Benefits, fraud, error and appeals

The welfare bill and its forecast, Universal Credit and immigration status, and money overpaid, underpaid, unclaimed and wrongly refused.

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Live version: https://whereyourmoneygoes.co.uk/reports/#benefits-fraud-error-and-appeals

This is a snapshot. It was generated on 13 November 2026 and does not change. The figures may have been updated since: the live version is at https://whereyourmoneygoes.co.uk/reports/#benefits-fraud-error-and-appeals.

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Executive summary

The key figures from each part of this report, with the change on a year earlier where the source gives one.

The welfare bill: where it is forecast to go, and why

£431.3bn
Welfare spending, 2031-32 (forecast)
OBR, October 2026
As of 28 October 2026

£193.0bn
State Pension, 2031-32 (forecast)
As of 28 October 2026

£120.2bn
Health and disability benefits, 2031-32 (forecast)
As of 28 October 2026

Universal Credit and immigration status: the figures and what they mean

1,294,077
People on UC without British, Irish or right-of-abode status, May 2026
As of 18 August 2026

15.5%
Share of everyone on Universal Credit
Up to 17.6% between July 2022 and August 2024
As of 18 August 2026

49.3%
Of them in work, April 2026
Against 35.6% of British, Irish and right-of-abode claimants
As of 18 August 2026

Benefit fraud, error and wrongly refused claims: both directions

£9.9bn
Overpaid, 2025-26 (3.2% of spending)
£9.4bn in 2024-25
As of 14 May 2026

£6.8bn
Of which fraud, 2025-26
As of 14 May 2026

£4.9bn
Underpaid or not paid to people entitled, 2025-26
Official error plus unfulfilled eligibility
As of 14 May 2026

Fraud, error and write-offs

£51.3bn to £81.0bn
Estimated fraud and error in government
£39.8bn to £58.5bn in 2021/22
2022/23

3.0% to 4.8%
Of all government spending and income
2022/23

3.2% (£9.9bn)
Of benefit spending overpaid
financial year ending 2026

The welfare bill: where it is forecast to go, and why

Public finances · Last updated 13 November 2026 · https://whereyourmoneygoes.co.uk/welfare-spending-forecast/

The Office for Budget Responsibility forecasts UK welfare spending of **£431.3bn** in 2031-32, up from £333.8bn in 2025-26. The State Pension is the largest part (£193.0bn); health and disability benefits are forecast to reach £120.2bn. These are forecasts from the OBR's October 2026 edition, published 28 October 2026; they change with each new forecast.

Key figures

£431.3bn
Welfare spending, 2031-32 (forecast)
OBR, October 2026
As of 28 October 2026

£193.0bn
State Pension, 2031-32 (forecast)
As of 28 October 2026

£120.2bn
Health and disability benefits, 2031-32 (forecast)
As of 28 October 2026

£373.4bn to £397.5bn
Forecasts for 2029-30 across the last 4 OBR editions

The short version

- **Forecasts, not facts:** every figure after the first year or two is the OBR's forecast from its October 2026 edition, and each edition moves it.
- **Most of the money goes to pensioners:** the State Pension and other pensioner benefits are the largest part, and are outside the welfare cap.
- **Health and disability benefits are the fastest-growing part** of working-age spending in the OBR's forecast.
- **Views differ** on whether the rise is a problem and what to do about it; named voices on each side are below.

The forecast, by group

Forecast: Office for Budget Responsibility, Economic and fiscal outlook, October 2026, published 28 October 2026

Welfare spending by group, £ billion (OBR, October 2026)

Year
2025-26
2026-27
2027-28
2028-29
2029-30
2030-31
2031-32

Welfare spending by benefit, £ billion (OBR, October 2026): first and last years

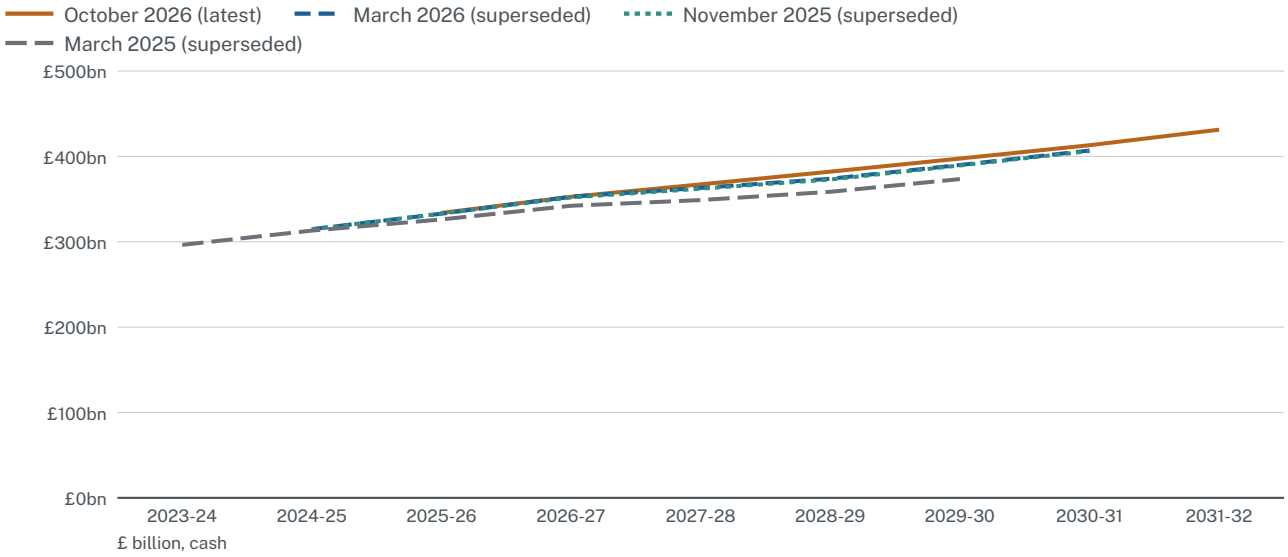
Benefit	2025-26	2031-32	Inside the welfare cap?
State pension	£146.3bn	£193.0bn	No
Universal credit	£67.2bn	£85.6bn	Yes
Disability living allowance and personal independence payments	£36.8bn	£57.2bn	Yes
Housing benefit (not on JSA)	£12.2bn	£16.4bn	Yes
Child benefit	£13.4bn	£13.9bn	Yes
Attendance allowance	£8.5bn	£12.4bn	Yes
Universal credit	£12.8bn	£11.6bn	No
NI social security in welfare cap	£6.0bn	£7.9bn	Yes
Carer's allowance	£4.6bn	£6.8bn	Yes
Pension credit	£6.3bn	£6.2bn	Yes
NI social security outside welfare cap	£4.4bn	£5.9bn	No
Incapacity benefits	£7.3bn	£5.4bn	Yes
Statutory maternity pay	£3.2bn	£3.9bn	Yes
Winter fuel payment	£1.9bn	£2.1bn	Yes
Other DWP in welfare cap	£1.9bn	£1.9bn	Yes

Source: Office for Budget Responsibility, Economic and fiscal outlook, October 2026: detailed forecast tables, expenditure, published 28 October 2026.

How the forecast has moved

The OBR forecasts welfare spending twice a year. Each new edition takes in new data, new policy and new assumptions, so the path moves. The chart shows every edition since October 2024; the older ones are labelled superseded.

Total welfare spending, each OBR forecast since October 2024, £ billion



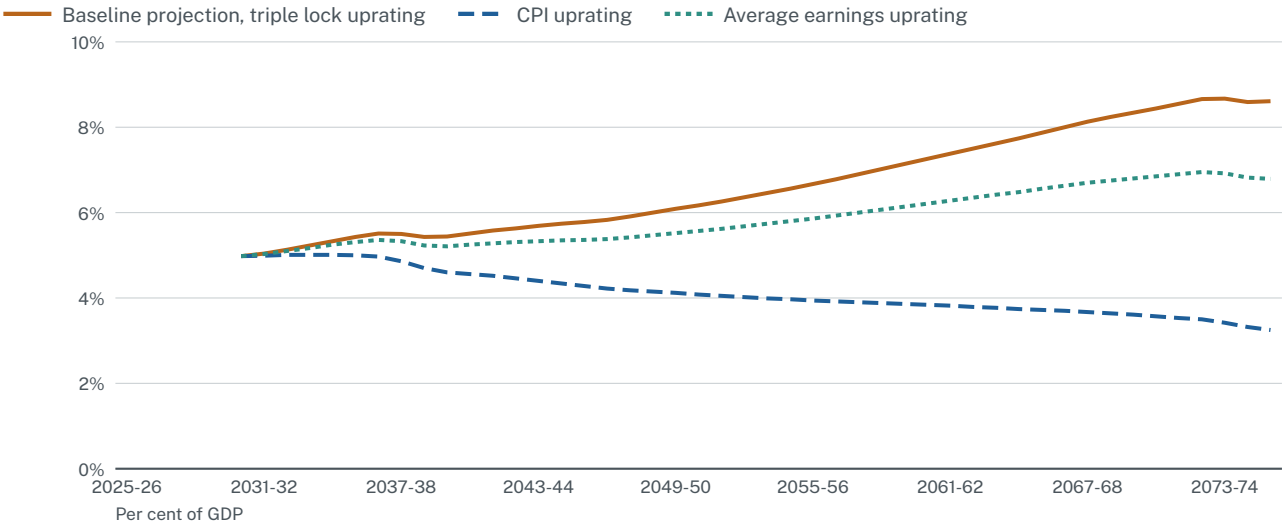
Line chart of total welfare spending in each of the last 4 OBR forecasts. The newest forecast is Economic and fiscal outlook, October 2026.

