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Coverage: Great Britain
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Income Related Benefits Estimates of Take-Up in 2001/2002

The Department for Work and Pensions today published the latest estimates of the take-up of the main income related benefits in Great Britain: Income Support, Minimum Income Guarantee, Housing Benefit, Council Tax Benefit, and Jobseeker's Allowance (Income Based). The publication provides estimates for 2001/2002 and re-presents estimates for 2000/2001.

Take-up is measured in two ways: by caseload and by expenditure. **Caseload take-up** compares the *number of benefit recipients* - averaged over the year - with the 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 total amount that would be received if everyone took up their entitlement for the full period of their entitlement. So take-up would reach 100% only if all those eligible claimed, and *did so for the full duration of their entitlement*.

All figures in this publication exclude the full-time self-employed and relate to private households only (see note 2 in Notes for Editors).

Key results are:

Income Support Take-up (non-pensioners)

Total Income Support take-up in 2001/2002 was in the range 86% to 95% (please refer to note 4 and 5 in Notes for Editors) by caseload and 91% to 98% by expenditure.

Overall, take-up of Income Support remained unchanged between 2000/2001 and 2001/2002, on both caseload and expenditure measures.

Total amount of Income Support left unclaimed was between £220 million and £880 million. The average number of people entitled to Income Support and yet not claiming it was between 0.11 million and 0.35 million. This compares to 2.1 million people claiming £9,150 million worth of Income Support.

By family type, take-up of Income Support appeared to be lower amongst non-pensioners without children and higher for non-pensioners with children by both caseload and expenditure measures. Take-up of Income Support was probably highest amongst lone parents between 94% and 100% by caseload and between 95% and 100% by expenditure.

Minimum Income Guarantee Take-up (pensioners)

Total Minimum Income Guarantee take-up in 2001/2002 was in the range 63% to 72% (please refer to note 4 and 5 in Notes for Editors) by caseload and 73% to 83% by expenditure.

Take-up of Minimum Income Guarantee by pensioners appeared to be lower than take-up of Income Support by non-pensioners in 2001/2002 - see note 6 in Notes for Editors. This result stands for both caseload and expenditure measures of take-up.

Total amount of Minimum Income Guarantee left unclaimed was between £730 million and £1,260 million. The average number of pensioners entitled to Minimum Income Guarantee and yet not claiming it was between 0.6 million and 0.87 million. This compares to 1.52 million people claiming £3,430 million worth of Minimum Income Guarantee.

Comparisons between 2000/2001 and 2001/2002, for pensioners, are complicated by a rise in MIG rates, relative to Retirement Pension and the raising of the capital limits that occurred in April 2001. These changes significantly increased the number of pensioners entitled to Minimum Income Guarantee. Among pensioners who would have been entitled to MIG even without the April 2001 increases, caseload take-up across all pensioner groups rose by around 5 percentage points - between 2000/2001 and 2001/2002. However a lower rate of take-up, under 20%, among those newly entitled to MIG led to a fall in aggregate take-up rates for pensioner couples and to a lesser extent for single female pensioners. For single male pensioners there was little change between the two years, when the average over the year 2000/2001 is compared with the average over the year 2001/2002.

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Next Publication:

To be announced

Among pensioners judged, on an initial assessment, to be entitled to Minimum Income Guarantee in 2000/2001 or 2001/2002 but not claiming it:

- around one-third were assessed as entitled to under £10 a week, just under one-fifth to under £5 a week;
- over half were aged 75 or over;
- three-fifths were owner occupiers and around one-quarter were renting local authority accommodation;
- around one-third reported receipt of Attendance Allowance or Disability Living Allowance;
- over three-quarters reported other income (besides Council Tax Benefit and Housing Benefit) of over £75 a week for single pensioners, just under one-half of couples reported other income of over £100; and
- three-fifths of all pensioners that were entitled to but were not receiving Minimum Income Guarantee lived in low-income households – below 60% of the median income of the population as a whole - on the 'income before housing costs' measure, and around two-thirds after housing costs are deducted.

Housing Benefit Take-up

Total Housing Benefit take-up in 2001/2002 was in the range 85% to 91% by caseload and 89% to 94% by expenditure. These estimates may understate take-up to some degree – see note 4, 5 and 7 in Notes for Editors.

Overall, take-up of Housing Benefit showed a slight decrease between 2000/2001 and 2001/2002, measured by either caseload or expenditure.

Total amount of Housing Benefit left unclaimed by entitled people was between £600 million and £1,230 million. The average number of people leaving this benefit unclaimed was in the range 0.37 million to 0.68 million. The total amount claimed was £9,790 million, claimed by 3.83 million recipients.

By family type, take-up of Housing Benefit was highest among lone parents.

There is some, though not conclusive, evidence of a slight fall in take-up for couples with children and a slight reduction in the rate of take-up of childless families between 2000/2001 and 2001/2002, when measured by caseload or expenditure. Amongst pensioners that would have been entitled in both years, there was no clear change in take-up; however there was a lower rate of take-up amongst those newly entitled to Housing Benefit which resulted in fall in overall take-up for pensioners.

