013/14⁴. The FRS is a continuous survey of around 20,000 households in United Kingdom annually. It asks a wide range of questions about their demographic and socio-economic circumstances. The survey data from the FRS are then modelled using an econometric model known as the Policy Simulation Model (PSM).

The PSM is a microsimulation model (case-level model) of the tax and benefits system of Great Britain. The source data comes primarily from the FRS, with benefit/credit entitlement and tax/National Insurance liability calculated for each FRS household (technically, for each "benefit unit" as there can be multiple benefit units within the same household e.g. adults living together who are independent for benefit entitlement purposes).

The data used to produce take-up estimates will be referred to as "PSM data" in the remainder of this publication to avoid confusion with the FRS publication.

³ *Income Related Benefits: Estimates of Take-up in 2009-10: Full Report* (2012) DWP. https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/222915/tkup_full_report_0910.pdf

⁴ *Family Resources Survey*: <https://www.gov.uk/government/collections/Family-Resources-Survey--2>

The main changes that have been applied since the last publication include:

- Matching DWP administrative data with the FRS to improve data on receipt (where consent to link has been given) across all benefits in the report;
- Presenting uncertainty in the estimates using confidence intervals. By removing the error framework, we are improving transparency but still producing statistics that are fit for purpose in a complex area.

As a result of the changes more timely estimates can be produced. 2013/14 estimates are presented alongside 2012/13 results.

Box B: Overview of the new methodology

The new methodology is strongly focussed on using evidence to produce the take-up estimates. The use of arbitrary assumptions and non-evidence-based (theoretical) adjustments has been avoided.

To produce the take-up estimates, information can be taken from DWP administrative data sources to present the average number of those in receipt of the benefit along with the average amount claimed. However, in the absence of an actual benefit entitlement dataset which provides information of those who are ENRs, estimates of the ENR caseload and unclaimed amounts are required.

Therefore, a combination of an adjusted entitlement dataset from the PSM, which includes some linking to WPLS administrative data, and reported receipt data from the Family Resources Survey (FRS) are used to produce the average number of ENRs and average amounts unclaimed.

In order to produce the ENR estimates, some bespoke adjustments are made to the PSM entitlement dataset:

- Exclusion of Northern Ireland benefit units;
- Removal of National Minimum Wage adjustment;
- Modelling of work search activity for JSA (IB) entitlement and entitlement group allocation for JSA (IB) and IS/ESA (IR);
- Grossing-up to Great Britain control totals;
- Data-linking to DWP administrative receipt records for FRS matched consenters; and
- Inclusion of FRS reported receipt and awaiting the outcome of a claim information for each income-related benefit.

There are further constraints relating to known data issues in the FRS and the inability to link to administrative data for over half the FRS population due to non-consent or inability to match data. Therefore, the methodology aims to provide the best estimate based on the evidence available.

Full details of the modelling improvement can be found in a separate Technical Report, available on the internet at: <https://www.gov.uk/government/collections/income-related-benefits-estimates-of-take-up--2> provides:

- the data sources used ;
- a detailed description of how receipt is estimated;
- a detailed description of how entitlement is estimated;
- a description of uncertainty in the ENR estimates;
- a description of the productions of confidence intervals; and
- a description of how take-up is estimated.

1.3 Uses of the statistics

The statistics are designed to give a broad overview of the take-up of benefits within the entitled population for the four benefits reported upon. This means that they can provide an indication of how well the different benefits are taken up by different groups.

They can be used to increase awareness of take-up for particular benefits, inform Government policies and measure the effect of take-up initiatives. Additional details of how the statistics are commonly used can be found in a customer feedback report covering 2010/11⁵:

1.4 Strengths and limitations

- The key strength of the new approach to estimating take-up for these purposes is that it makes more use of existing administrative data alongside PSM data.
- Although all estimates are subject to some analytical assumptions, the new methodology minimises these.
- The new approach also means that future publications can be produced in a timelier manner.
- This publication is based on PSM data, which is modelled survey data, and therefore subject to sampling variation and other forms of error associated with a sample survey, such as reporting errors, under-reporting, systematic bias and random sampling error.

⁵ *Usage of Income-related benefits estimates of take-up publication 2010-11* (2011) The report can be found at: http://webarchive.nationalarchives.gov.uk/20130128102031/http://research.dwp.gov.uk/asd/income_analysis/aug_2011/Usage_of_the_IRB_estimates_of_take-up_publication.pdf

- There is general uncertainty in estimates given the complexity of estimation. The FRS is not designed specifically to measure entitlement criteria to the same extent as an application for a specific benefit. It is a multi-purpose household survey.

1.5 Structure of the report

This publication is divided into four main chapters, an introduction, , and a Technical Report.

- Chapter 1 - Introduction - provides
 - background on the estimates
 - a guide to published tables and results
 - a guide to uses of the statistics
 - definitions
- Chapters 2 to 5 - Benefits - provide:
 - full results covering caseload and expenditure take-up of all income-related benefits
 - a summary of key results and a brief description of the benefit
 - a guide to the tables presented and any particularly important technical considerations where appropriate
 - a section on trends in take-up over time

1.6 A quick guide to published tables and results

There are two basic types of table presented in this publication – one that contains statistics related to the caseload measure of take-up and a second that contains statistics related to the expenditure measure. The following illustrations are intended as a guide to interpreting the tables that are found in the third section of each benefit chapter.

1.6.1 Understanding tables presenting caseload take-up statistics

2.3.1 Table of caseload take-up of Pension Credit				
	Year	Guarantee Credit	Savings Credit Only	Pension Credit Overall
				(Thousands)
Number of Recipients	2009/10	2,030	560	2,590
	2012/13	1,850	520	2,370
	2013/14	1,760	500	2,260
Range of Entitled Non-Recipients	2009/10	880 (820, 950)	760 (700, 820)	1,640 (1,550, 1,730)
	2012/13	800 (730, 870)	640 (580, 700)	1,440 (1,340, 1,540)
	2013/14	770 (690, 840)	570 (510, 630)	1,340 (1,240, 1,430)
Take-Up Ranges	2009/10	70 (68, 71)	42 (40, 44)	61 (60, 62)
	2012/13	70 (68, 72)	45 (43, 47)	62 (61, 64)
	2013/14	70 (68, 72)	47 (44, 49)	63 (61, 64)

Shows the average number of recipients across the year (in private households) based on DWP administrative sources.

Refer across columns to compare statistics for different demographic groupings or benefit components.

Example: An average of 500 thousand benefit units were receiving the Savings Credit component of Pension Credit in 2013/14.

Shows estimated take-up percentages.

Shows the estimate of people who were not claiming the Pension Credit benefit to which they were entitled based on PSM data.

Example: In 2013/14, between 510 thousand and 630 thousand benefit units, with a point estimate of 570 thousand were not claiming the Savings Credit component of Pension Credit to which they were entitled. This was equivalent to estimated take-up of between 44 per cent and 49 per cent, with a point estimate of 47 per cent

1.6.2 Understanding tables presenting expenditure take-up statistics

Shows the average weekly amount of benefit actually received (by those in private households) based on DWP administrative records.

Averages are used to present a picture of what the 'typical' unclaimed amount is. Mean (average) amounts unclaimed alone may present a distorted picture of the 'typical' amount where they are affected by small or very large values. Presenting the median alongside the mean in this way helps present a more balanced picture of the 'typical' amount unclaimed. These values are based on PSM data.

Refer across columns to compare statistics for different groupings or benefit components.

2.3.2 Table of expenditure take-up of Pension Credit

	Year	Guarantee Credit ¹	Savings Credit Only ²	Pension Credit Overall
				<i>(Pounds)</i>
Mean Weekly Amounts Claimed	2009/10	68	14	56
	2012/13	70	12	57
	2013/14	70	11	57
Mean Weekly Amounts Unclaimed	2009/10	61	11	38
	2012/13	67	9	41
	2013/14	65	9	41
Median Weekly Amounts Unclaimed	2009/10	44	10	23
	2012/13	46	9	22
	2013/14	40	8	23
				<i>(Millions of Pounds)</i>
Total Amount Claimed	2009/10	7,150	400	7,560
	2012/13	6,750	310	7,060
	2013/14	6,400	290	6,680
Total Range Unclaimed	2009/10	2,790 (2,480, 3,120)	430 (390, 480)	3,220 (2,910, 3,560)
	2012/13	2,770 (2,370, 3,200)	310 (270, 350)	3,080 (2,670, 3,510)
	2013/14	2,590 (2,210, 2,980)	270 (240, 310)	2,860 (2,480, 3,260)
				<i>(Percentages)</i>
Take-Up Ranges	2009/10	72 (70, 74)	48 (46, 51)	70 (68, 72)
	2012/13	71 (68, 74)	50 (47, 54)	70 (67, 73)
	2013/14	71 (68, 74)	51 (48, 55)	70 (67, 73)

Shows estimated take-up percentages.

Shows the total amount of Pension Credit estimated to have been left unclaimed, based on PSM data.

This shows the total amount of Pension Credit received (by those in private households) over the course of the year based on DWP administrative records.

1.6.3 Conventions used in the tables

- Average amounts are rounded to the nearest pound.
- Amounts claimed and unclaimed are rounded to the nearest £10 million.
- Caseload figures are rounded to the nearest 10,000.
- Take-up percentages are rounded to the nearest percentage point.
- Totals may not equal the sum of their parts due to rounding.
- The actual change between estimates may be smaller, or larger than the visible difference due to rounding.

1.6.4 Main results

The third section of each chapter contains tables of results for each benefit on estimated expenditure and caseload take-up. Within year charts are also included allowing comparisons between the different demographic groups.

Components do not always sum to totals in the tables because 95 per cent confidence intervals have been calculated separately for components and totals in order to take account of sampling error. Take-up statistics are presented as ranges, alongside a point estimate.

1.6.5 Trends in take-up over time

The final section of each benefit chapter focuses on estimated caseload take-up of the different benefits over time. When taking into account uncertainty as a result of sampling error using confidence intervals, comparing take-up across a time series is not straightforward.

We recommend you use the change bullets within each chapter's commentary to determine if take-up has changed over time rather than a direct comparison of the take-up ranges.

1.6.1 Take-up presented as a point estimate alongside a confidence interval

In this publication, estimates of take-up are presented as a point estimate alongside a confidence interval, within which we have a degree of certainty where estimated take-up lies.

Take-up is likely to fall within the confidence interval, and it may be that it falls in the lower or upper ends of the range rather than the point estimate provided. The confidence intervals reflect our estimate of the effects of sampling error, for more information on this please refer to the separate Technical Report.

1.6.2 Population coverage

Due to restrictions in modelling and available data certain populations are excluded from our analysis. As such figures do not cover:

- Those living in non-private households.
- The whole United Kingdom. Due to the differences in benefit systems it is not possible to provide estimates for Northern Ireland. Figures for Great Britain only are presented throughout the report.

Full details of the definition and rationale for these adjustments can be found in the Technical Report. The majority of these adjustments have very small effects on the recipient population. As a result of the exclusions noted above recipient totals and expenditure estimates in this publication may differ from those in other published sources.

2 Pension Credit

2.1 Key results

2.1.1 Pension Credit overall

- Caseload take-up: estimated to be between 61 per cent and 64 per cent overall in 2013/14.
- Expenditure take-up: estimated to be between 67 per cent and 73 per cent overall in 2013/14.
- Change since 2009/10: there was no evidence of a change in caseload take-up across the three reporting years.

2.1.2 Guarantee Credit

- Caseload take-up: estimated to be between 68 per cent and 72 per cent in 2013/14.
- Expenditure take-up: estimated to be between 68 per cent and 74 per cent in 2013/14.
- Change since 2009/10: there was no evidence of a change in caseload take-up across the three reporting years.

2.1.3 Savings Credit only

- Caseload take-up: estimated to be between 44 per cent and 49 per cent in 2013/14.
- Expenditure take-up: estimated to be between 48 per cent and 55 per cent in 2013/14.
- Change since 2009/10: there was no evidence of a change in caseload take-up across the three reporting years.

2.2 Introduction

2.2.1 Background

Pension Credit (PC) is an income-related benefit which was introduced on 6 October 2003 and replaced the Minimum Income Guarantee (MIG).

Overview

There are two parts to PC: the Guarantee Credit (GC), and the Savings Credit (SC).

The GC increases the claimant's income up to a guaranteed level. The level may increase if the claimant is a carer, severely disabled or has certain housing costs. To qualify:

- A claimant must live in Great Britain;
- The claimant must have reached Pension Credit qualifying age.

The SC is an extra amount for people aged 65 or over who have made provision for their retirement above the savings credit threshold (such as savings or a second pension). Pensioners may be entitled to SC as well as, or instead of the GC.

Please see gov.uk for more information on PC entitlement rules.

Benefit Rates

The Standard Minimum Guarantee (SMG) is the minimum level of income that is guaranteed through the GC. This is uprated each year by at least the level of the increase in earnings, although in recent years it has increased by more than this in order to match the cash increase in the basic State Pension.

The Savings Credit Threshold (SCT) determines the level of income at which someone becomes eligible for SC, while the SC Maximum (SCmax) is the maximum amount of SC that can be awarded. In recent years the SCT has been increased to fund the above earnings increase in the SMG, this has had the effect of reducing the SCmax.

	2009/10	2012/13	2013/14
Singles			
Standard Minimum Guarantee	£130.00	£142.70	£145.40
Savings Credit Threshold	£96.00	£111.80	£115.30
Savings Credit Maximum	£20.40	£18.54	£18.06
Couples			
Standard Minimum Guarantee	£198.45	£217.90	£222.05
Savings Credit Threshold	£153.40	£178.35	£183.90
Savings Credit Maximum	£27.03	£23.73	£22.89

The qualifying age

By November 2018, the PC qualifying age for men and women will have gradually risen to 65 in line with the State Pension age increase for women. It will then increase in line with further increases in State Pension age, so will rise to 66 by October 2020 and to 67 by 2028.

Date	Qualifying Age
April 2009	60 years
April 2010	60 years
April 2011	60 years and 6 months
April 2012	61 years
April 2013	61 years and 6 months
April 2014	62 years

Changes to Pension Credit rules

From November 2010, the level of the capital disregard increased to £10,000 (up from £6,000). Previously, only those who lived permanently in a care home had a £10,000 capital disregard.

Interaction with other income-related benefits

Men aged between women's state pension age and 65 may claim one of PC, Employment and Support Allowance (IR), or Jobseeker's Allowance (IB). This choice also exists for 'mixed age' couples where one member is aged above the PC qualifying age, and the other is aged below.

For the purposes of estimating take-up, we model that men aged over the PC qualifying age, but under 65, would have claimed PC rather than Jobseeker's Allowance (IB). Similarly, mixed age couples are assumed to claim Pension Credit. Please see the Technical Report for more information.

PC could be paid in conjunction with Housing Benefit but not with Jobseeker's Allowance (IB), Income Support or Employment and Support Allowance (IR).