What drives it

Ageing and the triple lock

More people over State Pension age, and a pension that rises each year by the highest of inflation, earnings growth or 2.5%, push pensioner spending up. The OBR's long-term projections show how much the uprating rule matters over fifty years.

State Pension spending under three ways of raising it, % of GDP (OBR long-term projections)



Line chart of State Pension spending to 2075-76 under the triple lock, earnings uprating and CPI uprating.

Health and disability

Spending on health and disability benefits (Personal Independence Payment, the Universal Credit health element, Employment and Support Allowance and others) is forecast to rise faster than the rest of working-age welfare. The OBR puts the number of people receiving incapacity benefits (UC health element and ESA) at 3.4 million in 2024-25, forecast to reach 4 million; The OBR puts the number of people receiving disability benefits (PIP, DLA and Attendance Allowance) at 6.5 million in 2024-25, forecast to reach 8.8 million.

Disability benefit spending by age, £ billion (OBR, October 2026)



Line chart of disability benefit spending for children, working-age adults and pensioners, outturn and forecast.

Caseloads are quoted from the text of the OBR's Economic and fiscal outlook, March 2026; **a newer forecast has been published since**, so check the OBR's latest text.

Housing costs

Help with rent comes through Housing Benefit and the housing element of Universal Credit. See what housing support costs and who receives it.

The welfare cap

The welfare cap limits most working-age and disability spending; the State Pension and the part of Universal Credit linked to unemployment are outside it. The OBR checks the forecast against the cap at its annual assessment of the fiscal rules.

Spending inside the welfare cap against the cap (OBR, October 2026)

Forecast	Spending in the cap	Margin
November 2025 forecast	£1.9bn	—
October 2026 forecast	£-2.8bn	—

Announced reforms and claimed savings

Reforms and what was claimed for them

- Universal Credit Act 2025 **Date:** 3 Sept 2025 **What was claimed:** DWP's impact assessment puts the health element changes at a saving of £2,060 million in 2029-30 and the higher standard allowance at a cost of £1,850 million that year. **Where it stands:** In force from April 2026. **Independent assessments: Office for Budget Responsibility:** The OBR's forecast includes the Act; Table 4.2 of Budget 2025 re-costs it at the time of that Budget. (source)
- Personal Independence Payment eligibility changes (not proceeding) **Date:** 26 Nov 2025 **What was claimed:** The Spring Statement 2025 changes to PIP eligibility would have reduced spending by about £5.3 billion a year by 2030-31; at Budget 2025 the government confirmed they would not go ahead. **Where it stands:** Withdrawn. A review of PIP (the Timms review) published an interim report on 9 July 2026 and is due to make final recommendations in autumn 2026. **Independent assessments: HM Treasury, Budget 2025 Table 4.1 line 83:** Not proceeding costs £5,345 million in 2030-31 against the earlier plans. (source)

Changes still to start, including Universal Credit rates, are in every announced tax and benefit change.

What independent analysts and politicians say

Is the growth in welfare spending sustainable?

Those who say spending growth needs to be brought down

- "I am not squeamish about saying that the plan would be to reduce the welfare bill." Andy Burnham, Prime Minister, HM Government (15 June 2026) From an interview with The Times, as quoted by Benefits and Work.
- "Our constituents who need and rely on PIP should, and will, see their awards protected, but the system as a whole is not sustainable." Nigel Farage and Robert Jenrick, Reform UK (16 August 2026)
- "With millions of working-age people economically inactive and the cost of sickness and disability benefits continuing to soar, doing nothing is no longer an option." Lord Hannan, Director-General, Institute of Economic Affairs (17 August 2026)
- "We already spend more on health related benefits than the entire defence budget." Joe Shalam, Policy Director, Centre for Social Justice (7 March 2026)
- "The system is unsustainable and this threatens all the good it was designed to do." Kemi Badenoch, Leader of the Opposition, Conservative Party (10 July 2025)

Those who say the rise reflects pensions and health, or that cuts would cause hardship

- "First, £21 billion of it comes from spending on pensioners, mostly because of the triple lock on the State Pension and the growing pensioner population." Alex Clegg, Resolution Foundation (25 November 2025)
- "Evidence from recent benefit cuts show they had little or no employment impacts, but worsened hardship and health, damaging future employment prospects and shifting costs elsewhere." Iain Porter and Sam Tims, Joseph Rowntree Foundation (20 July 2026)
- "At a time when society continues to be extremely inaccessible to us in terms of transport, housing, information and environment, and when public services are letting us down, PIP is an absolute lifeline." Disability Rights UK (17 August 2026)
- "Disability benefit cuts would only make life harder for these and many more families, undermining the government's forthcoming child poverty strategy." Alison Garnham, Chief Executive, Child Poverty Action Group (13 March 2025)

Views are attributed to the people and organisations named, with the date and a link to where they said it. This site takes no side.

What these figures do and don't show

- Forecasts are the OBR's central forecasts, in cash terms. They are not targets and they move with every edition.
- The range across editions shows how much the forecast has changed, not the chance of any outcome.
- Long-term projections assume today's policy continues for fifty years; they show pressures, not predictions.
- Figures are for the UK. The OBR forecasts spending, not the number of people who will claim; caseloads are quoted from its text.

Universal Credit and immigration status: the figures and what they mean

Public finances · Last updated 13 November 2026 · https://whereyourmoneygoes.co.uk/universal-credit-and-immigration-status/

In May 2026, **1,294,077** of the 8,359,742 people on Universal Credit (**15.5%**) did not have British, Irish or right-of-abode status, on DWP's statistics; 15.2% leaving out people with no status recorded. The share was between 17.3% and 17.6% from July 2022 to August 2024, and has fallen since, while the number of people rose. Separately, DWP figures released under Freedom of Information put Universal Credit paid in 2025 to households containing at least one non-British, non-Irish national at **£11.9bn**, 15.6% of Universal Credit payments. That counts whole household awards: it is not money paid to foreign nationals.

Key figures

1,294,077
People on UC without British, Irish or right-of-abode status, May 2026
As of 18 August 2026

15.5%
Share of everyone on Universal Credit
Up to 17.6% between July 2022 and August 2024
As of 18 August 2026

49.3%
Of them in work, April 2026
Against 35.6% of British, Irish and right-of-abode claimants
As of 18 August 2026

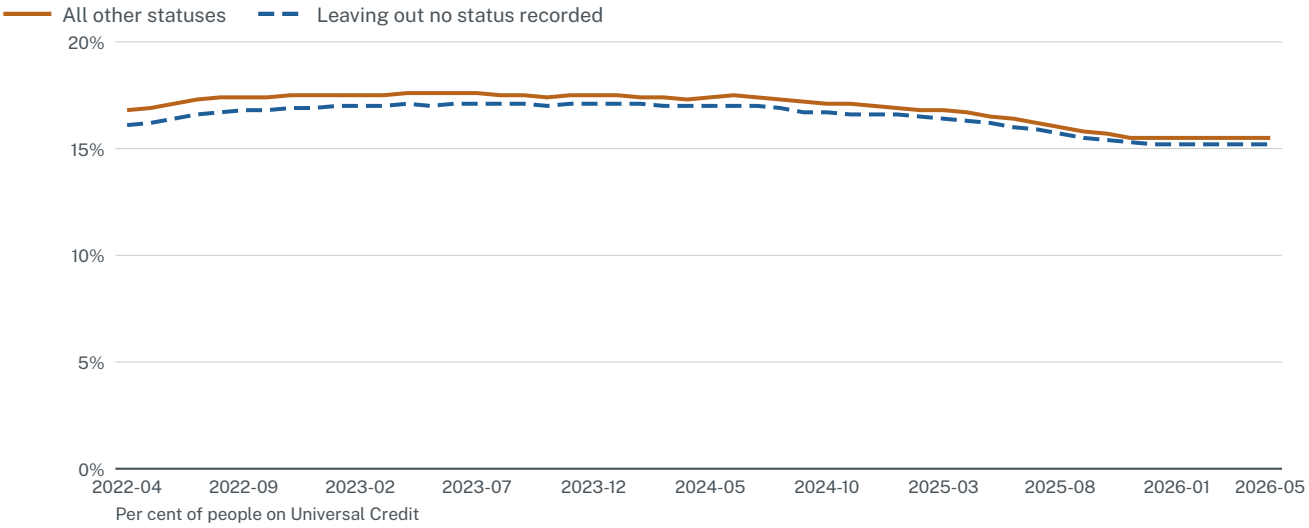
£11.9bn
Paid in 2025 to households with at least one non-British, non-Irish national (FOI, not official statistics)
As of 17 September 2026

The definitions, first

- **Two different measures.** DWP's statistics count people on Universal Credit by their immigration status. The Freedom of Information figures measure money paid to households. They have moved differently and should not be compared as if they measured the same thing.
- **Households, not individuals.** Universal Credit is paid to a household. The FOI figures count the whole award to any household where at least one person is not a British, Irish or other Common Travel Area national. They are not payments to foreign nationals.
- **A household counts if any member qualifies.** A couple with one British and one non-British partner counts in full.
- **Status decides entitlement, not nationality.** Most people on temporary visas have "no recourse to public funds" and cannot claim Universal Credit at all. Those who can are mainly people with settled status, refugees and people on humanitarian schemes.
- **Not official statistics.** DWP says the FOI figures are not official statistics; its immigration status tables are official statistics in development.