2.2.2 Summary of tables in chapter

2.3.1	Caseload	Pension Credit take-up, by entitlement to the Guarantee Credit
2.3.2	Expenditure	
2.3.4	Caseload	Pension Credit take-up, by pensioner family type
2.3.5	Expenditure	
2.3.7	Caseload	Take-up of the Guarantee Credit, by pensioner family type
2.3.8	Expenditure	
2.3.10	Caseload	Take-up for those only entitled to the Savings Credit, by pensioner family type
2.3.11	Expenditure	
2.3.13	Caseload	Pension Credit take-up, by age
2.3.14	Expenditure	
2.3.16	Caseload	Take-up of the Guarantee Credit, by age
2.3.17	Expenditure	
2.3.19	Caseload	Take-up for those only entitled to the Savings Credit, by age
2.3.20	Expenditure	

For information on how to use the caseload and expenditure tables, refer to section 1.6.

2.3 Results

2.3.1 Table of caseload take-up of Pension Credit by entitlement to the Guarantee Credit

	Year	Guarantee Credit ¹	Savings Credit Only ²	Pension Credit Overall
				<i>(Thousands)</i>
Number of Recipients	2009/10	2,030	560	2,590
	2012/13	1,850	520	2,370
	2013/14	1,760	500	2,260
Range of Entitled Non-Recipients	2009/10	880 (820, 950)	760 (700, 820)	1,640 (1,550, 1,730)
	2012/13	800 (730, 870)	640 (580, 700)	1,440 (1,340, 1,540)
	2013/14	770 (690, 840)	570 (510, 630)	1,340 (1,240, 1,430)
				<i>(Percentages)</i>
Take-Up Ranges	2009/10	70 (68, 71)	42 (40, 44)	61 (60, 62)
	2012/13	70 (68, 72)	45 (43, 47)	62 (61, 64)
	2013/14	70 (68, 72)	47 (44, 49)	63 (61, 64)

¹ This caseload is where there is entitlement to Guarantee Credit, and includes some elements of Savings Credit combined with Guarantee Credit.

² Where there is only entitlement to Savings Credit.

2.3.2 Table of expenditure take-up of Pension Credit by entitlement to the Guarantee Credit

	Year	Guarantee Credit ¹	Savings Credit Only ²	Pension Credit Overall
				<i>(Pounds)</i>
Mean Weekly Amounts Claimed	2009/10	68	14	56
	2012/13	70	12	57
	2013/14	70	11	57
Mean Weekly Amounts Unclaimed	2009/10	61	11	38
	2012/13	67	9	41
	2013/14	65	9	41
Median Weekly Amounts Unclaimed	2009/10	44	10	23
	2012/13	46	9	22
	2013/14	40	8	23
				<i>(Millions of Pounds)</i>
Total Amount Claimed	2009/10	7,150	400	7,560
	2012/13	6,750	310	7,060
	2013/14	6,400	290	6,680
Total Range Unclaimed	2009/10	2,790 (2,480, 3,120)	430 (390, 480)	3,220 (2,910, 3,560)
	2012/13	2,770 (2,370, 3,200)	310 (270, 350)	3,080 (2,670, 3,510)
	2013/14	2,590 (2,210, 2,980)	270 (240, 310)	2,860 (2,480, 3,260)
				<i>(Percentages)</i>
Take-Up Ranges	2009/10	72 (70, 74)	48 (46, 51)	70 (68, 72)
	2012/13	71 (68, 74)	50 (47, 54)	70 (67, 73)
	2013/14	71 (68, 74)	51 (48, 55)	70 (67, 73)

¹ This expenditure is where there is entitlement to Guarantee Credit, and includes some elements of Savings Credit combined with Guarantee Credit.

² Where there is only entitlement to Savings Credit.

2.3.3 Commentary on take-up of Pension Credit

- For estimates of both caseload and expenditure take-up, there was no evidence of a statistically significant change in take-up across the three reporting years.
- Estimates of take-up for those only entitled to the Savings Credit were around two thirds the level of take-up for those entitled to the Guarantee Credit.
- This may in part be due to the relative level of entitlement between these two groups – claimants with entitlement to the Guarantee Credit received a mean amount of £70 a week, compared to just £11 a week for those only entitled to the Savings Credit
- There was a notable fall in the numbers estimated to be entitled to the Guarantee Credit. This is largely due to the increase in the Pension Credit qualifying age. DWP administrative data shows a fall in the number of recipients aged 60-64 from 432,000 in February 2010, to 247,000 in February 2014.
- The maximum amount of Savings Credit available reduced over this time period, which appears to have had an effect on the average amounts claimed and unclaimed.
- The fall in the number only entitled to the Savings Credit is also likely to be associated with this.

2.3.4 Table of caseload take-up of Pension Credit by family type

	Year	Couples	Single Males	Single Females	All
					<i>(Thousands)</i>
Number of Recipients	2009/10	610	550	1,420	2,590
	2012/13	540	530	1,290	2,370
	2013/14	510	510	1,240	2,260
Range of Entitled Non-Recipients	2009/10	640 (590, 690)	260 (220, 290)	740 (680, 810)	1,640 (1,550, 1,730)
	2012/13	490 (430, 540)	310 (260, 360)	640 (570, 710)	1,440 (1,340, 1,540)
	2013/14	390 (340, 440)	280 (240, 330)	670 (600, 730)	1,340 (1,240, 1,430)
					<i>(Percentages)</i>
Take-Up Ranges	2009/10	49 (47, 51)	68 (66, 71)	66 (64, 68)	61 (60, 62)
	2012/13	53 (50, 56)	63 (60, 67)	67 (65, 69)	62 (61, 64)
	2013/14	56 (54, 60)	64 (61, 68)	65 (63, 67)	63 (61, 64)

2.3.5 Table of expenditure take-up of Pension Credit by family type

	Year	Couples	Single Males	Single Females	All
					<i>(Pounds)</i>
Mean Weekly Amounts Claimed	2009/10	67	59	51	56
	2012/13	69	59	52	57
	2013/14	69	57	52	57
Mean Weekly Amounts Unclaimed	2009/10	39	36	37	38
	2012/13	45	47	35	41
	2013/14	44	45	37	41
Median Weekly Amounts Unclaimed	2009/10	22	22	24	23
	2012/13	24	25	21	22
	2013/14	20	24	24	23
					<i>(Millions of Pounds)</i>
Total Amount Claimed	2009/10	2,150	1,700	3,740	7,560
	2012/13	1,970	1,630	3,490	7,060
	2013/14	1,830	1,530	3,340	6,680
Total Range Unclaimed	2009/10	1,310 (1,110, 1,520)	480 (400, 560)	1,440 (1,260, 1,630)	3,220 (2,910, 3,560)
	2012/13	1,140 (960, 1,330)	770 (620, 940)	1,160 (1,000, 1,340)	3,080 (2,670, 3,510)
	2013/14	900 (730, 1,090)	670 (530, 820)	1,290 (1,080, 1,510)	2,860 (2,480, 3,260)
					<i>(Percentages)</i>
Take-Up Ranges	2009/10	62 (59, 66)	78 (75, 81)	72 (70, 75)	70 (68, 72)
	2012/13	63 (60, 67)	68 (63, 73)	75 (72, 78)	70 (67, 73)
	2013/14	67 (63, 72)	70 (65, 74)	72 (69, 76)	70 (67, 73)

2.3.6 Commentary on take-up of Pension Credit by family type

- There was evidence of lower estimates (statistically significant) of caseload take-up of Pension Credit for couples compared to single male pensioners and single female pensioners for caseload take-up for the three reporting years.
- There was no evidence of a difference between single male pensioners and single female pensioner rates of take-up. See charts 2.3.23 and 2.3.24 for a comparison between demographic groups and Pension Credit type.
- For pensioner couples there was evidence of a statistically significant change in the level of caseload take-up of three percentage points between 2009/10 and 2013/14.
- For single male pensioners there was a statistically significant decrease in estimates of expenditure take-up by ten percentage points between 2009/10 and 2012/13.
- For single female pensioners there was no evidence of a statistically significant change in the level of caseload take-up across the three reporting years.
- There was no statistically significant change in estimates of caseload or expenditure take-up across the three reporting years.

2.3.7 Table of caseload take-up of Guarantee Credit¹ by family type

	Year	Couples	Single Males	Single Females	All
					<i>(Thousands)</i>
Number of Recipients	2009/10	420	440	1,170	2,030
	2012/13	380	410	1,060	1,850
	2013/14	350	390	1,020	1,760
Range of Entitled Non-Recipients	2009/10	310 (280, 350)	130 (110, 160)	440 (390, 480)	880 (820, 950)
	2012/13	250 (210, 290)	190 (150, 220)	360 (310, 410)	800 (730, 870)
	2013/14	180 (150, 220)	170 (130, 200)	420 (360, 470)	770 (690, 840)
					<i>(Percentages)</i>
Take-Up Ranges	2009/10	57 (54, 61)	76 (73, 80)	73 (71, 75)	70 (68, 71)
	2012/13	60 (56, 64)	69 (64, 73)	75 (72, 77)	70 (68, 72)
	2013/14	66 (62, 70)	70 (66, 75)	71 (68, 74)	70 (68, 72)

¹ This caseload is where there is entitlement to Guarantee Credit, and includes some elements of Savings Credit combined with Guarantee Credit.

2.3.8 Table of expenditure take-up of Guarantee Credit¹ by family type

	Year	Couples	Single Males	Single Females	All
					<i>(Pounds)</i>
Mean Weekly Amounts Claimed	2009/10	90	72	59	68
	2012/13	94	74	61	70
	2013/14	94	72	61	70
Mean Weekly Amounts Unclaimed	2009/10	67	59	56	61
	2012/13	77	73	56	67
	2013/14	83	71	54	65
Median Weekly Amounts Unclaimed	2009/10	46	40	36	44
	2012/13	49	56	35	46
	2013/14	59	55	35	40
					<i>(Millions of Pounds)</i>
Total Amount Claimed	2009/10	1,990	1,630	3,580	7,150
	2012/13	1,850	1,570	3,370	6,750
	2013/14	1,730	1,460	3,230	6,400
Total Range Unclaimed	2009/10	1,110 (910, 1,320)	410 (330, 490)	1,270 (1,090, 1,460)	2,790 (2,480, 3,120)
	2012/13	1,020 (840, 1,200)	710 (530, 910)	1,040 (860, 1,230)	2,770 (2,370, 3,200)
	2013/14	800 (620, 980)	610 (470, 780)	1,180 (960, 1,400)	2,590 (2,210, 2,980)
					<i>(Percentages)</i>
Take-Up Ranges	2009/10	64 (60, 69)	80 (77, 83)	74 (71, 77)	72 (70, 74)
	2012/13	65 (61, 69)	69 (63, 75)	76 (73, 80)	71 (68, 74)
	2013/14	69 (64, 74)	70 (65, 76)	73 (70, 77)	71 (68, 74)

¹ This expenditure is where there is entitlement to Guarantee Credit, and includes some elements of Savings Credit combined with Guarantee Credit.

2.3.9 Commentary on take-up of Guarantee Credit by family type

- Estimates of caseload and expenditure take-up for Guarantee Credit was lower (statistically significant) for pensioner couples than single male pensioners in 2009/10 and 2012/13.
- Estimates of caseload and expenditure take-up was lower (statistically significant) for pensioner couples than single female pensioners in 2009/10 and 2012/13. See charts 2.3.23 and 2.3.24 for a comparison between demographic groups and Pension Credit type.
- There was a statistically significant increase in caseload take-up for pensioner couples of nine percentage points between 2009/10 and 2013/14.
- There was no evidence of a statistically significant change in caseload take-up for single male pensioners across the three reporting years.
- There was no evidence of a statistically significant change in caseload take-up for single female pensioners across the three reporting years.
- There was no statistically significant change in take-up across the three reporting years for pensioners eligible for Guarantee Credit.

2.3.10 Table of caseload take-up of Savings Credit only¹ by family type

	Year	Couples	Single Males	Single Females	All
					<i>(Thousands)</i>
Number of Recipients	2009/10	190	120	250	560
	2012/13	170	120	230	520
	2013/14	150	120	220	500
Range of Entitled Non-Recipients	2009/10	330 (290, 360)	120 (100, 150)	310 (270, 350)	760 (700, 820)
	2012/13	230 (200, 270)	130 (100, 150)	280 (240, 330)	640 (580, 700)
	2013/14	210 (170, 240)	120 (90, 140)	250 (210, 290)	570 (510, 630)
					<i>(Percentages)</i>
Take-Up Ranges	2009/10	37 (34, 40)	49 (45, 54)	44 (41, 48)	42 (40, 44)
	2012/13	42 (38, 46)	50 (45, 56)	45 (42, 49)	45 (43, 47)
	2013/14	43 (39, 47)	51 (46, 58)	47 (44, 52)	47 (44, 49)

¹ Where there is only entitlement to Savings Credit.

2.3.11 Table of expenditure take-up of Savings Credit only¹ by family type

	Year	Couples	Single Males	Single Females	All
					<i>(Pounds)</i>
Mean Weekly Amounts Claimed	2009/10	16	12	13	14
	2012/13	13	11	11	12
	2013/14	12	11	11	11
Mean Weekly Amounts Unclaimed	2009/10	12	10	10	11
	2012/13	10	9	9	9
	2013/14	10	8	9	9
Median Weekly Amounts Unclaimed	2009/10	12	9	11	10
	2012/13	9	10	9	9
	2013/14	9	8	9	8
					<i>(Millions of Pounds)</i>
Total Amount Claimed	2009/10	160	80	170	400
	2012/13	110	70	130	310
	2013/14	100	70	120	290
Total Range Unclaimed	2009/10	200 (170, 230)	60 (50, 80)	170 (140, 190)	430 (390, 480)
	2012/13	120 (100, 150)	60 (50, 80)	130 (100, 150)	310 (270, 350)
	2013/14	110 (80, 130)	50 (40, 70)	110 (90, 140)	270 (240, 310)
					<i>(Percentages)</i>
Take-Up Ranges	2009/10	44 (41, 48)	55 (49, 60)	50 (47, 54)	48 (46, 51)
	2012/13	48 (43, 53)	54 (48, 61)	51 (46, 57)	50 (47, 54)
	2013/14	48 (43, 54)	57 (49, 65)	52 (47, 57)	51 (48, 55)

¹ Where there is only entitlement to Savings Credit.

2.3.12 Commentary on take-up of Savings Credit only by family type

- There was evidence of a statistically significant lower estimate of caseload take-up of Savings Credit for pensioner couples compared to single male pensioners and single female pensioners in 2009/10 for caseload take-up.
- There was evidence of a statistically significant lower estimate of expenditure take-up for pensioner couples compared to single male pensioners in 2009/10.
- There was no evidence to suggest single males and females have different take-up rates. See charts 2.3.23 and 2.3.24 for a comparison between demographic groups.
- By family type, there was no evidence of a statistically significant change in caseload take-up for pensioner couples across the three reporting years.
- There was no evidence of a statistically significant change in caseload take-up for single male pensioners across the three reporting years.
- There was no evidence of a statistically significant change in caseload take-up for single female pensioners across the three reporting years.
- There was no strong evidence of a statistically significant change in take-up across the three reporting years.

2.3.13 Table of caseload take-up of Pension Credit by age

	Year	Aged under 75	Aged 75 or over	All
				<i>(Thousands)</i>
Number of Recipients	2009/10	1,290	1,300	2,590
	2012/13	1,180	1,190	2,370
	2013/14	1,110	1,150	2,260
Range of Entitled Non-Recipients	2009/10	770 (710, 830)	870 (810, 940)	1,640 (1,550, 1,730)
	2012/13	740 (670, 810)	700 (630, 770)	1,440 (1,340, 1,540)
	2013/14	600 (540, 660)	740 (660, 810)	1,340 (1,240, 1,430)
				<i>(Percentages)</i>
Take-Up Ranges	2009/10	63 (61, 65)	60 (58, 62)	61 (60, 62)
	2012/13	61 (59, 64)	63 (61, 66)	62 (61, 64)
	2013/14	65 (63, 67)	61 (59, 63)	63 (61, 64)

2.3.14 Table of expenditure take-up of Pension Credit by age

	Year	Aged under 75	Aged 75 or over	All
				<i>(Pounds)</i>
Mean Weekly Amounts Claimed	2009/10	64	49	56
	2012/13	65	50	57
	2013/14	64	50	57
Mean Weekly Amounts Unclaimed	2009/10	41	34	38
	2012/13	50	32	41
	2013/14	48	35	41
Median Weekly Amounts Unclaimed	2009/10	25	22	23
	2012/13	25	21	22
	2013/14	23	23	23
				<i>(Millions of Pounds)</i>
Total Amount Claimed	2009/10	4,290	3,300	7,560
	2012/13	3,970	3,120	7,060
	2013/14	3,700	3,000	6,680
Total Range Unclaimed	2009/10	1,660 (1,440, 1,890)	1,570 (1,370, 1,770)	3,220 (2,910, 3,560)
	2012/13	1,930 (1,620, 2,260)	1,150 (980, 1,330)	3,080 (2,670, 3,510)
	2013/14	1,510 (1,240, 1,810)	1,350 (1,140, 1,580)	2,860 (2,480, 3,260)
				<i>(Percentages)</i>
Take-Up Ranges	2009/10	72 (69, 75)	68 (65, 71)	70 (68, 72)
	2012/13	67 (64, 71)	73 (70, 76)	70 (67, 73)
	2013/14	71 (67, 75)	69 (66, 73)	70 (67, 73)

2.3.15 Commentary on take-up of Pension Credit by age

- Caseload and expenditure ranges suggest that both pensioners aged under 75 and pensioners aged 75 or over had similar take-up rates. See charts 2.3.26 and 2.3.27 for a comparison between demographic groups.
- There was no evidence of a statistically significant change in caseload or expenditure take-up for pensioners aged under 75 across the three reporting years.
- There was no evidence of a statistically significant change in caseload or expenditure take-up for pensioners aged 75 or over across the three reporting years.

2.3.16 Table of caseload take-up of Guarantee Credit¹ by age

	Year	Aged under 75	Aged 75 or over	All
				<i>(Thousands)</i>
Number of Recipients	2009/10	1,060	970	2,030
	2012/13	960	890	1,850
	2013/14	910	850	1,760
Range of Entitled Non-Recipients	2009/10	450 (400, 500)	430 (380, 480)	880 (820, 950)
	2012/13	440 (380, 490)	360 (310, 410)	800 (730, 870)
	2013/14	360 (310, 410)	400 (350, 460)	770 (690, 840)
				<i>(Percentages)</i>
Take-Up Ranges	2009/10	70 (68, 72)	69 (67, 72)	70 (68, 71)
	2012/13	69 (66, 72)	71 (68, 74)	70 (68, 72)
	2013/14	71 (69, 74)	68 (65, 71)	70 (68, 72)

¹ This caseload is where there is entitlement to Guarantee Credit, and includes some elements of Savings Credit combined with Guarantee Credit.

2.3.17 Table of expenditure take-up of Guarantee Credit¹ by age

	Year	Aged under 75	Aged 75 or over	All
				<i>(Pounds)</i>
Mean Weekly Amounts Claimed	2009/10	75	61	68
	2012/13	76	64	70
	2013/14	76	64	70
Mean Weekly Amounts Unclaimed	2009/10	63	58	61
	2012/13	78	52	67
	2013/14	73	57	65
Median Weekly Amounts Unclaimed	2009/10	44	44	44
	2012/13	57	37	46
	2013/14	46	35	40
				<i>(Millions of Pounds)</i>
Total Amount Claimed	2009/10	4,110	3,070	7,150
	2012/13	3,830	2,940	6,750
	2013/14	3,570	2,840	6,400
Total Range Unclaimed	2009/10	1,480 (1,250, 1,720)	1,310 (1,130, 1,500)	2,790 (2,480, 3,120)
	2012/13	1,790 (1,470, 2,130)	980 (820, 1,150)	2,770 (2,370, 3,200)
	2013/14	1,390 (1,110, 1,700)	1,190 (980, 1,420)	2,590 (2,210, 2,980)
				<i>(Percentages)</i>
Take-Up Ranges	2009/10	74 (70, 77)	70 (67, 73)	72 (70, 74)
	2012/13	68 (64, 72)	75 (72, 78)	71 (68, 74)
	2013/14	72 (68, 76)	70 (67, 74)	71 (68, 74)

¹ This expenditure is where there is entitlement to Guarantee Credit, and includes some elements of Savings Credit combined with Guarantee Credit.

2.3.18 Commentary on take-up of Guarantee Credit by age

- Caseload and expenditure ranges suggest that both pensioners aged under 75 and pensioners aged 75 or over had similar take-up rates.
- There was no evidence of a statistically significant change in caseload or expenditure take-up for pensioners aged under 75 across the three reporting years.
- There was no evidence of a statistically significant change in caseload or expenditure take-up for pensioners aged 75 or over across the three reporting years.

2.3.19 Table of caseload take-up of Savings Credit only¹ by age

	Year	Aged under 75	Aged 75 or over	All
				<i>(Thousands)</i>
Number of Recipients	2009/10	230	320	560
	2012/13	220	310	520
	2013/14	200	290	500
Range of Entitled Non-Recipients	2009/10	320 (280, 350)	440 (400, 490)	760 (700, 820)
	2012/13	300 (260, 340)	340 (290, 390)	640 (580, 700)
	2013/14	240 (200, 270)	330 (290, 380)	570 (510, 630)
				<i>(Percentages)</i>
Take-Up Ranges	2009/10	42 (40, 45)	42 (40, 45)	42 (40, 44)
	2012/13	42 (39, 45)	47 (44, 51)	45 (43, 47)
	2013/14	46 (43, 50)	47 (44, 51)	47 (44, 49)

¹ Where there is only entitlement to Savings Credit.

2.3.20 Table of expenditure take-up of Savings Credit only¹ by age

	Year	Aged under 75	Aged 75 or over	All
				<i>(Pounds)</i>
Mean Weekly Amounts Claimed	2009/10	14	14	14
	2012/13	12	11	12
	2013/14	12	11	11
Mean Weekly Amounts Unclaimed	2009/10	11	11	11
	2012/13	9	10	9
	2013/14	9	9	9
Median Weekly Amounts Unclaimed	2009/10	10	10	10
	2012/13	8	10	9
	2013/14	9	8	8
				<i>(Millions of Pounds)</i>
Total Amount Claimed	2009/10	170	230	400
	2012/13	140	180	310
	2013/14	120	160	290
Total Range Unclaimed	2009/10	180 (150, 200)	250 (220, 290)	430 (390, 480)
	2012/13	140 (120, 170)	170 (140, 200)	310 (270, 350)
	2013/14	120 (90, 140)	160 (130, 180)	270 (240, 310)
				<i>(Percentages)</i>
Take-Up Ranges	2009/10	49 (45, 52)	48 (45, 51)	48 (46, 51)
	2012/13	49 (45, 54)	51 (47, 56)	50 (47, 54)
	2013/14	52 (47, 57)	51 (47, 56)	51 (48, 55)

¹ Where there is only entitlement to Savings Credit.

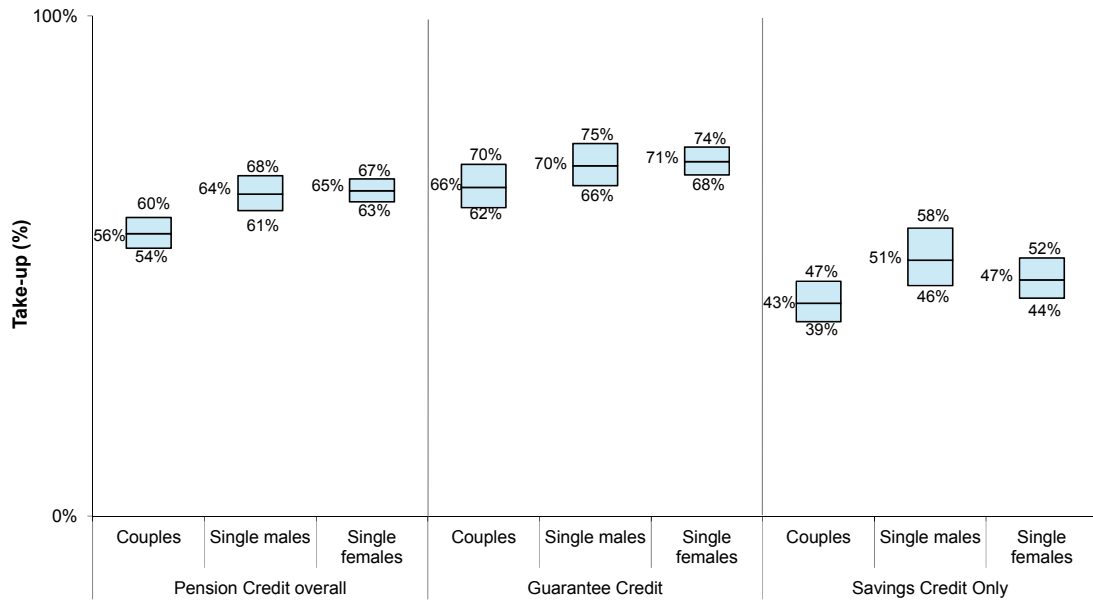
2.3.21 Commentary on take-up of Savings Credit by age

- Caseload and expenditure ranges suggest that both pensioners aged under 75 and pensioners aged 75 or over had similar take-up rates.
- There was no evidence of a statistically significant change in caseload or expenditure take-up for pensioners aged under 75 across the three reporting years.
- There was no evidence of a statistically significant change in caseload or expenditure take-up for pensioners aged 75 or over across the three reporting years.

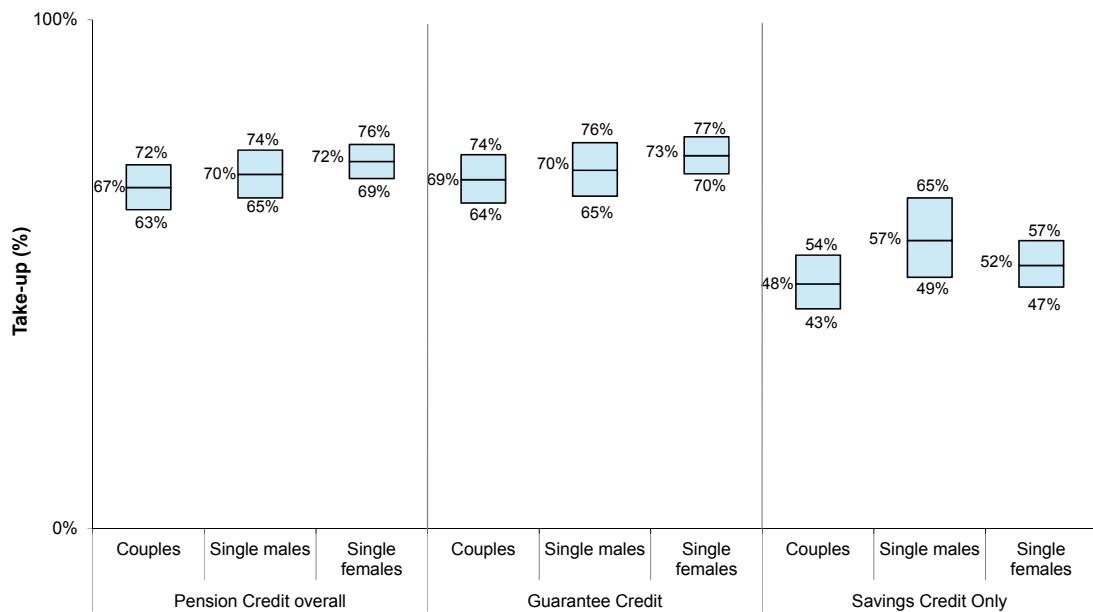
2.3.22 Within year take-up of Pension Credit by Pension Credit type and family type for 2013/14

The charts show estimates of take-up for different demographic groups by Pension Credit type and family type for 2013/14.