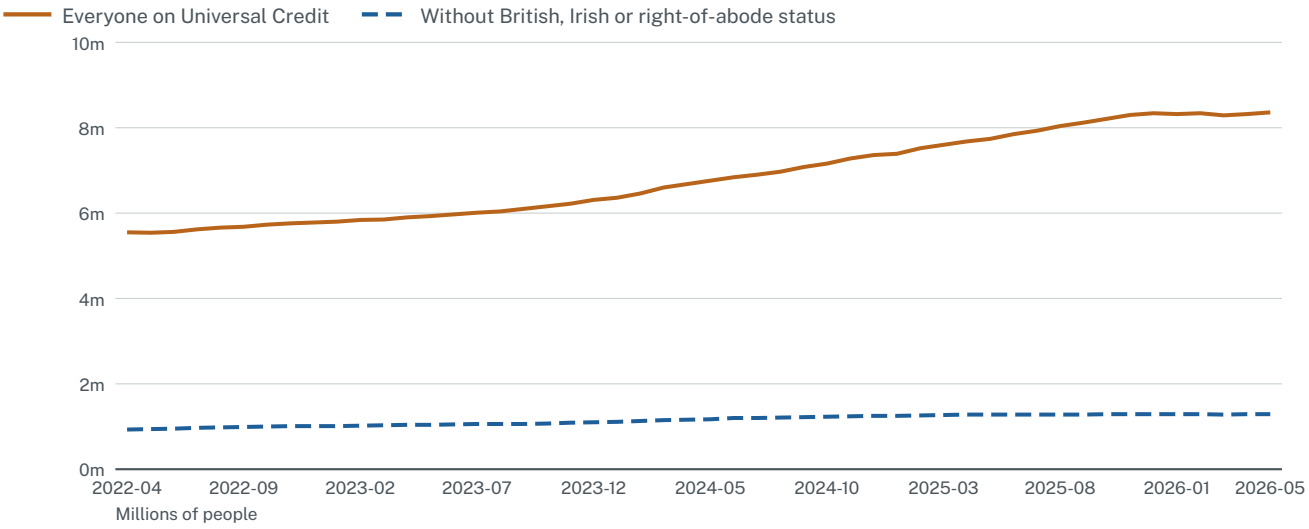
People on Universal Credit by immigration status

Share of people on Universal Credit without British, Irish or right-of-abode status, %



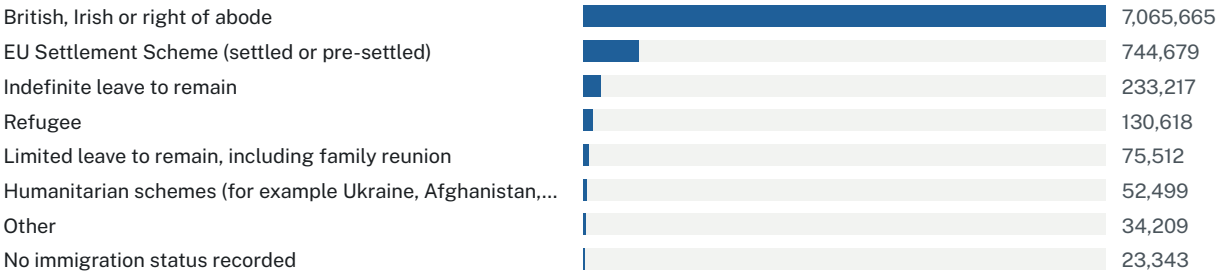
Line chart from April 2022 to May 2026. The share stayed between 17.3% and 17.6% from July 2022 to August 2024 and was 15.5% in May 2026.

People on Universal Credit without British, Irish or right-of-abode status, and everyone on it (millions)



Line chart. People without British, Irish or right-of-abode status rose from 934,110 to 1,294,077; everyone on Universal Credit rose from 5,546,131 to 8,359,742.

People on Universal Credit by immigration status, May 2026

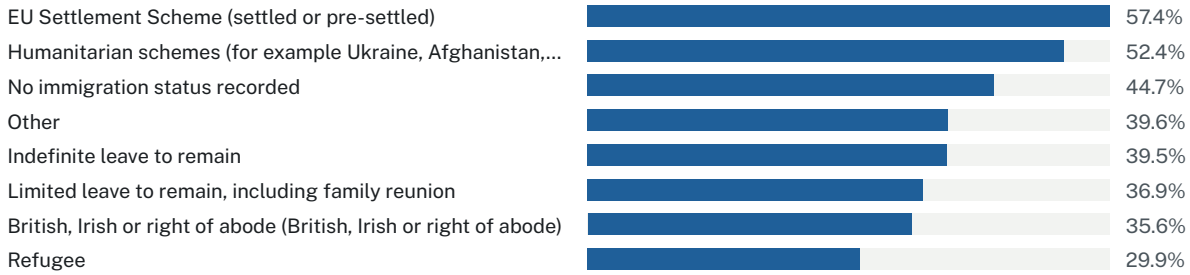


Source: Department for Work and Pensions, Universal Credit quarterly statistics, 29 April 2013 to 14 May 2026: immigration status and nationality tables, published 18 August 2026.

How many are in work

DWP's tables also show whether each person had earnings from a job or self-employment in the month. In April 2026, 49.3% of people on Universal Credit without British, Irish or right-of-abode status were in work (634,761), against 35.6% of British, Irish and right-of-abode claimants; 652,419 were not in work.

Share of people on Universal Credit in work, by immigration status, April 2026



The Freedom of Information figures on spending

DWP answered a Freedom of Information request from the Centre for Migration Control (reference FOI2026/83815, 17 September 2026). The Centre published the reply in full; it was reported by The Telegraph (Charles Hymas) and PA Media. DWP's own definitions:

- The figure is the whole Universal Credit award paid to households where at least one claimant's recorded nationality is not British, Irish or another Common Travel Area nationality, and who have passed the Habitual Residence Test. Universal Credit is paid per household and cannot be split between the people on a claim, so a household with one British and one non-British partner counts in full.
- It is not money paid to foreign nationals: it is money paid to households that contain at least one.
- Nationality is self-reported and the latest record is used. About 2% of households have someone with no recorded nationality and are left out.
- 'Not in work' means at least one person in the household had no PAYE earnings and was not flagged as self-employed. A household can be counted as both in work and not in work, so the two groups overlap: added together they come to 113% of the total.
- DWP says these figures are not official statistics, that the method is still developing, and that totals may differ from its benefit expenditure tables.

Universal Credit paid to households with at least one non-British, non-Irish national, January to December 2025 (DWP, FOI2026/83815)

Measure	Amount	Note
Universal Credit paid to households with at least one non-British, non-Irish national	£11.9bn	
Share of all Universal Credit payments, calculated the same way	15.6%	16.3% in January 2025, 15.0% in December 2025.
Paid to those households where at least one person was recorded as not in work	£7.7bn	64.3% of the total. Overlaps with the in-work figure.
Paid to those households where at least one person was recorded as in work	£5.8bn	Overlaps with the not-in-work figure.
Paid to households with at least one EEA national	£6.6bn	Overlaps with the non-EEA figure.
Paid to households with at least one non-EEA national	£6.1bn	Overlaps with the EEA figure.

The earlier years often quoted alongside it (£7.5bn in 2023 and £9.5bn in 2024) come from earlier requests whose DWP replies this site has not seen, so they are not charted here. The "about £7.7 billion to households not in work" in some reports is the not-in-work row above, which overlaps with the in-work row: it is money paid to households where at least one person was not in work.

Source: DWP reply FOI2026/83815, reproduced by the Centre for Migration Control. Not official statistics.

Who can claim

Who can claim Universal Credit, by immigration status

Status	Can claim Universal Credit?
British, Irish or right of abode	Yes, if they meet the Habitual Residence Test and the other conditions
Indefinite leave to remain (settlement)	Yes
EU Settlement Scheme: settled status	Yes
EU Settlement Scheme: pre-settled status	Only with a qualifying right to reside, for example as a worker
Refugee or humanitarian protection	Yes
Resettlement and humanitarian schemes, for example for Ukraine and Afghanistan	Yes
Most work, study and family visas	No: a no recourse to public funds condition, unless the Home Office lifts it
No permission to be in the UK	No

- Most people who come to the UK on a temporary visa, for work, study or family, have a 'no recourse to public funds' condition: they cannot claim Universal Credit or most other means-tested benefits. People in the UK without permission cannot claim either.
- To claim Universal Credit a person must be British or Irish, have a right of abode, or hold an immigration status that allows access to public funds, and must pass the Habitual Residence Test and meet the benefit's other conditions. DWP puts it this way: it is immigration status, not nationality, that decides entitlement.
- The main groups who can claim are people with indefinite leave to remain, people with settled status under the EU Settlement Scheme, refugees and people with humanitarian protection, people on some resettlement schemes such as those for Ukraine and Afghanistan, and some people with limited leave whose visa carries no such condition or has had it lifted.
- People with pre-settled status under the EU Settlement Scheme qualify only if they also have a qualifying right to reside, for example as a worker.
- Contributory benefits and the State Pension are not 'public funds', so people with the condition can claim them if they have paid enough National Insurance.