2.3.23 Caseload take-up of Pension Credit by Pension Credit type and family type for 2013/14



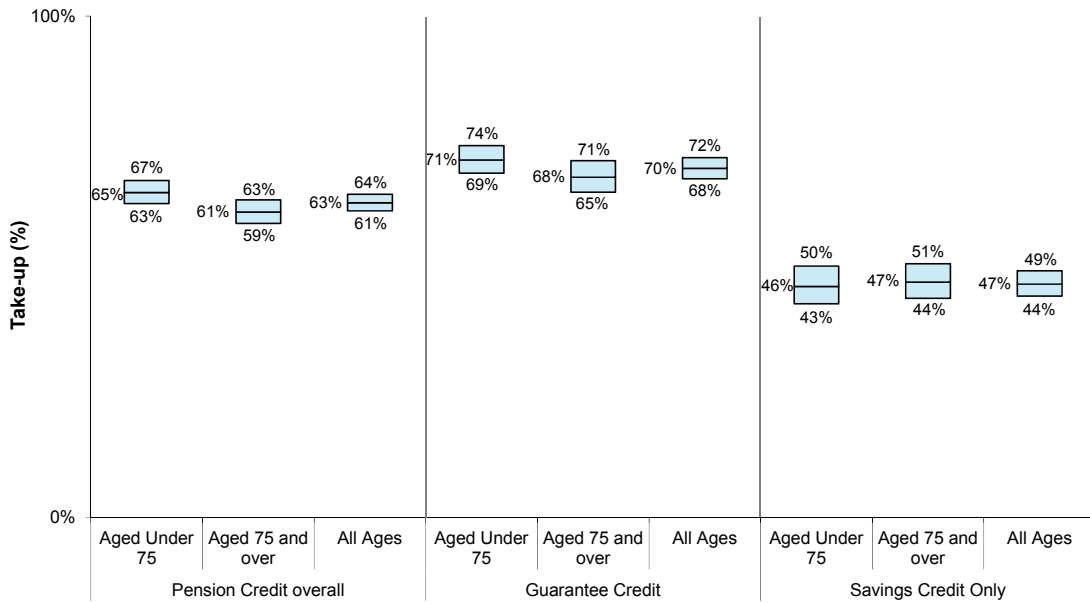
2.3.24 Expenditure take-up of Pension Credit by Pension Credit type and family type for 2013/14



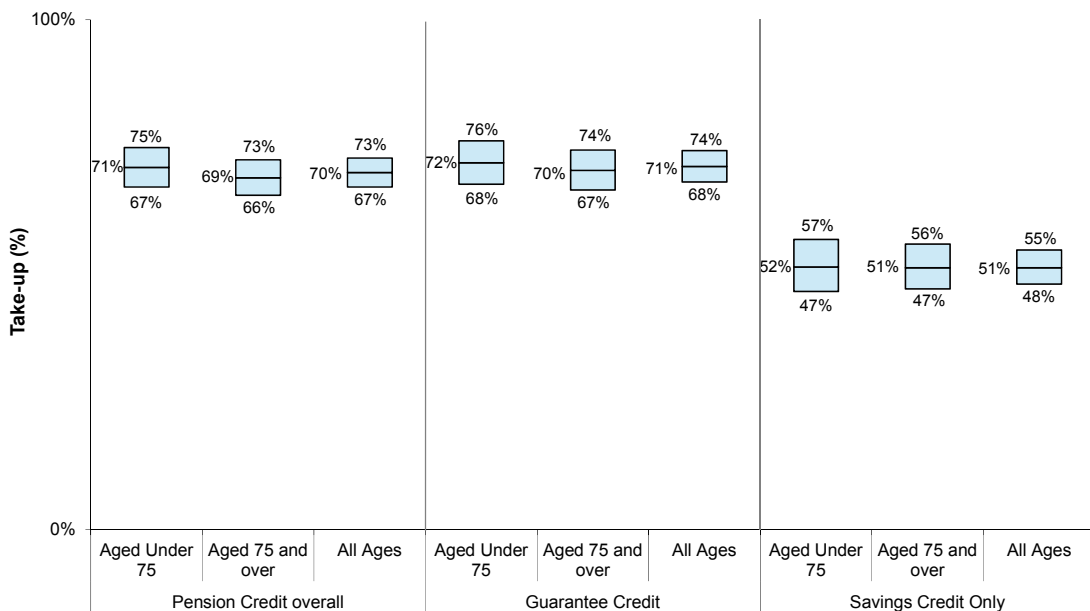
2.3.25 Within year take-up of Pension Credit by Pension Credit type and age for 2013/14

The charts show estimates of take-up for different demographic groups by Pension Credit type and age for 2013/14.

2.3.26 Caseload take-up of Pension Credit by Pension Credit type and age for 2013/14



2.3.27 Expenditure take-up of Pension Credit by Pension Credit type and age for 2013/14

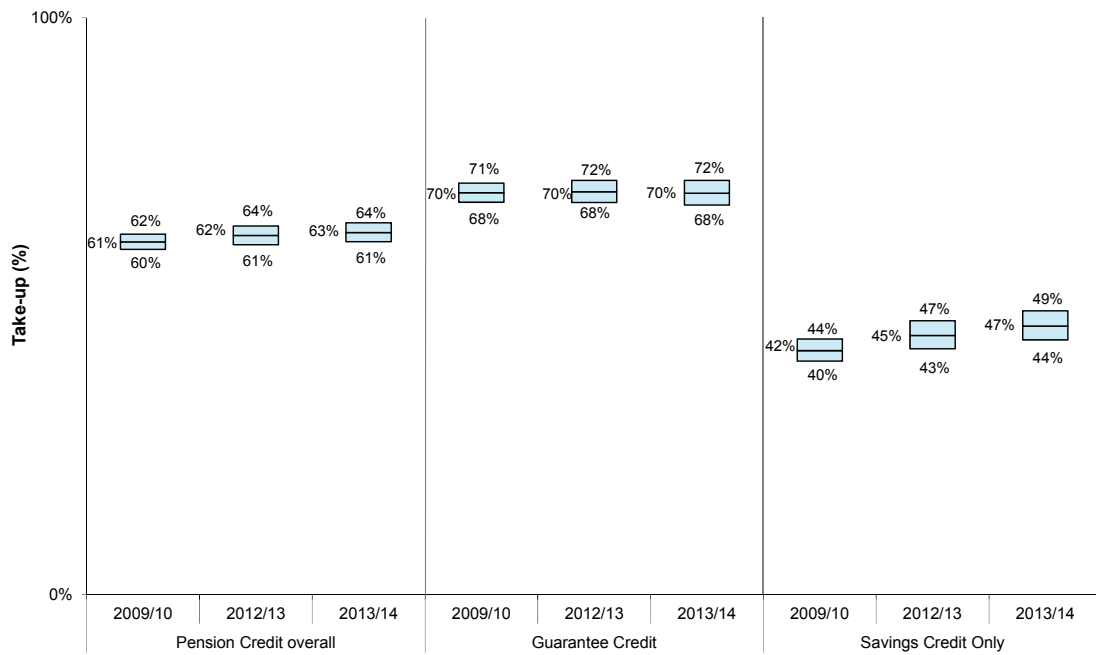


2.4 Trends in take-up over time

A chart for the trend in estimated caseload take-up is below.

The break in the time series between 2009/10 and 2012/13 is due to the introduction of a new methodology for this experimental statistic.

2.4.1 Trends in Pension Credit and its components



- There was no evidence of a statistically significant change in take-up rates for Pension Credit (or its respective components) across the three reporting years.

3 Income Support, and Employment and Support Allowance

3.1 Key results

3.1.1 All families

- Caseload take-up: estimated to be between 77 per cent and 81 per cent overall in 2013/14.
- Expenditure take-up: estimated to be between 78 per cent and 82 per cent overall in 2013/14.
- Change since 2009/10: there was no evidence of a change in caseload or expenditure take-up across the three reporting years.

3.2 Introduction

3.2.1 Background

Income Support (IS) is paid to people below Pension Credit age who are on low incomes and are not in full-time work. Employment and Support Allowance (ESA) is paid to people below State Pension age who have an illness or a disability. This report combines take-up estimates of IS and income-related ESA (ESA (IR)).

Overview

To qualify for IS, a claimant must meet the relevant conditions of entitlement:

- between 16 and Pension Credit qualifying age;
- pregnant, or a carer, or a lone parent with the youngest child under a specific age or, in some cases, unable to work because they are sick or disabled;
- have either no income or a low income;
- working less than 16 hours a week (and a partner working no more than 24 hours a week);
- be in Great Britain (different rules apply in Northern Ireland);
- have savings below £16,000 (exceptions apply);
- do not need permission to enter the UK (exceptions apply);
- do not get income-based Jobseeker's Allowance or ESA (IR) (exceptions apply); and
- are not a young person being looked after by a local authority (exceptions apply).

Claimants who have paid sufficient National Insurance contributions receive contribution-based ESA (ESA (C)). Those who are not entitled to ESA (C) at all or do not receive enough money from their entitlement to ESA(C) to reach the ESA personal allowance benefit rate, may be entitled to ESA (IR).

To qualify for ESA (IR), the claimant's illness or disability has to affect their capability to work, and they must:

- be under State Pension age;
- not be getting Statutory Sick Pay or Statutory Maternity Pay and not gone back to work;
- not be getting Jobseeker's Allowance;
- not have an income over a certain threshold. This includes the claimant and any partner's (if applicable) income; and
- not have savings greater than £16,000 (exceptions apply).

Claimants who have paid sufficient National Insurance contributions receive contribution-based ESA (ESA (C)). Those who are not entitled to ESA (C) at all or do not receive enough money from their entitlement to ESA(C) to reach the ESA personal allowance benefit rate, may be entitled to ESA (IR).

As this report presents take-up estimates for ESA (IR), those receiving both ESA (C) and ESA (IR) will be included in the receipt estimates. For those who entitled but not receiving ESA (IR), the estimates only include those modelled to be entitled to ESA (IR) but not receiving it (see the Technical Report for more information).

Please see gov.uk for more information on IS and ESA entitlement rules.

Benefit Rates

The weekly amount paid is based on the difference between the benefit unit's applicable amount and income. The applicable amount is calculated from the personal allowance, premiums and certain housing costs relevant to the benefit unit. For ESA (IR), while a work capability assessment is being carried out, the benefit unit receives the 'assessment phase' personal allowance. Once assessed, the benefit unit receives the 'main phase' personal allowance, along with either the relevant support component or work-related activity component. As a result, IS and ESA (IR) payments will differ for each benefit unit due to their different circumstances.

		2009/10	2012/13	2013/14
Personal Allowances				
Single	Under 25 (ESA assessment phase)	£50.95	£56.25	£56.80
	Under 25 (ESA main phase/IS)	£64.30	£71.00	£71.70
	25 or over	£64.30	£71.00	£71.70
Lone Parent	Under 18 (ESA assessment phase)	£50.95	£56.25	£56.80
	Under 18 (ESA main phase/IS)	£64.30	£71.00	£71.70
	25 or over	£64.30	£71.00	£71.70
Couple	Both under 18 (ESA assessment phase)	£76.90	£84.95	£85.80
	Both under 18 (ESA main phase/IS)	£100.95	£111.45	£112.55
	Both over 18	£100.95	£111.45	£112.55
	One 18-24 (ESA assessment phase)	£50.95	£56.25	£56.80
	One 18-24 (ESA main phase/IS)	£64.30	£71.00	£71.70
	One 25 or over	£64.30	£71.00	£71.70
Premiums				
Disability	Single	£27.50	£30.35	£31.00
	Couple	£39.15	£43.25	£44.20
Severe Disability	Single or couple (one qualifies)	£52.85	£58.20	£59.50
	Couple (both qualify)	£105.70	£116.40	£119.00
Enhanced Disability	Carer	£29.50	£32.60	£33.30
	Single	£13.40	£14.80	£15.15
	Couple	£19.30	£21.30	£21.75
ESA-IR Components				
	Work-related component	£25.50	£28.15	£28.45
	Support component	£30.85	£34.05	£34.80

The Disability premium is not available top ESA (IR). ESA (IR) has components instead.

ESA (IR) payments can be reduced (sanctioned) for up to four weeks if the benefit unit does not attend regular interviews or carry out agreed work-related activity. In some cases, a hardship payment may be given during this period.

Changes to IS and ESA rules

From 24th October 2009, the upper age limit of the youngest child allowing a lone parent to be entitled to IS reduced each year from 12 to 5 years old in 2012/13. Lone parents with the youngest child aged 5 and over, able to work and with no caring responsibilities could apply for JSA and would be required to look for work. Those with a disability or health condition were expected to claim ESA (IR). This resulted in a reduction in the number of lone parents receiving IS and an increase in the number of lone parents receiving JSA.

ESA was introduced on 27th October 2008, replacing Incapacity Benefit (IB) and Severe Disablement Allowance (SDA) for new claimants. Since April 2011, existing claimants of IB or SDA are being gradually assessed for eligibility for ESA. Therefore, the number of benefit units receiving ESA (IR) has increased between 2009/10 and 2013/14, as those receiving IB and SDA have started receiving ESA (IR) instead.

From 1 May 2012, ESA(C) has been restricted to 365 days for those in the work related activity group. This will have resulted in more people becoming eligible for ESA (IR).

Interaction with other income-related benefits

IS and ESA (IR) could be paid in conjunction with Housing Benefit but not with each other or income-based Jobseeker's Allowance.

3.2.2 Summary of tables in chapter

3.3.1	Caseload	Income Support, and Employment and Support Allowance take-up, by family type
3.3.2	Expenditure	

The word 'families' includes single people and couples, with and without children. Pensioners are not included as they are not eligible for IS or ESA (IR).

For information on how to use the caseload and expenditure tables, refer to section 1.6.

3.3 Results

3.3.1 Table of caseload take-up of Income Support, and Employment and Support Allowance (Income-Related) by family type¹

	Year	Families with Children	Families without Children	All
				<i>(Thousands)</i>
Number of Recipients	2009/10	990	1,110	2,100
	2012/13	860	1,270	2,130
	2013/14	830	1,390	2,230
Range of Entitled Non-Recipients	2009/10	170 (140, 200)	480 (430, 540)	660 (600, 720)
	2012/13	140 (110, 170)	490 (420, 550)	630 (550, 700)
	2013/14	..	460 (400, 520)	580 (510, 650)
				<i>(Percentages)</i>
Take-Up Ranges	2009/10	85 (83, 87)	70 (67, 72)	76 (75, 78)
	2012/13	86 (83, 89)	72 (70, 75)	77 (75, 79)
	2013/14	..	75 (73, 78)	79 (77, 81)

¹ Sample sizes were insufficient to produce robust estimates for the families with children group for 2013/14.

3.3.2 Table of expenditure take-up of Income Support, and Employment and Support Allowance (Income-Related) by family type¹

	Year	Families with Children	Families without Children	All
				<i>(Pounds)</i>
Mean Weekly Amounts Claimed	2009/10	90	77	83
	2012/13	89	93	92
	2013/14	90	101	97
Mean Weekly Amounts Unclaimed	2009/10	61	51	54
	2012/13	81	88	86
	2013/14	..	91	93
Median Weekly Amounts Unclaimed	2009/10	64	51	53
	2012/13	71	86	75
	2013/14	..	97	95
				<i>(Millions of Pounds)</i>
Total Amount Claimed	2009/10	4,680	4,470	9,150
	2012/13	3,990	6,150	10,150
	2013/14	3,910	7,320	11,250
Total Range Unclaimed	2009/10	550 (440, 670)	1,290 (1,070, 1,520)	1,830 (1,570, 2,110)
	2012/13	590 (430, 760)	2,220 (1,870, 2,600)	2,810 (2,420, 3,220)
	2013/14	..	2,190 (1,850, 2,530)	2,830 (2,430, 3,250)
				<i>(Percentages)</i>
Take-Up Ranges	2009/10	90 (88, 91)	78 (75, 81)	83 (81, 85)
	2012/13	87 (84, 90)	73 (70, 77)	78 (76, 81)
	2013/14	..	77 (74, 80)	80 (78, 82)

¹ Sample sizes were insufficient to produce robust estimates for the families with children group for 2013/14.

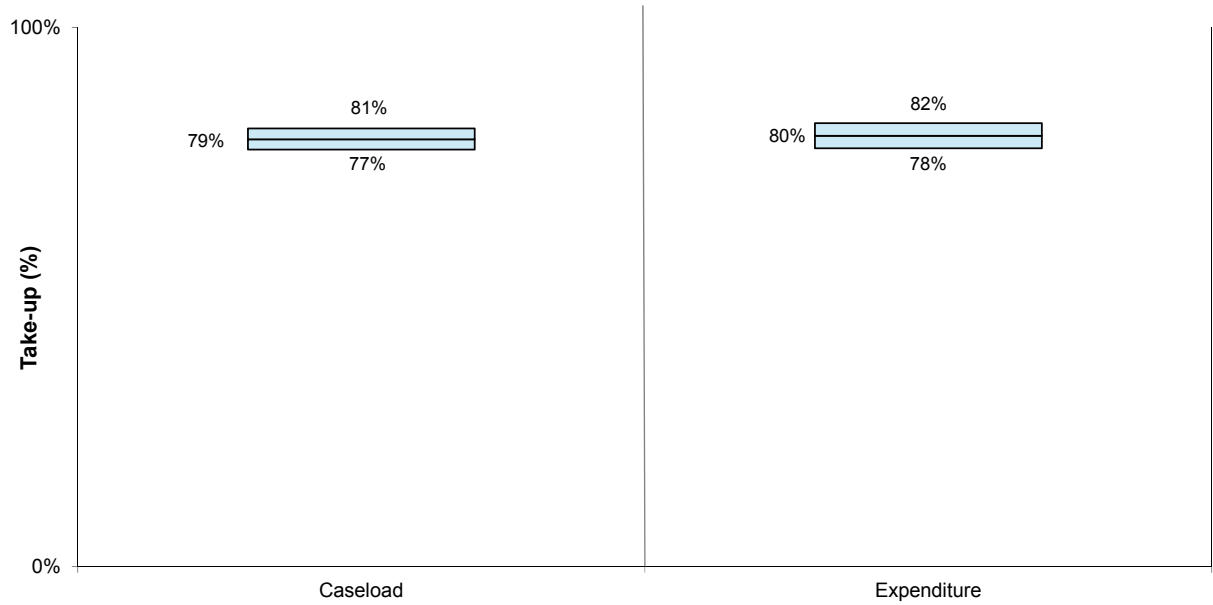
3.3.3 Commentary on take-up of Income Support, and Employment and Support Allowance (Income-Related) by family type

- In 2009/10 and 2012/13, families with children had higher (statistically significant) take-up than families without children for both caseload and expenditure estimates. The sample size is too small to be able to make comparisons for 2013/14.
- There was no statistically significant change in estimates of caseload or expenditure take-up amongst families with children across the two reporting years available for analysis.
- Between 2009/10 and 2013/14, estimated take-up for families without children increased (statistically significant) by five percentage points for caseload take-up. See chart 3.4.1 for a comparison between groups.
- There was no statistically significant change in caseload or expenditure for IS and ESA (IR) overall across the three reporting years.
- Part of the change in the mean and median average amounts between 2009/10 and 2012/13 is a consequence of the number of IS cases falling and number of ESA (IR) cases rising simultaneously, both of which have different benefit rates, between these two financial years.

3.3.4 Within year take-up of Income Support, and Employment and Support Allowance (Income-Related) for 2013/14

The chart shows the caseload and expenditure estimates of take-up by family type for 2013/14.

3.3.5 Caseload and expenditure take-up of Income Support, and Employment and Support Allowance (Income-Related) for 2013/14

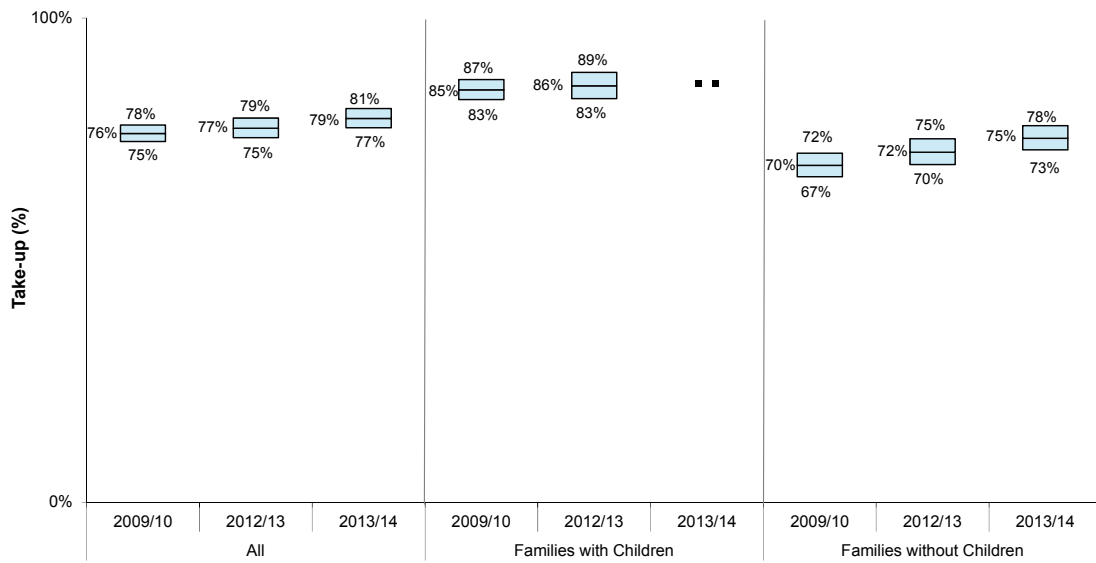


3.4 Trends in take-up over time

A chart for the trend in estimated caseload take-up of IS and ESA (IR) is presented below.

The break in the time series between 2009/10 and 2012/13 is due to the introduction of a new methodology for this experimental statistic.

3.4.1 Trends in Income Support, and Employment and Support Allowance (Income-Related) by family type¹



¹ Sample sizes were insufficient to produce robust estimates for the families with children group for 2013/14.

- Across the three reporting years, there was no evidence of a statistically significant change in caseload take-up.

4 Jobseeker's Allowance

4.1 Key results

4.1.1 All Jobseeker's Allowance (Income-Based)

- Caseload take-up: estimated to be between 55 per cent and 61 per cent overall in 2013/14.
- Expenditure take-up: estimated to be between 59 per cent and 66 per cent overall in 2013/14.
- Change since 2009/10: there was no evidence of a change in caseload take-up across the three reporting years.

4.2 Introduction

4.2.1 Background

Jobseeker's Allowance (JSA) was introduced in October 1996 and is paid to help people while they look for work.

Overview

There are two types of JSA:

- contribution-based JSA (JSA (C))
- income-based JSA (JSA (IB)).

JSA (C) is paid if the claimant has paid sufficient Class 1 National Insurance contributions in the two tax years before the benefit year being claimed in (first Sunday in January to the Saturday before the first Sunday in January of the next year). To have paid this, the claimant must have:

- Worked for 26 weeks in one of these years earning at least the lower earnings limit for that tax year;
- Paid Class 1 contributions or received National Insurance credits in both of these tax years that amount to 50 times the lower earnings limit.

JSA (IB) is paid if the claimant:

- Was paid less than £153 per week on average when in employment over the past two years;
- Has been claiming JSA (C) for over 182 days; or
- Hasn't worked over the last two years.

In addition to the criteria specific to each type of JSA above, a claimant must:

- generally be 18 or over but below State Pension age, although some people aged 16 or 17 are eligible;
- not be in full-time education;
- be in Great Britain (different rules apply in Northern Ireland);
- be available for work;
- be capable of work;
- be actively seeking work;
- work on average less than 16 hours a week;
- enter into a Claimant Commitment (or Jobseeker's Agreement) which remains in force; and
- any partner must usually work less than 24 hours a week (on average).

Furthermore, the benefit unit also must have £16,000 or less in savings.

There are also certain eligibility rules for lone parents who want to claim JSA (see Interaction with other income-related benefits).

A claimant can make a joint claim with a partner if all the following apply:

- both partners want to claim JSA;
- both partners are 18 or over;
- both partners are under state pension age; and
- neither of the claimants are responsible for a child (under certain criteria).

Receipt of JSA (IB) does not affect Child Benefit or child tax credit. However the benefit cap limits the amount of benefit that most people aged 16 to 64 can get. This may affect the total amount of benefit a claimant may get.

It is possible for a claimant to receive both JSA (C) and JSA (IB).

While this report focuses on take-up estimates for JSA (IB) only, those receiving JSA (C) and JSA (IB) will be included in the receipt estimates. For entitled non-recipients (ENRs) of JSA (IB), the estimates include those modelled as entitled to JSA (IB) only, but not receiving it (see the Technical Report for more information).

Please see gov.uk for more information on JSA entitlement rules.

Benefit Rates

JSA (IB) is paid weekly and is updated each year by the increase in prices (Consumer Price Index). In 2013/14, JSA (IB) was updated by 1 percent.

The amount paid is dependant on the age of the claimant:

	2009/10	2012/13	2013/14
Age of Claimant			
16 to 17	£50.95	£56.25	£56.80
18 to 24	£50.95	£56.25	£56.80
25 and over	£64.30	£71.00	£71.70

Interaction with other income-related benefits

Men aged between women's state pension age and 65 may claim one of Pension Credit (PC), ESA (IR), or income-based Jobseeker's Allowance (JSA (IB)). This choice also exists for 'mixed age' couples where one member is aged above the Pension Credit qualifying age, and the other is below.

For the purposes of estimating take-up, we model that men aged over the Pension Credit qualifying age, but under 65, would have claimed Pension Credit rather than JSA (IB). Similarly, mixed age couples are assumed to claim Pension Credit. Please see the Technical Report for more information.

JSA (IB) could be paid in conjunction with Housing Benefit but not with Income Support or Employment and Support Allowance (IR).

4.2.2 Summary of tables in chapter

4.3.1	Caseload	Jobseeker's Allowance (IB) take-up, by family type
4.3.2	Expenditure	

For information on how to use the caseload and expenditure tables, refer to section 1.6.

4.3 Results

4.3.1 Table of caseload take-up of Jobseeker's Allowance (Income-Based) by family type

	Year	Families with Children	Families without Children	All
				<i>(Thousands)</i>
Number of Recipients	2009/10	170	910	1,070
	2012/13	260	940	1,200
	2013/14	230	770	1,010
Range of Entitled Non-Recipients	2009/10	130 (110, 160)	640 (570, 720)	780 (700, 850)
	2012/13	160 (130, 190)	770 (670, 870)	930 (830, 1,030)
	2013/14	150 (120, 180)	590 (520, 670)	740 (650, 820)
				<i>(Percentages)</i>
Take-Up Ranges	2009/10	56 (52, 61)	58 (56, 61)	58 (56, 61)
	2012/13	62 (58, 67)	55 (52, 58)	56 (54, 59)
	2013/14	62 (57, 67)	57 (54, 60)	58 (55, 61)

4.3.2 Table of expenditure take-up of Jobseeker's Allowance (Income-Based) by family type

	Year	Families with Children	Families without Children	All
				<i>(Pounds)</i>
Mean Weekly Amounts Claimed	2009/10	89	62	66
	2012/13	86	68	72
	2013/14	86	69	73
Mean Weekly Amounts Unclaimed	2009/10	70	47	51
	2012/13	73	53	57
	2013/14	77	55	60
Median Weekly Amounts Unclaimed	2009/10	64	51	51
	2012/13	71	56	56
	2013/14	72	57	57
				<i>(Millions of Pounds)</i>
Total Amount Claimed	2009/10	770	2,930	3,710
	2012/13	1,180	3,330	4,510
	2013/14	1,050	2,780	3,830
Total Range Unclaimed	2009/10	480 (380, 580)	1,570 (1,360, 1,780)	2,050 (1,800, 2,300)
	2012/13	620 (450, 810)	2,130 (1,790, 2,500)	2,750 (2,340, 3,180)
	2013/14	580 (450, 730)	1,710 (1,460, 1,980)	2,300 (1,990, 2,620)
				<i>(Percentages)</i>
Take-Up Ranges	2009/10	62 (57, 67)	65 (62, 68)	64 (62, 67)
	2012/13	66 (60, 72)	61 (57, 65)	62 (59, 66)
	2013/14	64 (59, 70)	62 (58, 66)	62 (59, 66)

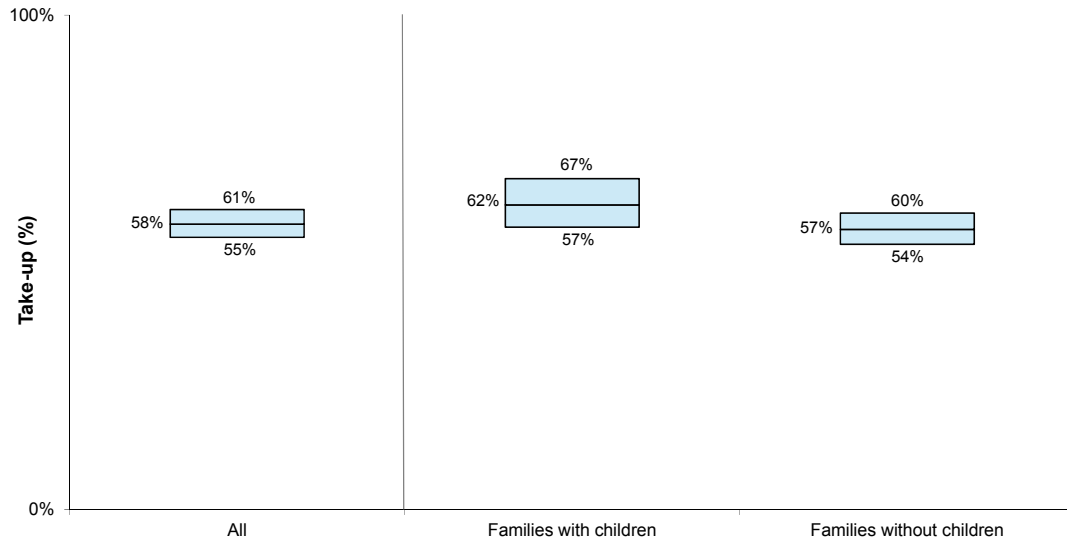
4.3.3 Commentary on take-up of Jobseeker's Allowance (Income-Based) by family type

- Across all reporting years, estimates of both caseload and expenditure take-up was similar amongst families with children and families without children. See Chart 4.4.1 for a comparison between demographic groups.
- There was no statistically significant change in caseload or expenditure take-up amongst families with children across the three reporting years.
- There was no statistically significant change in caseload or expenditure take-up amongst families without children across the three reporting years.
- There was no statistically significant change in caseload or expenditure for JSA (IB) overall across the three reporting years.