Sources: Home Office, Public funds: caseworker guidance; No recourse to public funds: guidance for local authorities (August 2026).

Claims that have been checked

Fact checks and corrections

- Reform corrects claim that 'rising' share of Universal Credit went to foreign nationals **By:** Full Fact (Hannah Smith) **Date:** 21 Aug 2026 **Outcome:** Reform UK changed 'rose to' to 'was'. Full Fact noted the wording still described a share of people as a share of payments. **What was claimed:** Reform UK's Making Welfare Work document said DWP data showed the share of Universal Credit paid to foreign nationals rose to 15.5% in January 2026. **What was found:** Full Fact found that 15.5% was the share of people on Universal Credit without British, Irish or right-of-abode status, not a share of payments, and that this share had been falling since June 2024.
- Daily Mail corrects report about Reform UK's disputed immigration savings **By:** Full Fact (Hannah Smith) **Date:** 3 Oct 2025 **Outcome:** The Daily Mail corrected its report. **What was claimed:** A report said scrapping indefinite leave to remain would save £234 billion that would be paid out in benefits. **What was found:** The £234 billion was an estimate of total lifetime net fiscal cost, not benefits, taken from a Centre for Policy Studies report whose authors later said the cost estimates should no longer be used.

Announced and proposed changes

Proposals on settlement and access to benefits, with claimed savings and independent assessments

- A Fairer Pathway to Settlement **Party:** Government (Home Office) **Date:** 20 Nov 2025 **Claimed saving:** None stated **What it would do:** A consultation on doubling the usual qualifying period for settlement from 5 to 10 years, longer for some routes and for people who have claimed public funds, and on whether settled people should have no recourse to public funds until they become citizens. **Where it stands:**

Consultation closed 13 February 2026. No response published by 24 September 2026, and the September 2026 immigration rule changes did not include it. **Independent assessments: Migration Observatory (Mihnea Cuibus):** “A longer and more difficult path to settlement may thus bring a trade-off between short-run benefits to public finances and longer-term effects.” (source)**Home Office analysis:** Estimates a net lifetime fiscal cost of about £9.5 billion for care workers and adult dependants expected to settle in 2026 to 2030. It does not cost the benefits proposal. (source)

- Benefits for British citizens; settlement after 10 years **Party:** Conservative Party **Date:** 30 Oct 2025 **Claimed saving:** None stated **What it would do:** Settlement after 10 years rather than 5, only for people who have not claimed benefits, and benefits restricted to British citizens. Chris Philp said in September 2026 that the plan would stop foreign nationals claiming benefits unless they are qualifying EU citizens. **Where it stands:** Opposition policy. **Independent assessments: No independent costing found:** The OBR does not cost opposition policies. (source)
- Making Welfare Work **Party:** Reform UK **Date:** 17 Aug 2026 **Claimed saving:** £21 billion a year by 2029, as part of a plan to save £50 billion a year from welfare. **What it would do:** Benefits restricted to British citizens, with limited exceptions such as the contributory State Pension, including people with EU settled status; indefinite leave to remain replaced by renewable visas. **Where it stands:** Opposition policy. **Independent assessments: Institute for Fiscal Studies (Tom Waters):** “How much this saves would depend on how many of this group became citizens in response.” (source)**Full Fact:** Checked the plan's claim about the share of Universal Credit (see the fact checks above). (source)
- Abolish indefinite leave to remain **Party:** Reform UK **Date:** 22 Sept 2025 **Claimed saving:** £234 billion (a lifetime net fiscal cost figure from the Centre for Policy Studies). **What it would do:** Replace indefinite leave to remain with renewable five-year visas and restrict benefits to British citizens. **Where it stands:** Opposition policy. **Independent assessments: Centre for Policy Studies:** “the overall cost estimates should no longer be used” (source)**Full Fact:** Found the figure was a lifetime fiscal cost, not benefits (see the fact checks above). (source)

What each side says

Should access to benefits for people without British citizenship be tightened further?

Those who argue for tighter access

- “These figures make a mockery of the suggestion that mass legal migration has been a boon for Britain's economy.” Robert Bates, Research Director, Centre for Migration Control (20 September 2026)
- “British taxpayers should not be paying billions in benefits to foreigners” Chris Philp, Shadow Home Secretary, Conservative Party (20 September 2026)
- “No British citizenship. No entitlement.” Robert Jenrick, Reform UK (17 August 2026)
- Migration Watch UK (26 June 2026): Describes the plan to double the qualifying period for settlement as a sensible step.

Those who argue against tighter access

- “everyone should have the right to access basic services like public healthcare, housing and support” Joint Council for the Welfare of Immigrants, with more than 150 organisations, JCWI (27 January 2026)
- “Migrant workers are less likely to need welfare support than British citizens” the3million, the3million (EU citizens' group) (22 September 2025)
- “Only people who are in the UK legally can claim taxpayer-funded benefits, of which around half are in work.” Government spokesperson, HM Government (20 September 2026)

Views are attributed to the people and organisations named, with the date and a link to where they said it. This site takes no side.

What these figures do and don't show

- People counts are a snapshot each month by the latest immigration status DWP holds. People with indefinite leave to remain who became British citizens without telling DWP are still counted under indefinite leave.
- The share of people and the share of spending are different measures. Households with non-British members may be larger or smaller, and receive more or less, than average.
- The FOI figures count whole household awards; the in-work and not-in-work groups overlap, as do the EEA and non-EEA groups.
- Settled and pre-settled status under the EU Settlement Scheme are not separated in DWP's tables.
- Figures cover Great Britain.

Benefit fraud, error and wrongly refused claims: both directions

Public finances · Last updated 13 November 2026 · https://whereyourmoneygoes.co.uk/benefit-fraud-error-and-appeals/

DWP estimates that **3.2%** of benefit spending (**£9.9bn**) was overpaid in 2025-26, £6.8bn of it through fraud, and 0.4% (£1.2bn) underpaid through official error. A further £3.7bn was not paid because claimants did not give DWP information that would have raised their award. An estimated £2.0bn of Pension Credit went unclaimed in 2024-25. At tribunal, 59.7% of benefit appeals decided at a hearing in 2025-26 went in the claimant's favour.

Key figures

£9.9bn
Overpaid, 2025-26 (3.2% of spending)
£9.4bn in 2024-25
As of 14 May 2026

£6.8bn
Of which fraud, 2025-26
As of 14 May 2026

£4.9bn
Underpaid or not paid to people entitled, 2025-26
Official error plus unfulfilled eligibility
As of 14 May 2026

£2.0bn
Pension Credit unclaimed, 2024-25
As of 22 October 2026

66.2%
PIP appeals decided in the claimant's favour at a hearing, 2025-26
As of 10 September 2026