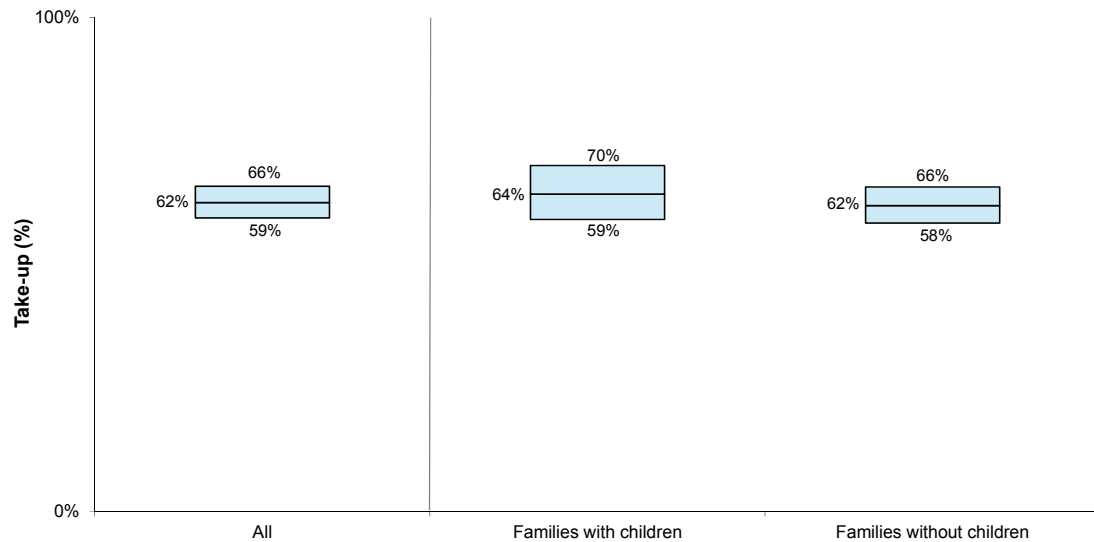
4.3.4 Within year take-up of Jobseeker's Allowance (Income-Based) by family type for 2013/14

The charts show estimates of take-up by family type for 2013/14.

4.3.5 Caseload take-up of Jobseeker's Allowance (Income-Based) by family type for 2013/14



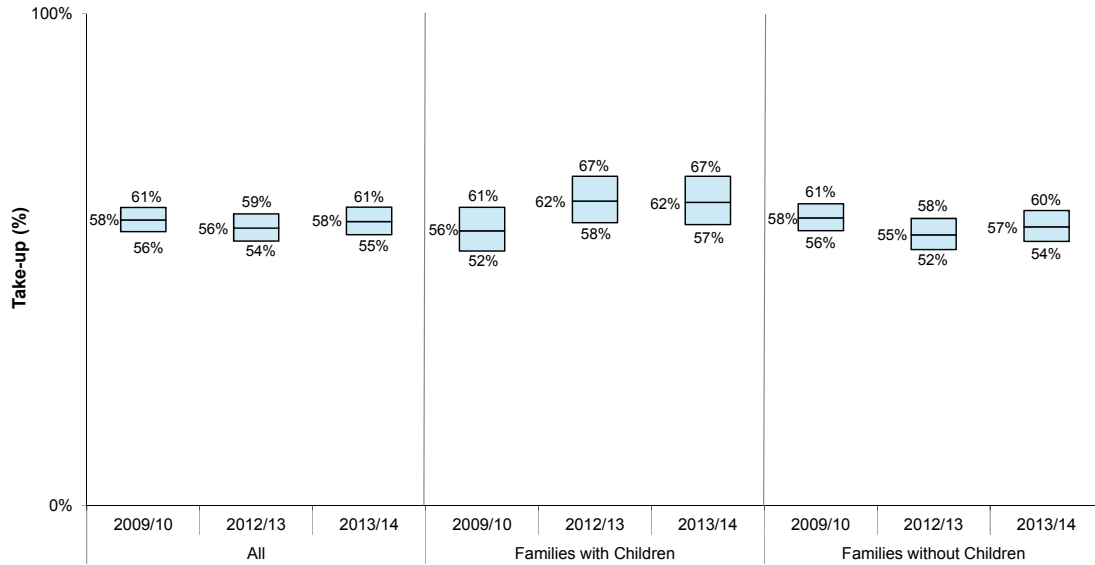
4.3.6 Expenditure take-up of Jobseeker's Allowance (Income-Based) by family type for 2013/14



4.4 Trends in take-up over time

A chart for the trend in estimated caseload take-up of Jobseeker's Allowance (IB) is below. The break in the time series between 2009/10 and 2012/13 is due to the introduction of a new methodology for this experimental statistic.

4.4.1 Trends in Jobseeker's Allowance (IB) caseload take-up



- There is no evidence to suggest a change in caseload take-up across the three reporting years.

5 Housing Benefit

5.1 Key results

5.1.1 All Housing Benefit

- Caseload take-up: estimated to be between 79 per cent and 82 per cent overall in 2013/14.
- Expenditure take-up: estimated to be between 85 per cent and 88 per cent overall in 2013/14.
- Change since 2009/10: caseload and expenditure take-up was estimated to be higher in 2012/13 and 2013/14 than 2009/10.

5.1.2 Pensioners

- Caseload take-up: estimated to be between 84 per cent and 87 per cent overall in 2013/14.
- Expenditure take-up: estimated to be between 87 per cent and 90 per cent overall in 2013/14.
- Change since 2009/10: caseload and expenditure take-up was estimated to be higher in 2012/13 and 2013/14 than 2009/10.

5.1.3 Non-Pensioners

- Caseload take-up: estimated to be between 77 per cent and 80 per cent overall in 2013/14.
- Expenditure take-up: estimated to be between 84 per cent and 88 per cent overall in 2013/14.
- Change since 2009/10: caseload and expenditure take-up was estimated to be higher in 2013/14 than 2009/10.

5.2 Introduction

5.2.1 Background

Housing Benefit (HB) is paid to people on low incomes who rent their home. It is paid to renters who claim the benefit once assessed as being eligible, whether or not the claimant is in full time work, and may be paid alongside other means tested benefits or on its own.

Overview

Those on the Guarantee Credit element of Pension Credit, Income Support, Jobseeker's Allowance (Income Based), or Employment and Support Allowance (Income-Related) are automatically eligible for full HB.

However, claimants may have their HB reduced if they have capital holdings or income in excess of certain thresholds. The amount awarded can also vary based on the numbers, age and disabilities of members of the household. In the private rented sector, the amount is also limited by local housing allowances in the claimant's area, based on the size and composition of the household. The benefit cap may also apply.

There are some exemptions. Those that are not entitled to HB include:

- Those who live in the home of a close relative;
- Any full-time students - unless they are disabled or have children;
- Asylum seekers or those sponsored to be in the UK.

Please see gov.uk for more information on HB entitlement rules.

Benefit Rates

There is no set amount of HB that a person will receive and it will depend on whether they rent privately (and so are entitled to Local Housing Allowance (LHA)) or from a social landlord.

Changes to Housing Benefit rules

Since 2010 there have been a number of changes to the structure of HB.

LHA changes:

- LHA rates calculated based on the 30th percentile of rents in the area; previously, they were based on the 50th percentile (or median of rents);
- Claimants are no longer entitled to keep any excess between their rent and the LHA rate (previously, this was up to £15 a week);
- LHA rates are capped to overall maximum weekly levels (affecting the most expensive areas such as inner London);
- Claimants can no longer get the five-bedroom rate;
- The age threshold for the shared accommodation rate (SAR) (previously under 25) was extended to include single people aged under 35.

Removal of the Spare Room Subsidy:

The removal of the spare room subsidy was introduced nationally on 1 April 2013. It applies the size criteria test that pre-existed in the LHA to determine the number of bedrooms needed by each household. Where claimants are found to be under-occupying, their HB is reduced by 14 percent for one bedroom and 25 percent for two or more. Pensioners are exempt from the policy, with easements for certain groups (for example claimants with overnight carers).

Non-dependant deductions:

A three-year staged increase in the rates of non-dependant deductions (NDDs) in HB was introduced from April 2011. By April 2013, these increases brought the NDD rates to the level they would have been had they been increased each year since 2001 to broadly reflect growth in rents.

Interaction with other income-related benefits

HB is worked out on the basis of an 'applicable amount' intended to cover basic weekly living expenses. The amount of benefit is worked out by comparing a person's income with their applicable amount which is intended to cover day-to-day living expenses, taking account of the size and make-up of the household.

If the net income is equal to or is less than the applicable amount or they are in receipt of an income-related benefit, they will receive 100 per cent of the rent for which benefit can be paid less any non-dependant deductions. This would be subject to any deductions for non-dependants who live with them, and help with rent would not exceed the LHA rate which applies to their household. If the net income is more than the applicable amount, they will receive reduced HB. For each pound of extra income over the applicable amount, after disregards, 65 pence will be deducted.

5.2.2 Summary of Tables in chapter

5.3.1	Caseload	Housing Benefit take-up, by family type
5.3.2	Expenditure	
5.3.4	Caseload	Housing Benefit take-up, by non-pensioner family type
5.3.5	Expenditure	
5.3.7	Caseload	Housing Benefit take-up, by tenure type
5.3.8	Expenditure	
5.3.10	Caseload	Housing Benefit take-up, by employment status
5.3.11	Expenditure	

For information on how to use the caseload and expenditure tables, refer to section 1.6.

5.3 Results

5.3.1 Table of caseload take-up of Housing Benefit by family type

	Year	Pensioners	Non-pensioners	All
				<i>(Thousands)</i>
Number of Recipients	2009/10	1,510	2,720	4,230
	2012/13	1,550	3,450	5,000
	2013/14	1,500	3,480	4,970
Range of Entitled Non-Recipients	2009/10	340 (300, 380)	940 (850, 1,030)	1,280 (1,180, 1,380)
	2012/13	230 (200, 270)	960 (840, 1,080)	1,190 (1,070, 1,320)
	2013/14	260 (220, 290)	950 (860, 1,030)	1,200 (1,110, 1,300)
				<i>(Percentages)</i>
Take-Up Ranges	2009/10	82 (80, 83)	74 (73, 76)	77 (75, 78)
	2012/13	87 (85, 89)	78 (76, 81)	81 (79, 82)
	2013/14	85 (84, 87)	79 (77, 80)	81 (79, 82)

5.3.2 Table of expenditure take-up of Housing Benefit by family type

	Year	Pensioners	Non-pensioners	All
				<i>(Pounds)</i>
Mean Weekly Amounts Claimed	2009/10	70	89	82
	2012/13	78	94	89
	2013/14	81	94	90
Mean Weekly Amounts Unclaimed	2009/10	51	48	49
	2012/13	57	51	52
	2013/14	62	57	58
Median Weekly Amounts Unclaimed	2009/10	49	35	40
	2012/13	45	44	44
	2013/14	57	47	50
				<i>(Millions of Pounds)</i>
Total Amount Claimed	2009/10	5,480	12,680	18,160
	2012/13	6,340	16,960	23,300
	2013/14	6,340	17,000	23,330
Total Range Unclaimed	2009/10	910 (780, 1,030)	2,350 (2,020, 2,690)	3,250 (2,890, 3,640)
	2012/13	690 (560, 830)	2,550 (2,110, 3,020)	3,240 (2,770, 3,740)
	2013/14	820 (680, 980)	2,790 (2,400, 3,210)	3,620 (3,160, 4,100)
				<i>(Percentages)</i>
Take-Up Ranges	2009/10	86 (84, 87)	84 (83, 86)	85 (83, 86)
	2012/13	90 (88, 92)	87 (85, 89)	88 (86, 89)
	2013/14	88 (87, 90)	86 (84, 88)	87 (85, 88)

5.3.3 Commentary on take-up of Housing Benefit by family type

- There was a statistically significant increase in estimated overall caseload take-up of four percentage points between 2009/10 and 2012/13.
- Estimated caseload take-up was higher (statistically significant) for pensioner claimants compared to non-pensioner claimants for all reporting years.
- There was a statistically significant increase in estimated caseload take-up for pensioner claimants by five percentage points between 2009/10 and 2012/13.
- There was a statistically significant increase in estimated caseload take-up for non-pensioner claimants of four percentage points between 2009/10 and 2012/13. See charts 5.3.14 and 5.3.15 for a comparison between family types.

5.3.4 Table of caseload take-up of Housing Benefit by non-pensioner family type

	Year	Couples with children	Singles with children	Non-Pensioners without Children	All Housing Benefit
					<i>(Thousands)</i>
Number of Recipients	2009/10	380	960	1,380	4,230
	2012/13	560	1,180	1,710	5,000
	2013/14	580	1,190	1,700	4,970
Range of Entitled Non-Recipients	2009/10	280 (250, 320)	170 (140, 190)	490 (410, 570)	1,280 (1,180, 1,380)
	2012/13	310 (260, 360)	130 (100, 160)	510 (400, 620)	1,190 (1,070, 1,320)
	2013/14	350 (300, 400)	140 (110, 160)	460 (390, 530)	1,200 (1,110, 1,300)
					<i>(Percentages)</i>
Take-Up Ranges	2009/10	57 (54, 61)	85 (83, 87)	74 (71, 77)	77 (75, 78)
	2012/13	64 (61, 68)	90 (88, 92)	77 (73, 81)	81 (79, 82)
	2013/14	63 (59, 66)	90 (88, 92)	79 (76, 81)	81 (79, 82)

5.3.5 Table of expenditure take-up of Housing Benefit by non-pensioner family type

	Year	Couples with children	Singles with children	Non-Pensioners without Children	All Housing Benefit
					<i>(Pounds)</i>
Mean Weekly Amounts Claimed	2009/10	102	99	79	82
	2012/13	105	103	84	89
	2013/14	105	103	84	90
Mean Weekly Amounts Unclaimed	2009/10	47	43	50	49
	2012/13	46	51	55	52
	2013/14	62	52	54	58
Median Weekly Amounts Unclaimed	2009/10	34	28	39	40
	2012/13	31	39	54	44
	2013/14	46	40	51	50
					<i>(Millions of Pounds)</i>
Total Amount Claimed	2009/10	2,020	4,940	5,710	18,160
	2012/13	3,090	6,350	7,530	23,300
	2013/14	3,190	6,370	7,430	23,330
Total Range Unclaimed	2009/10	700 (570, 850)	370 (290, 460)	1,270 (1,030, 1,530)	3,250 (2,890, 3,640)
	2012/13	740 (580, 910)	350 (260, 440)	1,460 (1,070, 1,890)	3,240 (2,770, 3,740)
	2013/14	1,120 (890, 1,380)	370 (280, 470)	1,300 (1,010, 1,620)	3,620 (3,160, 4,100)
					<i>(Percentages)</i>
Take-Up Ranges	2009/10	74 (70, 78)	93 (92, 94)	82 (79, 85)	85 (83, 86)
	2012/13	81 (77, 84)	95 (93, 96)	84 (80, 88)	88 (86, 89)
	2013/14	74 (70, 78)	95 (93, 96)	85 (82, 88)	87 (85, 88)

5.3.6 Commentary on take-up of Housing Benefit by non-pensioner family type

- Estimated caseload and expenditure take-up was lower (statistically significant) for couples with children compared to singles with children across all reporting years.
- There was a statistically significant increase in estimated caseload take-up for couples with children of seven percentage points between 2009/10 and 2012/13.
- There was a statistically significant increase in estimated caseload take-up for singles with children of five percentage points between 2009/10 and 2012/13.
- Estimated caseload take-up was higher (statistically significant) for non-pensioners without children compared to couples with children for all reporting years. Estimated expenditure take-up was higher (statistically significant) for non-pensioners without children compared to couples with children in 2009/10 and 2013/14.
- Estimated caseload and expenditure take-up was lower (statistically significant) for non-pensioners without children compared to singles with children for all reporting years.
- There was no statistically significant difference in estimated caseload or expenditure take-up for non-pensioners without children across the three reporting years.

5.3.7 Table of caseload take-up of Housing Benefit by tenure type

	Year	Social rented sector	Private rented sector	All Housing Benefit
				<i>(Thousands)</i>
Number of Recipients	2009/10	3,000	1,240	4,230
	2012/13	3,350	1,650	5,000
	2013/14	3,320	1,650	4,970
Range of Entitled Non-Recipients	2009/10	540 (490, 600)	710 (630, 790)	1,280 (1,180, 1,380)
	2012/13	520 (460, 590)	640 (530, 740)	1,190 (1,070, 1,320)
	2013/14	460 (400, 510)	700 (620, 770)	1,200 (1,110, 1,300)
				<i>(Percentages)</i>
Take-Up Ranges	2009/10	85 (83, 86)	64 (61, 66)	77 (75, 78)
	2012/13	86 (85, 88)	72 (69, 76)	81 (79, 82)
	2013/14	88 (87, 89)	70 (68, 73)	81 (79, 82)

5.3.8 Table of expenditure take-up of Housing Benefit by tenure type

	Year	Social rented sector	Private rented sector	All Housing Benefit
				<i>(Pounds)</i>
Mean Weekly Amounts Claimed	2009/10	72	107	82
	2012/13	81	107	89
	2013/14	82	107	90
Mean Weekly Amounts Unclaimed	2009/10	41	55	49
	2012/13	44	58	52
	2013/14	49	64	58
Median Weekly Amounts Unclaimed	2009/10	38	42	40
	2012/13	34	55	44
	2013/14	42	55	50
				<i>(Millions of Pounds)</i>
Total Amount Claimed	2009/10	11,280	6,870	18,160
	2012/13	14,100	9,200	23,300
	2013/14	14,120	9,210	23,330
Total Range Unclaimed	2009/10	1,150 (1,010, 1,300)	2,020 (1,730, 2,340)	3,250 (2,890, 3,640)
	2012/13	1,210 (1,010, 1,420)	1,920 (1,520, 2,360)	3,240 (2,770, 3,740)
	2013/14	1,180 (1,000, 1,360)	2,320 (1,930, 2,730)	3,620 (3,160, 4,100)
				<i>(Percentages)</i>
Take-Up Ranges	2009/10	91 (90, 92)	77 (75, 80)	85 (83, 86)
	2012/13	92 (91, 93)	83 (80, 86)	88 (86, 89)
	2013/14	92 (91, 93)	80 (77, 83)	87 (85, 88)

5.3.9 Commentary on take-up of Housing Benefit by tenure type

- Estimated caseload and expenditure take-up was higher (statistically significant) for claimants in the social rented sector compared to claimants in the private rented sector across all reporting years.
- There was a statistically significant increase in estimated caseload take-up for claimants in the social rented sector of three percentage points between 2009/10 and 2013/14.
- There was a statistically significant increase in estimated caseload take-up for claimants in the private rented sector of nine percentage points between 2009/10 and 2012/13. See charts 5.3.17 and 5.3.18 for a comparison between tenure types.

5.3.10 Table of caseload take-up of Housing Benefit by employment status¹

	Year	In work	Out-of-work ²	All Housing Benefit
				<i>(Thousands)</i>
Number of Recipients	2009/10	500	2,220	4,230
	2012/13	920	2,540	5,000
	2013/14	1,000	2,480	4,970
Range of Entitled Non-Recipients	2009/10	810 (730, 890)	120 (90, 160)	1,280 (1,180, 1,380)
	2012/13	750 (660, 840)	210 (140, 270)	1,190 (1,070, 1,320)
	2013/14	780 (710, 850)	..	1,200 (1,110, 1,300)
				<i>(Percentages)</i>
Take-Up Ranges	2009/10	38 (36, 41)	95 (93, 96)	77 (75, 78)
	2012/13	55 (52, 58)	92 (90, 95)	81 (79, 82)
	2013/14	56 (54, 59)	..	81 (79, 82)

¹ Excludes pensioners.

² Sample sizes were insufficient to produce robust estimates for the out-of-work group for 2013/14.

5.3.11 Table of expenditure take-up of Housing Benefit by employment status¹

	Year	In work	Out-of-work ²	All Housing Benefit
				<i>(Pounds)</i>
Mean Weekly Amounts Claimed	2009/10	82	91	82
	2012/13	89	96	89
	2013/14	90	95	90
Mean Weekly Amounts Unclaimed	2009/10	42	84	49
	2012/13	44	78	52
	2013/14	52	..	58
Median Weekly Amounts Unclaimed	2009/10	30	69	40
	2012/13	33	71	44
	2013/14	41	..	50
				<i>(Millions of Pounds)</i>
Total Amount Claimed	2009/10	2,150	10,530	18,160
	2012/13	4,240	12,720	23,300
	2013/14	4,690	12,310	23,330
Total Range Unclaimed	2009/10	1,800 (1,550, 2,060)	550 (400, 710)	3,250 (2,890, 3,640)
	2012/13	1,710 (1,430, 2,010)	840 (540, 1,160)	3,240 (2,770, 3,740)
	2013/14	2,120 (1,810, 2,460)	..	3,620 (3,160, 4,100)
				<i>(Percentages)</i>
Take-Up Ranges	2009/10	54 (51, 58)	95 (94, 96)	85 (83, 86)
	2012/13	71 (68, 75)	94 (92, 96)	88 (86, 89)
	2013/14	69 (66, 72)	..	87 (85, 88)

¹ Excludes pensioners.² Sample sizes were insufficient to produce robust estimates for the out-of-work group for 2013/14.

5.3.12 Commentary on take-up of Housing Benefit by employment status

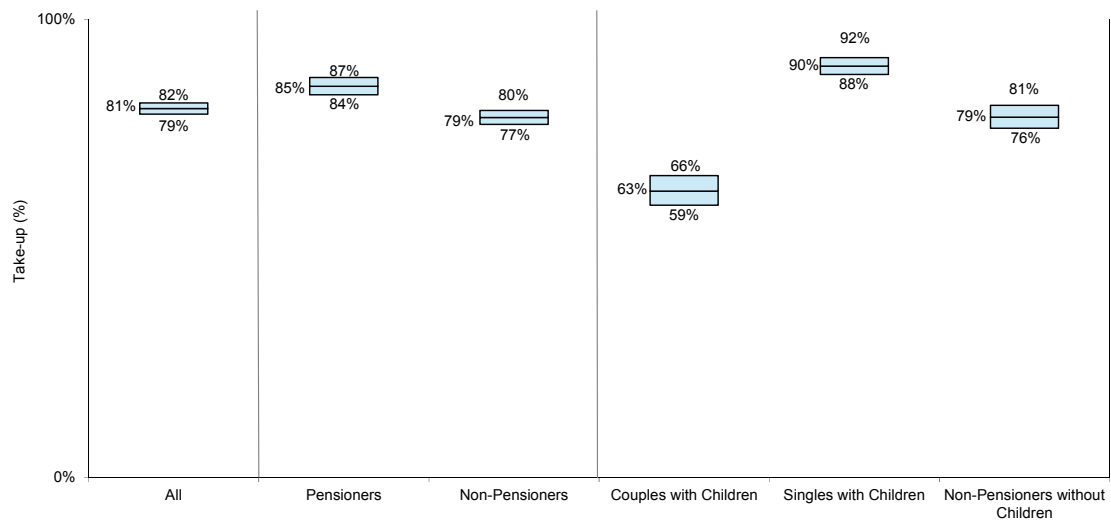
- Estimated caseload and expenditure take-up was lower (statistically significant) for claimants in work than out-of-work in 2009/10 and 2012/13.
- There was no evidence of a statistically significant change in estimated caseload or expenditure take-up for out-of-work claimants between 2009/10 and 2012/13. There was an insufficient sample size for out of work claimants to be able to make comparisons for 2013/14. See charts 5.3.17 and 5.3.18 for a comparison between types of employment status.
- There was no statistically significant difference in estimated caseload or expenditure take-up for out-of-work claimants between 2009/10 and 2012/13.
- There was a statistically significant increase in estimated caseload take-up for claimants in work of seventeen percentage points between 2009/10 and 2012/13, and in estimated expenditure take-up of seventeen percentage points between 2009/10 and 2012/13.

Housing Benefit

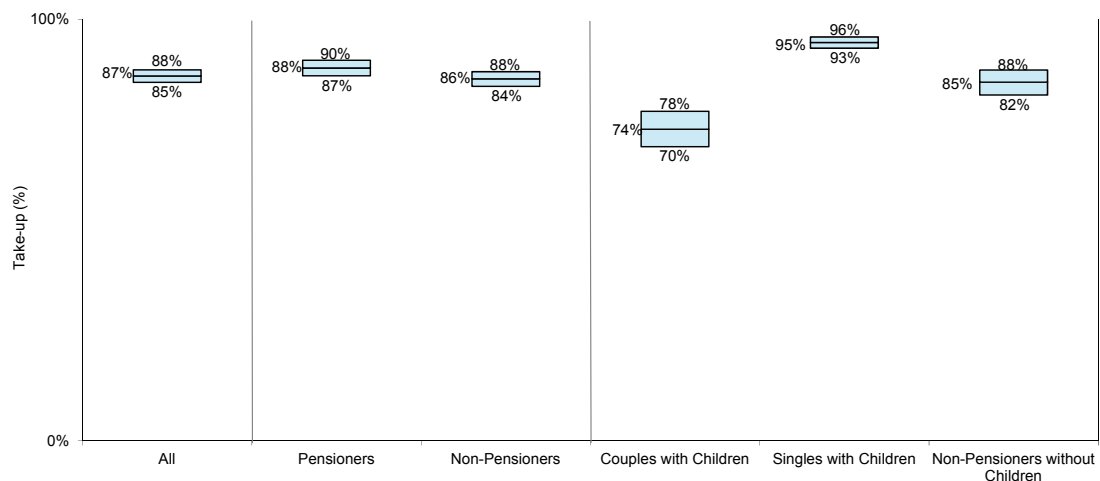
5.3.13 Within year take-up of Housing Benefit by family type for 2013/14

The charts show estimates of take-up for different demographic groups by family type for 2013/14.

5.3.14 Caseload take-up of Housing Benefit by family type for 2013/14



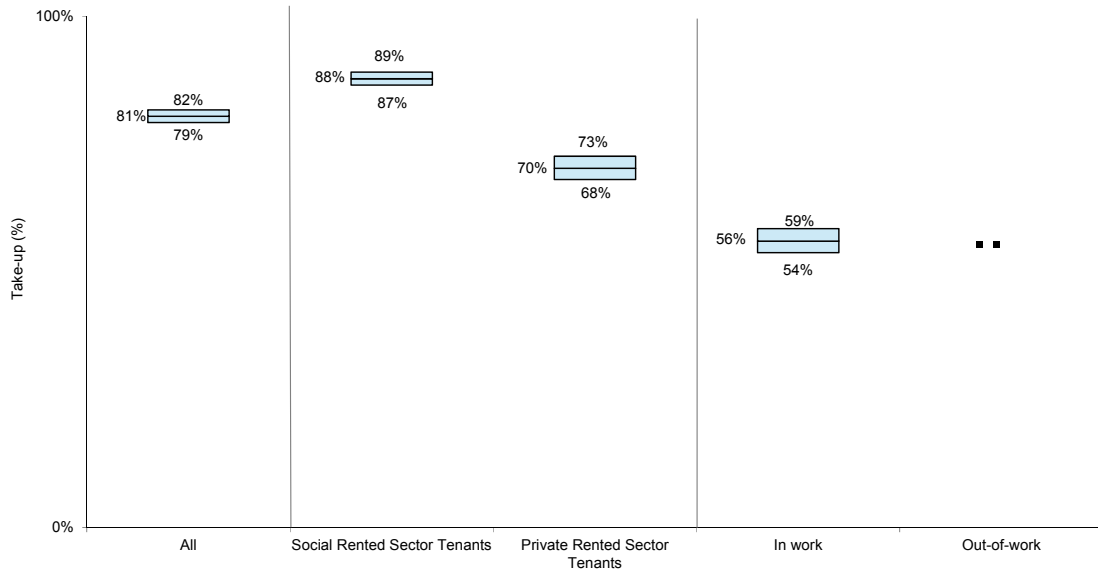
5.3.15 Expenditure take-up of Housing Benefit by family type for 2013/14



5.3.16 Within year take-up of Housing Benefit by tenure type and employment status for 2013/14

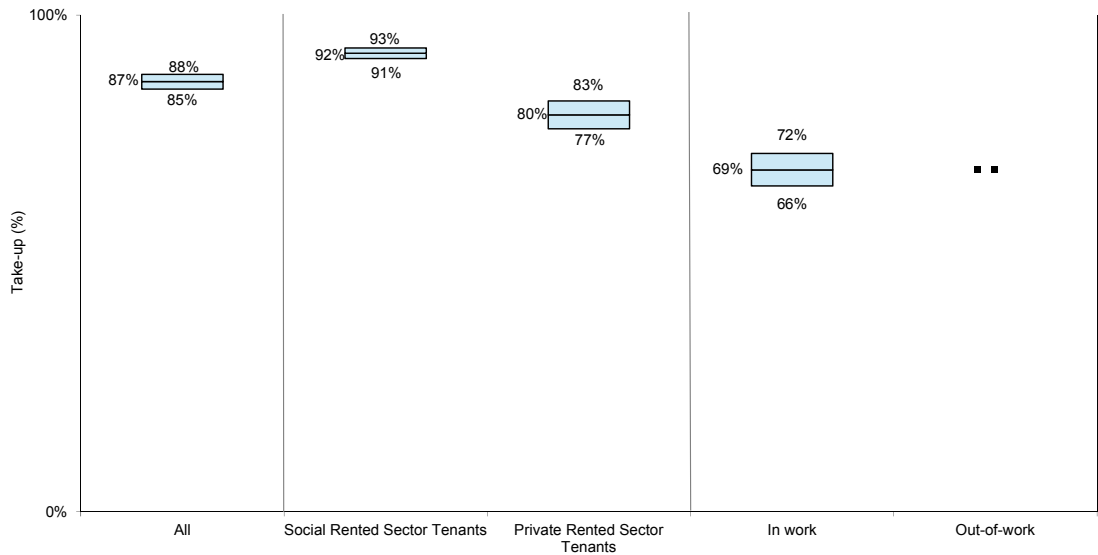
The charts show estimates of take-up by tenure type and employment status for 2013/14.