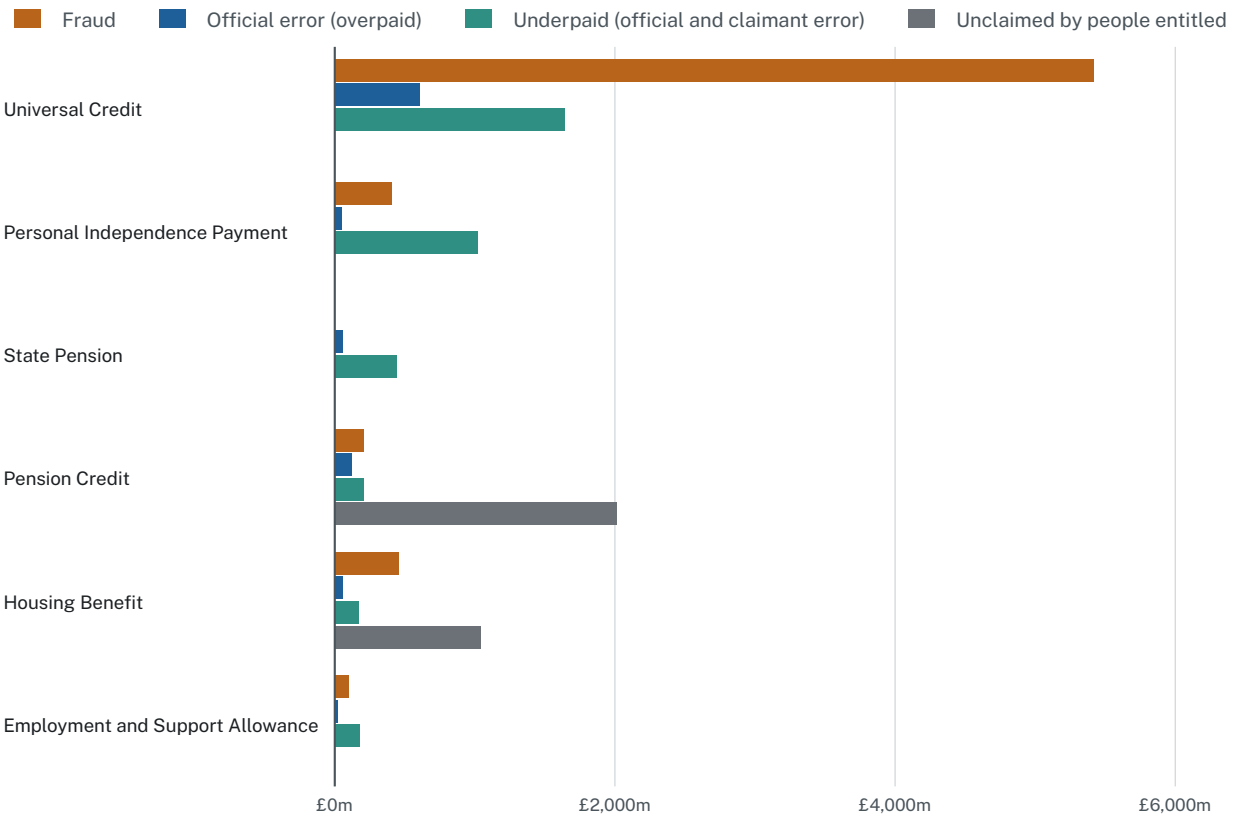
The short version

- **Estimates, not prosecutions:** fraud and error figures come from reviewing a sample of claims each year. They are not counts of people caught or convicted, which are shown separately.
- **Both directions:** people are overpaid and underpaid, and some who are entitled never claim. All three are measured here on the same basis where DWP publishes it.
- **Appeals are a different measure:** a decision changed at tribunal can reflect new evidence as well as a wrong first decision.

The four numbers side by side

For each of the main benefits: what DWP estimates was paid out through fraud, what it paid in error itself, what people were underpaid, and, where DWP estimates it, what people entitled to the benefit never claimed. Appeals are in the table under the chart.

Fraud, official error, underpayment and unclaimed money by benefit, 2025-26, £ million



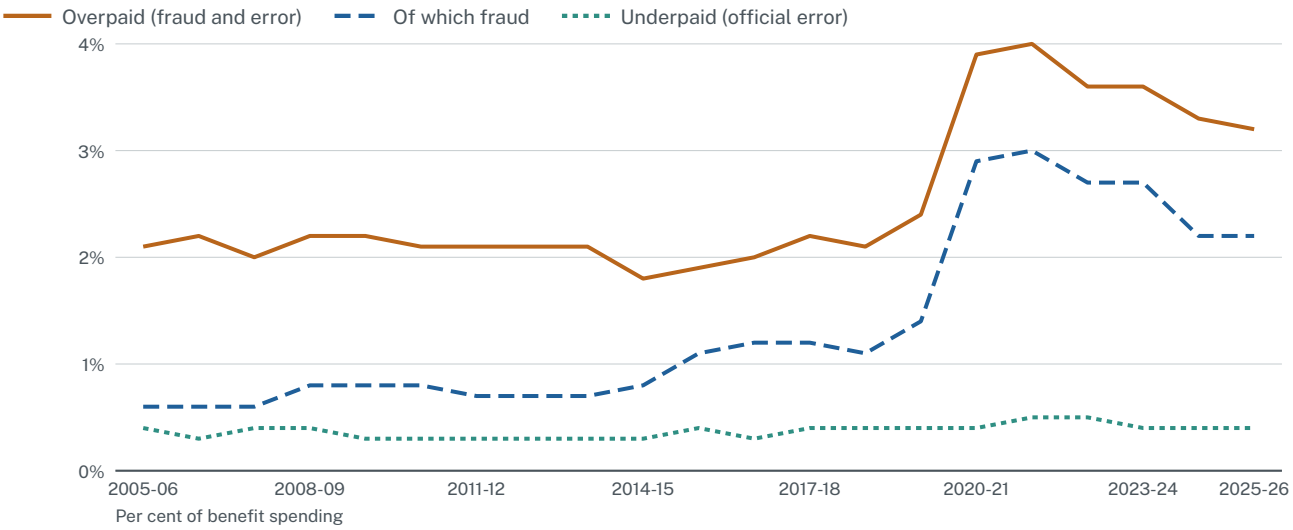
Grouped bar chart comparing estimated fraud, official error overpayments, underpayments and unclaimed entitlement for 6 benefits.

By benefit: estimates for 2025-26 and appeals decided at a hearing

Benefit	Fraud	Official error, overpaid	Underpaid	Appeals won by the claimant
Universal Credit	£5.4bn	£610m	£1.6bn	46.4% (6,672, 2025-26)
Personal Independence Payment	£410m	£50m	£1.0bn	66.2% (32,888, 2025-26)
State Pension	not published	£60m	£440m	Not reported separately
Pension Credit	£210m	£120m	£210m	Not reported separately
Housing Benefit	£460m	£60m	£170m	26.6% (238, 2025-26)
Employment and Support Allowance	£100m	£20m	£180m	44.3% (948, 2025-26)

Overpayments and underpayments over time

Benefit overpaid and underpaid, % of spending, all benefits



Line chart of the overpayment and underpayment rates from 2005-06 to 2025-26.

Overpaid and underpaid by benefit, 2025-26, % of spending on the benefit (95% confidence interval for the total)

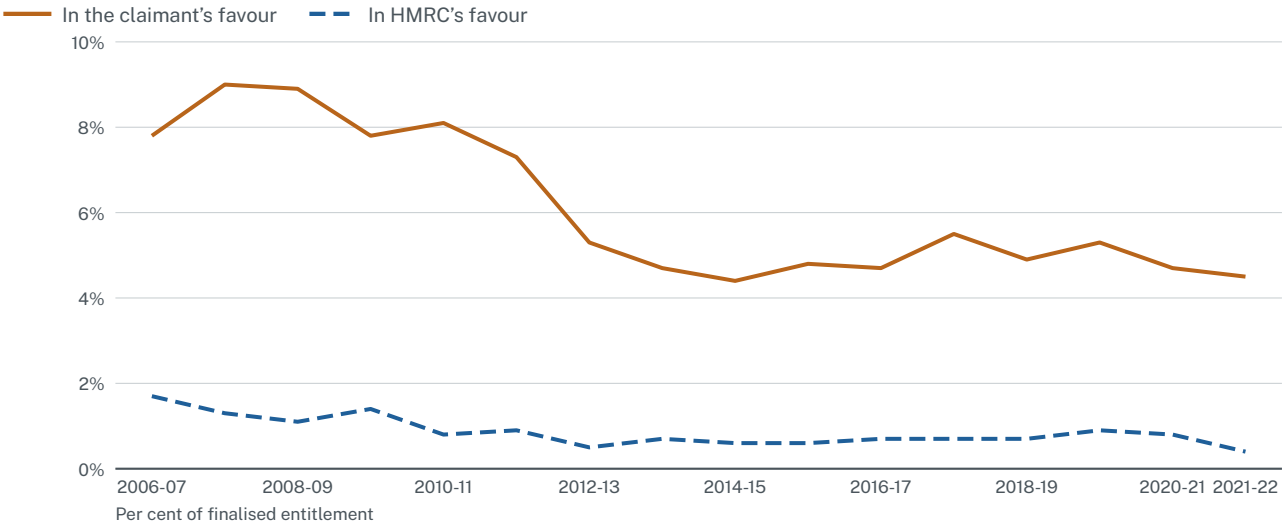
Benefit	Overpaid	Fraud	Claimant error	Official error	Underpaid
All Benefits	3.2% (3.0% to 3.5%)	2.2%	0.6%	0.4%	0.4%
Universal Credit	8.5% (7.7% to 9.4%)	6.8%	0.9%	0.8%	0.4%
State Pension	0.2% (0.1% to 0.3%)	not published	0.1%	0.0%	0.3%
Personal Independence Payment	2.3% (1.6% to 3.2%)	1.4%	0.7%	0.2%	0.2%
Housing Benefit	6.2% (5.6% to 6.8%)	3.6%	2.1%	0.5%	0.3%
Disability Living Allowance	0.9% (0.6% to 1.2%)	0.2%	0.3%	0.4%	2.3%
Pension Credit	10.0% (8.8% to 11.3%)	3.5%	4.6%	2.0%	1.3%
Attendance Allowance	2.2% (0.8% to 3.8%)	not published	1.9%	0.3%	0.1%
Employment and Support Allowance	3.4% (2.0% to 4.9%)	1.5%	1.6%	0.4%	1.1%
Carer's Allowance	3.9% (1.3% to 6.5%)	2.5%	1.0%	0.5%	not published
Jobseeker's Allowance	4.6% (2.0% to 7.1%)	3.1%	0.3%	1.2%	1.2%
Income Support Total	3.9% (2.4% to 5.4%)	2.4%	1.0%	0.4%	0.3%
Incapacity Benefit	2.4% (1.1% to 3.7%)	0.3%	0.9%	1.2%	0.7%

Source: Department for Work and Pensions, Fraud and error in the benefit system, FYE 2026 estimates, published 14 May 2026; Department for Work and Pensions, Unfulfilled eligibility in the benefit system, FYE 2026 estimates, published 14 May 2026.

Child Benefit and tax credits (HMRC)

HMRC runs Child Benefit and ran tax credits until they closed in April 2025. Its annual statistics series on tax credits error and fraud ended with 2021-22; later figures are in its annual report.

Tax credits paid in error or through fraud, % of entitlement



Line chart of tax credits error and fraud from 2006-07 to 2021-22.

HMRC's latest estimates, from its annual report

Measure	Estimate	Range	Year
Child Benefit overpaid through error and fraud	2.0%	1.5% to 2.5%	2025-26
Child Benefit overpaid through error and fraud	£270m	£200m to £335m	2025-26
Tax credits overpaid through error and fraud (the last year measured)	4.2%	4.0% to 4.5%	2024-25
Tax credits underpaid through error (the last year measured)	0.8%	0.6% to 0.9%	2024-25

Prosecutions and penalties: a separate count

The estimates above say how much money went to the wrong place. They are not counts of anyone caught. DWP reports the cases it took action on in its annual report:

DWP counter-fraud action

Measure	Number or amount	Year	Note
Benefit fraud cases judged suitable for prosecution by the CPS or Procurator Fiscal	673	2025-26	Referrals accepted for prosecution, not convictions. From 13,081 claims reviewed by fraud investigators.
Administrative penalties (an alternative to prosecution)	68	2025-26	DWP is also removing and refunding 197 administrative penalties issued in 2023-24 and 2024-25.
Civil penalties for failing to report a change or giving incorrect information	10,118	2025-26	
Benefit debt recovered, all causes	£3.0bn	2025-26	68% through deductions from benefit. Debt owed to DWP was £11.6 billion in March 2026.

Underpayments found and repaid

Where DWP has found that it underpaid a group of people over years, it has run exercises to find them and pay arrears. These are counts of money actually repaid, not estimates.

Correction exercises and arrears paid

Exercise	Repaid	Period	Who and how many
State Pension underpayments repaid: married women, widows and people over 80 who were paid too little	£880m	January 2021 to March 2026	To about 135,000 pensioners. The exercise is closed. DWP's last progress release, to March 2025, counted 130,948 underpayments and £804.7 million.
State Pension underpayments from missing Home Responsibilities Protection	£111m	January 2024 to March 2026	About £104 million to 12,379 people to March 2025, and about £7 million more in 2025-26.
Employment and Support Allowance underpayments after conversion from older benefits	£613m	Exercise completed June 2021	118,000 people qualified for arrears after 600,000 cases were checked.
Employment and Support Allowance underpayments of the severe disability premium	£562m	Exercise completed by December 2025	44,900 awards.

Money left unclaimed

DWP estimates how many people entitled to Pension Credit and pensioners' Housing Benefit do not claim, and what they miss. Estimates for Universal Credit are due for the first time on 22 October 2026.

Take-up and unclaimed entitlement, financial year ending 2025

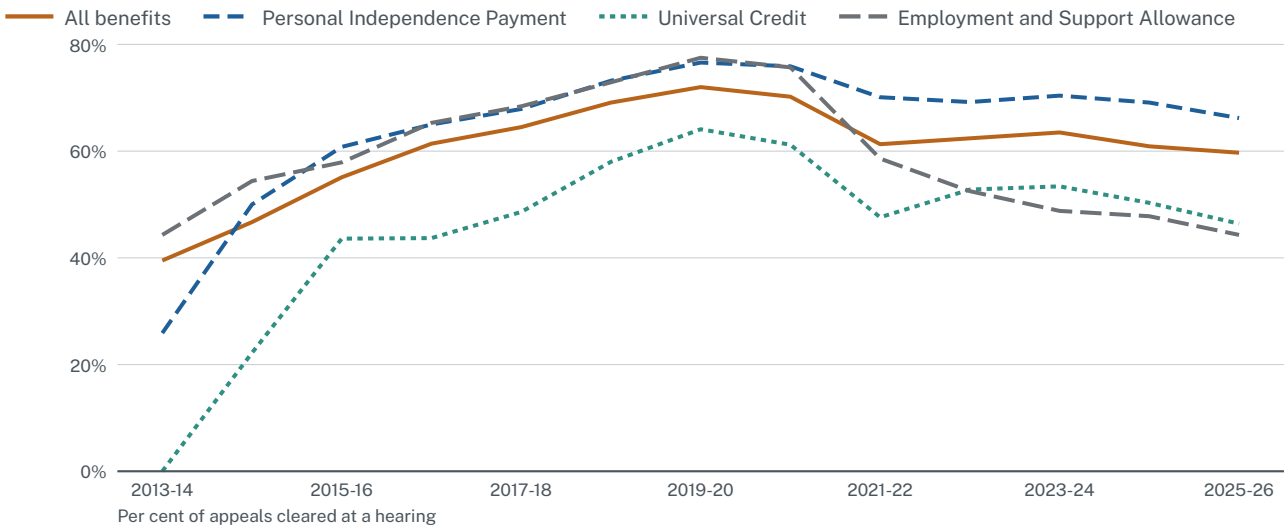
Benefit	People entitled who claim	Entitled but not claiming	Unclaimed a year	Fraud in the same benefit
Pension Credit, 2024-25	62% (60 to 64)	820,000	£2.0bn (£1.7bn to £2.4bn)	£210m (2025-26)
Housing Benefit (pensioners), 2024-25	83% (80 to 86)	220,000	£1.0bn (£810m to £1.3bn)	£230m (2025-26)

Source: Department for Work and Pensions, Income-related benefits: estimates of take-up, financial year ending 2025, published 22 October 2026.

Decisions changed on reconsideration or appeal

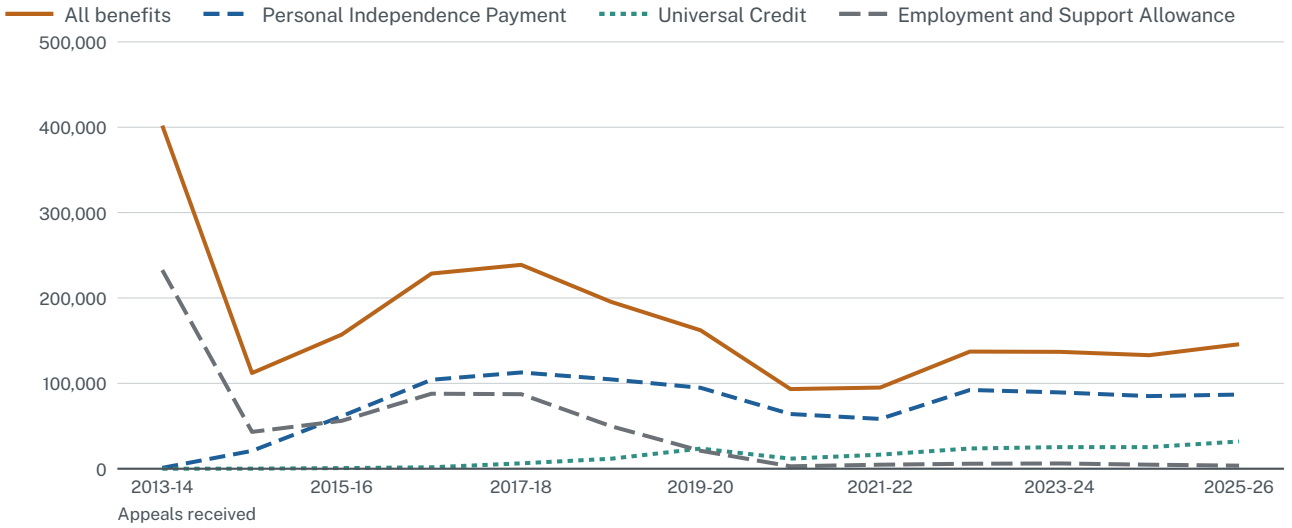
Someone refused a benefit can ask DWP to look again (a mandatory reconsideration) and then appeal to an independent tribunal. The share of decisions changed shows how often the first decision did not stand; it does not by itself show the first decision was wrong, because tribunals often see new evidence.

Benefit appeals decided at a hearing in the claimant's favour, %



Line chart of the share of appeals decided in the claimant's favour for all benefits, PIP, Universal Credit and ESA.

Benefit appeals received, by benefit



Line chart of appeals received each year for all benefits, PIP, Universal Credit and ESA.

Average wait from lodging a social security appeal to a decision (mean weeks, all benefits)

Year	Mean wait
2017-18	23 weeks
2018-19	29 weeks
2019-20	31 weeks
2020-21	32 weeks
2021-22	33 weeks
2022-23	27 weeks
2023-24	27 weeks
2024-25	32 weeks
2025-26	35 weeks

Personal Independence Payment: mandatory reconsiderations and appeals (England and Wales)

Year	Reconsiderations	Award changed	Appeals lodged	Overturned at hearing
2013-14	7,910	24%	2,170	50%
2014-15	80,790	20%	26,630	60%
2015-16	117,480	14%	46,060	65%
2016-17	173,580	15%	72,510	67%
2017-18	152,160	14%	66,570	70%
2018-19	140,780	18%	57,750	73%
2019-20	139,400	29%	48,520	74%
2020-21	109,760	38%	31,190	67%
2021-22	132,940	26%	43,730	69%
2022-23	153,050	12%	57,940	68%
2023-24	144,150	12%	51,560	64%
2024-25	146,750	11%	47,620	60%
2025-26	144,440	15%	46,060	52%

Appeal outcomes for the latest year are still coming in: appeals lodged late in the year have not all been heard.