5.3.17 Caseload take-up of Housing Benefit by tenure type and employment status for 2013/14¹



¹ Sample sizes were insufficient to produce robust estimates for the out-of-work group for 2013/14.

5.3.18 Expenditure take-up of Housing Benefit by tenure type and employment status for 2013/14¹

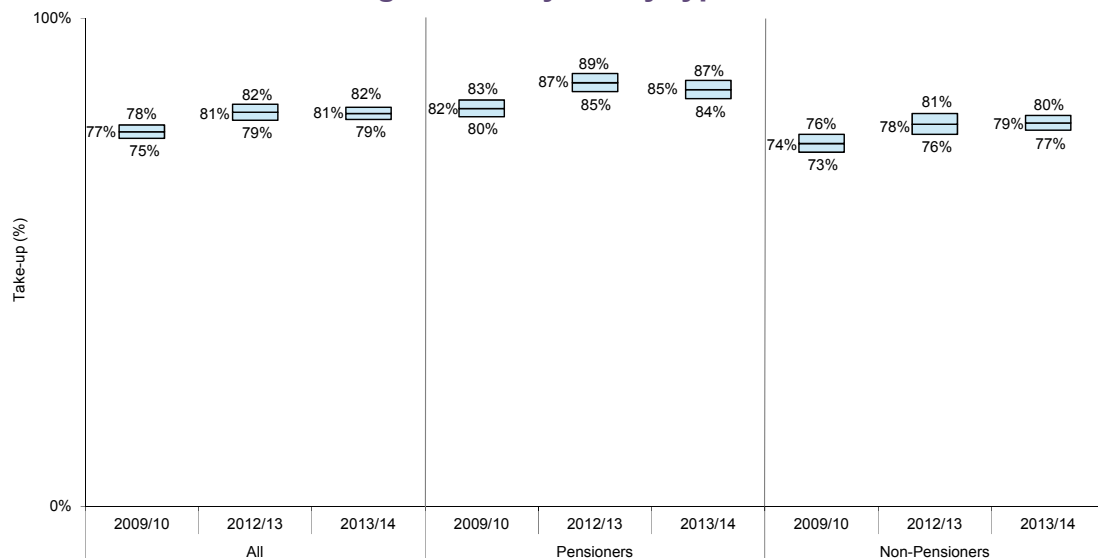


¹ Sample sizes were insufficient to produce robust estimates for the out-of-work group for 2013/14.

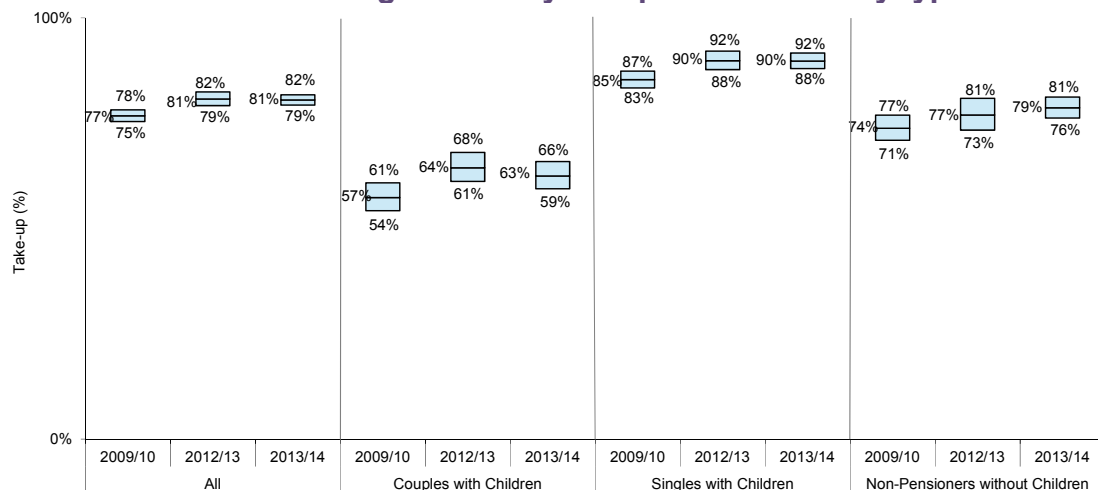
5.4 Trends in take-up over time

Charts for the trend in estimated take-up of Housing Benefit for different groups are below. The break in the time series between 2009/10 and 2012/13 is due to the introduction of a new methodology for this experimental statistic.

5.4.1 Trends in Housing Benefit by family type



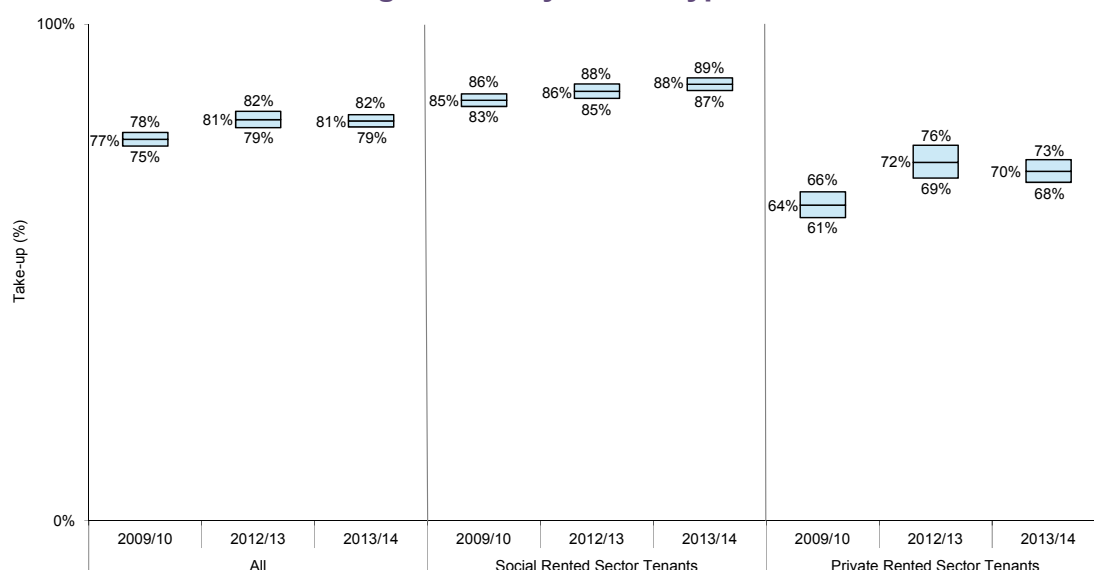
5.4.2 Trends in Housing Benefit by non-pensioner family type



- There was a statistically significant increase in overall caseload take-up between 2009/10 and 2012/13.

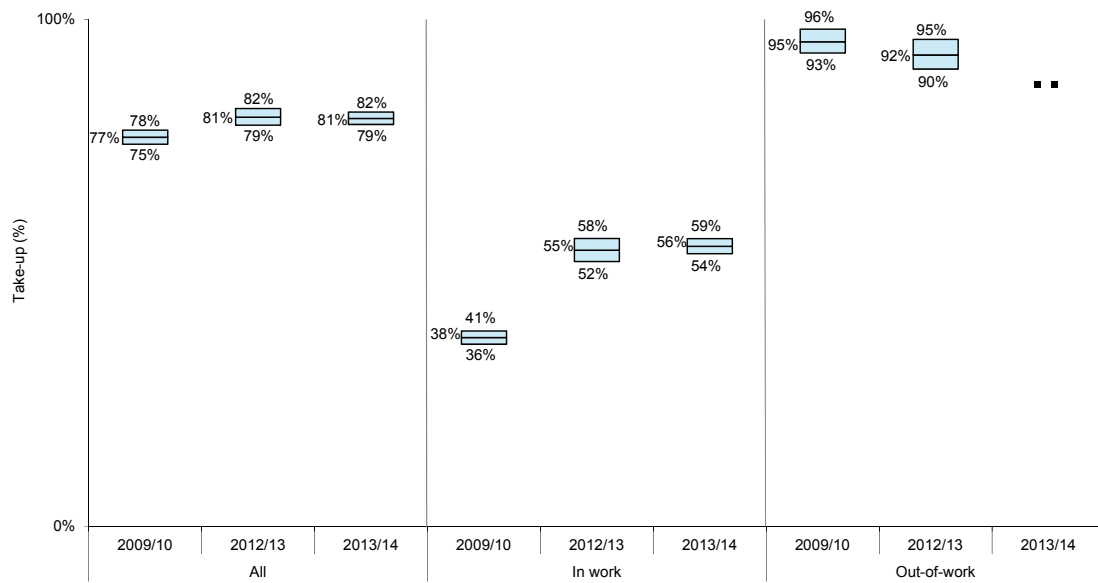
- There was a statistically significant increase in caseload take-up for pensioner claimants and non-pensioner claimants between 2009/10 and 2012/13.
- There was a statistically significant increase in caseload take-up for couples with children between 2009/10 and 2012/13.
- There was a statistically significant increase in caseload take-up for singles with children between 2009/10 and 2012/13.

5.4.3 Trends in Housing Benefit by tenure type



- There was a statistically significant increase in caseload take-up for claimants in the social rented sector between 2009/10 and 2013/14.
- There was a statistically significant increase in caseload take-up for claimants in the private rented sector between 2009/10 and 2012/13.

5.4.4 Trends in Housing Benefit by employment status¹



¹ Sample sizes were insufficient to produce robust estimates for the out-of-work group for 2013/14.

- There was not a statistically significant difference in caseload take-up for claimants out-of-work between 2009/10 and 2012/13.
- There was a statistically significant increase in caseload take-up for claimants in work between 2009/10 and 2012/13.

Annex 1

A1. Glossary and notes on definitions

Average

In this publication, 'average', is used interchangeably with the word mean (see below).

Benefit Unit

A single adult or a married or cohabiting couple and any dependent children; since January 2006 same-sex partners (civil partners and cohabitees) have been included in the same benefit unit.

Child

A dependent child is defined as an individual aged under 16. A person will also be defined as a child if they are 16 to 19 years old and they are:

- Not married nor in a civil partnership nor living with a partner; and
- Living with parents/a responsible adult; and
- In full-time non-advanced education or in unwaged government training.

Confidence interval

A measure of sampling error. A confidence interval is a range around an estimate which states how likely it is that the real value that the survey is trying to measure lies within that range.

A wider confidence interval indicates a greater uncertainty around the estimate. Generally, a smaller sample size will lead to estimates that have a wider confidence interval than estimates from larger sample sizes. This is because a smaller sample is less likely than a larger sample to reflect the characteristics of the total population and therefore there will be more uncertainty around the estimate derived from the sample.

Note that a confidence interval ignores any systematic errors which may be present in the survey and analysis processes.

Couple

Two adults, of same or different sex, who are married (spouse), or in a civil partnership (partner), or are assumed to be living together as such (cohabiter).

Entitled

A benefit unit is said to be entitled to receive a benefit if they satisfy the qualifying conditions for that benefit.

Entitled Non-Recipient (ENR)

A benefit unit that is modelled to be entitled to a benefit but is not receiving it is said to be an ENR.

Entitlement

Entitlement is the amount of money an entitled benefit unit is estimated to receive in benefit according to modelling.

Grossing up

The sample of Family Resources Survey (FRS) respondents is grossed up to represent the Great Britain private household population. Different grossing factors are applied to different types of households in order to correct for over- and under-representation of these household types in the FRS.

Mean

The mean amount claimed or unclaimed is the average, found by adding up the amount for each benefit unit in a population and dividing the result by the grossed up number of benefit units.

Median

The median unclaimed amount is the value that divides the population of Entitled Non-Recipients, when ranked by their modelled entitlements, into two equal-sized groups. In other words, the median is the exact middle point where half the Entitled Non-Recipients have larger unclaimed amounts and half have smaller unclaimed amounts.

Pensioner

Pensioners are defined as all those adults above *State Pension age* (SPa). Pensioners are either single people of SPa or, if a couple, both will be termed pensioners if one is of SPa. This definition is consistent with qualification conditions for the pensioner premium for the various benefits and for Pension Credit.

Private renters

This includes people privately renting furnished or unfurnished accommodation.

Recipient

A benefit unit that is in receipt of a benefit is termed a recipient.

Sampling error

The uncertainty in the estimates which arises from taking a random sample of the household population. The likely size of this error for a particular statistic can be identified and expressed as a confidence interval.

Single

Any adults who are not currently cohabiting, married, or in a civil partnership.

Social rented sector tenants

This category includes all cases where the local authority is the landlord and all cases where housing associations are the landlord, including New Town Development Corporations and the Scottish Special Housing Association except where accommodation is part of a job.

State Pension age

The State Pension age is 65 for men born before 6 April 1959. For women born on or before 5 April 1950, State Pension age is 60. From 6 April 2010, the State Pension age for women born on or after 6 April 1950 will increase gradually until November 2018. From December 2018, the State Pension age for both men and women will start to increase to reach 66 in October 2020. Details of further planned changes to State Pension age can be seen at: <https://www.gov.uk/changes-state-pension>.

For 2013/14 data, women are defined to be of State Pension age based on their date of birth and the date of interview.

Working-age

Working-age adults are defined as all adults below State Pension age.

A2. Abbreviations and symbols

AA	Attendance Allowance	MIG	Minimum Income Guarantee
BU	Benefit Unit	NENR	Non-Entitled Non-Recipient
DLA	Disability Living Allowance	NER	Non-Entitled Recipient
DWP	Department for Work and Pensions	PC	Pension Credit
ENR	Entitled Non-Recipient	PSM	Policy Simulation Model
ER	Entitled Recipient	QSE	Quarterly Statistical Enquiry
ESA (IR)	Employment and Support Allowance (Income-Related)	RP	Retirement Pension
FRS	Family Resources Survey	SC	Savings Credit element of Pension Credit
GC	Guarantee Credit element of Pension Credit	SDA	Severe Disablement Allowance
HB	Housing Benefit	SHBE	Single Housing Benefit Extract
IB	Incapacity Benefit	WPLS	Work and Pensions Longitudinal Study
IS	Income Support	2013/14	Financial Year
JSA (IB)	Jobseeker's Allowance (Income-Based)	..	Not available

**Income-Related Benefits:
Estimates of Take-up - Financial
Year 2013/14 (experimental)**

The Income-Related Benefits:
Estimates of Take-up report covers
Great Britain for the financial years
2009/10, 2012/13, and 2013/14. It
provides caseload and expenditure
estimates of take-up for Income
Support, Employment and Support
Allowance (Income-Related),
Pension Credit, Housing Benefit,
and Jobseeker's Allowance
(Income-Based).

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This publication can be accessed
online at

<https://www.gov.uk/government/collections/income-related-benefits-estimates-of-take-up--2>

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