Source: Ministry of Justice, Tribunals statistics quarterly, April to June 2026: Social Security and Child Support tables, published 10 September 2026; Department for Work and Pensions, Personal Independence Payment statistics to July 2026: table 5B(i), published 15 September 2026.

The auditor's view

> "This is the 38th consecutive year in which I have qualified my regularity opinion on the Department's accounts due to material levels of fraud and error in benefit expenditure."
>
> National Audit Office, Report on the Department for Work and Pensions accounts 2025-26, 9 July 2026

The Comptroller and Auditor General qualified his opinion on DWP's accounts because of the level of fraud and error. The NAO quotes overpayments of 6.0% of benefit spending excluding the State Pension, a different basis from the 3.2% of all benefit spending in DWP's statistics.

What each side says

Where should the effort go: stopping fraud, or getting decisions right?

Those who call for tougher action on fraud and overpayments

- "The powers granted through the Bill will allow us to better identify, prevent and deter fraud and error, and enable the better recovery of debt owed to the taxpayer." Andrew Western, Minister, Department for Work and Pensions (2 December 2025)
- "Ministers need to prevent overpayments in the first place and get a grip on Britain's ballooning benefits bill." John O'Connell, Chief Executive, TaxPayers' Alliance (2 September 2026) As quoted by GB News.
- "Working people who pay their taxes in full, every time, will rightly ask why their money is disappearing into the hands of people who aren't entitled to it" Helen Whately, Shadow Work and Pensions Secretary, Conservative Party (2 September 2026) As quoted by GB News.

Those who stress wrongly refused claims and safeguards for claimants

- "Crucially, too many people are incorrectly rejected and have to fight through an appeals process before receiving the help they need." Citizens Advice (28 May 2026)
- "We all want genuine fraudsters to face the law, especially the multi-millionaire tax avoiders and Covid scammers." Silkie Carlo, Director, Big Brother Watch (22 January 2025)

Views are attributed to the people and organisations named, with the date and a link to where they said it. This site takes no side.

What these figures do and don't show

- Fraud and error figures are modelled estimates from a sample of claims reviewed each year, with confidence intervals. They are not counts of prosecutions, convictions or proven cases.
- Some benefits are not reviewed every year; DWP carries forward their last measured rate.
- A decision overturned at tribunal can reflect new evidence or a change in circumstances as well as a wrong first decision.
- Take-up figures are estimates from a household survey and are published as ranges.
- The National Audit Office quotes overpayments excluding the State Pension (6.0% in 2025-26), a different basis from DWP's rate for all benefits; the two should not be compared directly.
- Figures cover Great Britain. Nothing on this page describes or characterises the people who claim.

Fraud, error and write-offs

Hold them to account · Last updated 13 November 2026 · https://whereyourmoneygoes.co.uk/fraud-error-and-write-offs/

The Public Sector Fraud Authority estimates fraud and error in government at **£51.3bn to £81.0bn** in 2022/23, including tax and welfare. The Department for Work and Pensions estimates that **3.2% (£9.9bn)** of benefit spending was overpaid in the financial year ending 2026. Separately, each department discloses its losses and special payments in its accounts; for the ten largest they are set out below. Figures are quoted as published.

Key figures

£51.3bn to £81.0bn
Estimated fraud and error in government
£39.8bn to £58.5bn in 2021/22
2022/23

3.0% to 4.8%
Of all government spending and income
2022/23

3.2% (£9.9bn)
Of benefit spending overpaid
financial year ending 2026

£1.7bn
Fraud and error detected and reported to the PSFA
2023/24

£914m
Prevented and recovered by departments in scope
2023/24

The short version

- **An estimate, not a count:** most fraud and error is never detected, so the figures are extrapolated from samples and published as ranges. The amount actually detected and reported was £1.7bn in 2023/24.
- **Fraud and error are different:** fraud is deliberate; error is a mistake by the claimant or the official, and includes underpayments.
- **Write-offs are not fraud:** departments' losses include cash lost, debts written off and spending on things that were then not used; special payments include compensation.
- **The departments' figures cannot be added up or ranked:** each counts cases and draws its boundary differently.
- **The tax gap (6.4% (£59.2bn), 2024 to 2025) is context, not spending:** it is tax that should have been paid but was not, for any reason.

How much is lost to fraud and error?

Estimated fraud and error in government: the low and high ends of each range



Both ends of each published range, outside COVID-19 schemes, including tax and welfare. The true figure is not known; it is estimated to lie between the two.

Official estimates of fraud and error, as published

Estimate	Figure	Period	Source
Estimated fraud and error in government, 2022/23	£51.3bn to £81.0bn	2022/23	Public Sector Fraud Authority, Cross-Government Fraud Landscape Report 2022/23 and 2023/24, 16 February 2026
Estimated fraud and error in government, 2021/22	£39.8bn to £58.5bn	2021/22	Public Sector Fraud Authority, Cross-Government Fraud Landscape Report 2022/23 and 2023/24, 16 February 2026
Share of government spending and income	3.0% to 4.8%	2022/23	Public Sector Fraud Authority, Cross-Government Fraud Landscape Report 2022/23 and 2023/24, 16 February 2026
Detected fraud and error reported to the PSFA	£1.7bn	2023/24	Public Sector Fraud Authority, Cross-Government Fraud Landscape Report 2022/23 and 2023/24, 16 February 2026
Fraud and error prevented and recovered by departments in scope	£914m	2023/24	Public Sector Fraud Authority, Cross-Government Fraud Landscape Report 2022/23 and 2023/24, 16 February 2026
Benefit spending overpaid through fraud and error	3.2% (£9.9bn)	financial year ending 2026	Department for Work and Pensions, Fraud and error in the benefit system, FYE 2026 estimates, 14 May 2026
Benefit spending underpaid	0.4% (£1.2bn)	financial year ending 2026	Department for Work and Pensions, Fraud and error in the benefit system, FYE 2026 estimates, 14 May 2026
The tax gap: tax that should have been paid but was not	6.4% (£59.2bn)	2024 to 2025	HM Revenue and Customs, Measuring tax gaps 2026 edition, 23 June 2026

Benefit fraud and error by benefit, with underpayments, unclaimed money and appeals alongside, is on benefit fraud, error and wrongly refused claims; the tax gap by behaviour, taxpayer and tax is on the tax gap.

Estimates of fraud and error are ranges because most of it is never detected: they are extrapolated from samples and reviews. Fraud is deliberate; error is a mistake by the claimant or the official, and includes underpayments. The tax gap is tax that should have been paid but was not, for any reason, and is shown for context: it is not spending.

What do the sources say, in their own words?

> ""Data for 2022/23 puts the estimated fraud and error in government between £51.3bn and £81.0bn, outside of COVID-19 schemes. This calculation includes tax and welfare""
>
> Public Sector Fraud Authority, Cross-Government Fraud Landscape Report 2022/23 and 2023/24

> ""In 2021/22 the PSFA estimated that the level of fraud and error was between £39.8bn and £58.5bn.""
>
> Public Sector Fraud Authority, Cross-Government Fraud Landscape Report 2022/23 and 2023/24

> ""between 3.0% and 4.8% of overall government expenditure and income""
>
> Public Sector Fraud Authority, Cross-Government Fraud Landscape Report 2022/23 and 2023/24

> ""£1.7bn of detected fraud and error reported to the PSFA in 2023/24""
>
> Public Sector Fraud Authority, Cross-Government Fraud Landscape Report 2022/23 and 2023/24

> ""in-scope departments prevented and recovered £914m of fraud and error in 2023/24""
>
> Public Sector Fraud Authority, Cross-Government Fraud Landscape Report 2022/23 and 2023/24

> ""The total rate of benefit expenditure overpaid in FYE 2026 was 3.2% (£9.9bn), compared with 3.3% (£9.4bn) in FYE 2025.""
>
> Department for Work and Pensions, Fraud and error in the benefit system, FYE 2026 estimates

> ""The total rate of benefit expenditure underpaid remained at 0.4% in FYE 2026 (£1.2bn)""
>
> Department for Work and Pensions, Fraud and error in the benefit system, FYE 2026 estimates

> ""the provisional estimate of the UK tax gap in 2024 to 2025 is estimated to be 6.4% of total theoretical tax liabilities, or £59.2 billion""
>
> HM Revenue and Customs, Measuring tax gaps 2026 edition

Source: Public Sector Fraud Authority, DWP and HMRC, Fraud and error estimates, latest estimates. Checked 22 September 2026.

What do departments write off?

Every department must disclose in its annual accounts the money it has lost (cash lost, debts written off, spending on things that were then not used) and the special payments it made outside its normal rules, such as compensation and ex gratia payments. These are the ten largest departments' latest disclosures.

Losses and special payments, from each department's latest annual report and accounts

Department	Year	Losses	Year before	Special payments	Year before
Department for Work and Pensions	2025-26	£522.4m 1,275,438 cases	£480.3m 1,100,830 cases	£11.9m 10,672 cases	£6.1m 11,640 cases
HM Revenue and Customs	2025-26	£188.3m 481,522 cases	£382.2m 743,926 cases	Not printed	Not printed
Ministry of Defence	2025-26	£1.23bn 17,622 cases	£1.90bn 18,982 cases	£168.6m 7,080 cases	£110.7m 5,225 cases
Department of Health and Social Care	2024-25	£2.00bn 158,000 cases	£9.09bn 467,842 cases	£25.0m 8,358 cases	£20.8m 7,411 cases
Home Office	2025-26	£98.3m 11 cases	£364.5m 16 cases	£52.3m 5,552 cases	£80.3m 6,921 cases
Ministry of Justice	2024-25	£71.0m 22,236 cases	£33.9m 37,753 cases	£35.3m 9,895 cases	£36.8m 14,985 cases
Department for Education	2024-25	£34.9m 62,866 cases	£46.4m 56,908 cases	£2.8m 1,763 cases	£3.5m 1,571 cases
Cabinet Office	2025-26	£9.5m 432 cases	£1.2m 437 cases	£716,000 25 cases	£527,000 15 cases
Department for Transport	2025-26	£398.0m 35,484 cases	£581.2m 63,968 cases	£14.5m 8,333 cases	£13.2m 8,729 cases
Department for Energy Security and Net Zero	2025-26	£41m 176,463 cases	£133m 515,980 cases	£10m 1,539 cases	£5m 2 cases

These cannot be added up or ranked. Departments count cases differently (the Home Office groups similar losses into one case; DWP counts every benefit write-off), report for different boundaries, and some round to whole millions. A constructive loss is money spent on something that was then not used, such as a cancelled scheme.

Department for Work and Pensions, 2025-26

- A special payment to a third party to remove the liability for a commercial dispute against the department: £4.7 million
- Software licences purchased in 2021 that will not be used: £2.3 million
- A sealed High Court settlement arising from a longstanding multi-claimant case: £1.7 million

Most losses are write-offs of benefit overpayments. The report says fraud and error overpayments are not counted as losses until recovery options are exhausted.

Source: DWP annual report and accounts 2025 to 2026, printed pages 293 to 298, departmental group, published 9 July 2026.

HM Revenue and Customs, 2025-26

The report lists no individual items to show here.

Losses are mostly personal tax credits (411,382 cases, £155.8m) and Child Benefit (66,644 cases, £20.0m). The special payments table prints no total. The report says there were no individual cases over £300,000.

Source: HMRC annual report and accounts: 2025 to 2026, printed pages 166 to 167, tables 40 and 41, department (resource accounts; revenue losses in the trust statement are separate), published 9 July 2026.

Ministry of Defence, 2025-26

- Impairments arising from historic AWE/AUC review: £408,000k
- Cancellation of Shadow Mk2: £253,580k
- Cancellation of Project Morpheus: £235,655k
- LGBTQ Financial Redress Scheme (special payment): £48,450k

Losses over £300,000 total £1,204,906k. Constructive losses, where money was spent on something that was then not used, total £1,158,306k.

Source: Ministry of Defence annual report and accounts 2025 to 2026, printed pages 153 to 157, departmental group, published 15 July 2026.

Department of Health and Social Care, 2024-25

- Constructive loss on COVID-19 antiviral medicines that reached their expiry dates: £856 million
- A second constructive loss on COVID-19 antiviral medicine expiry: £393 million
- Claims against personal protective equipment suppliers waived (in the table): £21.3 million

The latest report found for this department is for 2024-25. The group case count is printed as 158,000. The report says claims of £572m against 25 PPE suppliers were waived, most of which were disclosed as losses in earlier years.

Source: DHSC annual report and accounts: 2024 to 2025, printed pages 212 to 213, tables 42 and 43, departmental group, published 11 December 2025.

Home Office, 2025-26

- Police National Database 1.5 programme: contract terminated (constructive loss): £35.2 million
- Atrium Hotel, Hounslow: additional capacity not required (constructive loss): £22.9 million
- Administrative error in the Immigration Health Surcharge reimbursement scheme (cash loss): about £18.7 million
- Former Ministry of Defence site at Northeye, Bexhill (constructive loss): £14.9 million

The department groups similar losses and counts them as one case, which is why the case count is low. Special payments include the Windrush Compensation Scheme (1,038 cases, £15.8m).

Source: Home Office annual report and accounts: 2025 to 2026, printed pages 216 to 221, departmental group, published 14 July 2026.

Ministry of Justice, 2024-25

- Constructive losses arising from the prison capacity programme: £23,996,152
- Legal Aid Agency: fraudulent claims by a legal aid provider, 2012 to 2015: £22,136,000
- HMP Dartmoor reclassified as surplus property (impairment loss): £16,800,000

The latest report found for this department is for 2024-25. It lists 17 losses and 14 special payments over £300,000.

Source: Ministry of Justice annual report and accounts: 2024 to 2025, printed pages 160 to 163, departmental group, published 30 October 2025.

Department for Education, 2024-25

- Student loan employer deductions written off (61,414 cases, each below the reporting threshold): £6,808k
- Apprenticeship provider corporate failure: Vista Training Solutions: £2,200k
- Apprenticeship provider corporate failure: ARC Academy UK Ltd: £2,016k

The latest report found for this department is for 2024-25. Student loans written off on death, age and similar grounds (£309.6m) are shown separately and are not in the losses total.

Source: Department for Education consolidated annual report and accounts 2024 to 2025, printed pages 171 to 174, group, published 17 July 2025.

Cabinet Office, 2025-26

- Work ended on a centralised applicant tracking system (constructive loss): £7,767,249
- Non-contractual part of the former Cabinet Secretary's severance payment (special severance payment): £526,598

The losses total printed in the report includes special payments.

Source: Cabinet Office annual report and accounts 2025 to 2026, printed pages 155 to 156, departmental group, published 14 September 2026.

Department for Transport, 2025-26

- National Highways cancelled road scheme: A12 Chelmsford to A120 improvement: £212.5m
- 2024-25 Dartford Crossing charges written off (many cases together): £111.4m
- National Highways cancelled road scheme: A47 Wansford to Sutton: £39.1m

Source: DfT: annual report and accounts 2025 to 2026, printed pages 167 to 170, departmental group, published 15 July 2026.

Department for Energy Security and Net Zero, 2025-26

- UK Atomic Energy Authority: impairment on the design and build of a first-of-a-kind test rig: £26.2m
- Special payment to Ofgem for its administration of the Non-Domestic Renewable Heat Incentive: £9m
- Nuclear Decommissioning Authority: Berkeley Blower House remediation project closed early (constructive loss): £8,968,000

Amounts are rounded to whole £ millions in the report.

Source: DESNZ annual report and accounts 2025 to 2026, printed pages 155 to 156, departmental group, published 16 July 2026.

Source: Each department, Annual reports and accounts: losses and special payments, latest annual report. Checked 22 September 2026.

Sources and licences

Every dataset behind the figures in this document, with its publisher, the date its figures are as of, and the licence they are used under.

Source	Publisher	Figures as of	Licence	Used in
Economic and fiscal outlook, October 2026: charts and tables, chapter 4	Office for Budget Responsibility	28 October 2026	Open Government Licence v3.0	The welfare bill: where it is forecast to go, and why
https://obr.uk/download/october-2026-economic-and-fiscal-outlook-charts-and-tables-chapter-4/				
Economic and fiscal outlook, October 2026: detailed forecast tables, expenditure	Office for Budget Responsibility	28 October 2026	Open Government Licence v3.0	The welfare bill: where it is forecast to go, and why
https://obr.uk/download/october-2026-economic-and-fiscal-outlook-detailed-forecast-tables-expenditure/				
Economic and fiscal outlook, March 2026: detailed forecast tables, expenditure	Office for Budget Responsibility	3 March 2026	Open Government Licence v3.0	The welfare bill: where it is forecast to go, and why
https://obr.uk/download/march-2026-economic-and-fiscal-outlook-detailed-forecast-tables-expenditure/				
Economic and fiscal outlook, November 2025: detailed forecast tables, expenditure	Office for Budget Responsibility	26 November 2025	Open Government Licence v3.0	The welfare bill: where it is forecast to go, and why
https://obr.uk/download/november-2025-economic-and-fiscal-outlook-detailed-forecast-tables-expenditure/				
Economic and fiscal outlook, March 2025: detailed forecast tables, expenditure	Office for Budget Responsibility	26 March 2025	Open Government Licence v3.0	The welfare bill: where it is forecast to go, and why
https://obr.uk/download/march-2025-economic-and-fiscal-outlook-detailed-forecast-tables-expenditure/				
Universal Credit quarterly statistics, 29 April 2013 to 14 May 2026: immigration status and nationality tables	Department for Work and Pensions	18 August 2026	Open Government Licence v3.0	Universal Credit and immigration status: the figures and what they mean
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DWP Freedom of Information response FOI2026/83815: Universal Credit paid to households with at least one non-CTA national, 2025	Department for Work and Pensions	17 September 2026	Quoted with attribution (the publisher's own terms) link only	Universal Credit and immigration status: the figures and what they mean
https://centreformigrationcontrol.com/airo-assets/uploads/research-pdfs/1789944912332-e2d35adf5328.pdf				
Fraud and error in the benefit system, FYE 2026 estimates	Department for Work and Pensions	14 May 2026	Open Government Licence v3.0	Benefit fraud, error and wrongly refused claims: both directions
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https://www.gov.uk/government/statistics/income-related-benefits-estimates-of-take-up-financial-year-ending-2025				
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https://assets.publishing.service.gov.uk/media/66152e72eb8a1bb45e05e2d0/Annex_B_Historical_error_and_fraud_rates_since_2006_to_2007.ods				

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