By tenure type, though we cannot be certain, take-up among local authority tenants appears to have been higher than renters of private accommodation. The figure fell for private renters and there was no clear change for LA renters.

Entitled non-recipients tended to have smaller entitlements to Housing Benefit than recipients. It appears that recipients of Council Tax Benefit were more likely to take-up their entitlement to Housing Benefit than their non-recipient counterparts.

Council Tax Benefit Take-up

Total Council Tax Benefit take-up for 2001/2002 was in the range 66% to 72% by caseload and 70% to 76% by expenditure. These estimates may understate take-up to some degree – see note 4, 5 and note 7 in Notes for Editors.

Overall, there is evidence of a fall in Council Tax Benefit take-up between 2000/2001 and 2001/2002 when measured by either caseload or expenditure.

Total amount of Council Tax Benefit left unclaimed by entitled non-recipients was in the range £760 million to £1,060 million. The average number of people entitled yet not claiming was between 1.76 million and 2.34 million. There were 4.61 million recipients accounting for £2,450 million of Council Tax Benefit.

By family type, take-up of Council Tax Benefit appeared to be lowest amongst pensioners: 57% to 63% by caseload and 61% to 68% by expenditure and highest amongst lone parents: 91% to 98% by both caseload and expenditure measures.

There appears to have been a fall in take-up by pensioners. Among pensioners entitled in 2001/2002 but not in 2000/2001, take-up was lower than for those entitled in both years – for whom it remained little changed - thereby resulting in a fall in take-up at an aggregate level. Take-up by couples with children may have fallen between the 2000/2001 and 2001/2002, possibly due to lower take-up amongst families newly entitled to the benefit, though we can not be certain.

By tenure type, take-up was highest amongst local authority tenants: 88% to 93% by caseload and 90% to 95% by expenditure. Take-up was lowest amongst owner-occupiers: 39% to 44% by caseload and 43% to 50% by expenditure. There appears to have been a fall in take-up amongst owner-occupiers between 2000/2001 and 2001/2002. The evidence, though not conclusive, suggests a slight drop in take-up among private renters.

The weekly entitlements of Council Tax Benefit were lower than those of other income related benefits, the average weekly unclaimed amount being £8.50. It appears that take-up of Council Tax Benefit was higher amongst those who claimed other income related benefits.

Jobseeker's Allowance (Income Based) Take-up

Total Jobseeker's Allowance (Income Based) Take-up in 2001/2002 was between 51% and 62% by caseload and between 58% and 73% by expenditure- see note 4 and 5 in Notes for Editors.

Overall, there was a fall in take-up between 2000/2001 and 2001/2002. This may be associated with reductions in the length of spells of unemployment. Take-up appeared to be lowest for single females between 34% and 48% by caseload and between 38% and 58% by expenditure.

Total amount of Jobseeker's Allowance (Income Based) left unclaimed in 2001/2002 was between £760 million and £1,440 million. The average number of people entitled yet not claiming was in the range 0.39 million to 0.60 million. There were 0.64 million recipients of Jobseeker's Allowance (Income Based), accounting for £2,020 million of benefit.

By family type, about half of those entitled to but not claiming Jobseeker's Allowance (Income Based) were single people under the age of 25. Among single non-claimants, 71% of males and 73% of females were young (under 25) and living in someone else's household. Around seven-tenths of these cases were living with their parents. Considering all entitled non-claimants, over two-thirds were in households in the bottom fifth of the income distribution.

Overall take-up

Taking all five benefits together, there was between £3,070 million and £5,870 million left unclaimed in 2001/2002; this compares to £26,840 million that was claimed and represents take-up by expenditure of between about 82% and 90%. An approximate aggregate estimate of take-up by caseload would be between 72% and 80%.

Notes for editors

1. "Income Related Benefits Estimates of Take-Up in 2001/2002" is a National Statistics publication, released by the Department for Work and Pensions (DWP): ISBN [1-84388-252-3] price £5 per copy. Questions about the figures can be referred to Rajib Majumdar (020 7962 8222) of the DWP Information and Analysis Directorate IA2, Department for Work and Pensions, Room 452, The Adelphi, 1-11 John Adam Street, London WC2N 6HT. Requests for copies of the publication should be directed to this address. Alternatively a copy of the publication in PDF format is available via the DWP internet site: <http://www.dwp.gov.uk/asd/irb.asp>. Questions about DWP policy should be referred to DWP press office (020 7238 0866).
2. These estimates cover only people living in private households - i.e. they do not cover people in residential care and nursing homes nor those in bed and breakfast accommodation – because the Family Resources Survey (the main source of information for estimating entitled non-recipients) is a survey of private households only. Also, the estimates do not cover full time self-employed people because information from the survey on the incomes of these people is not sufficient for an accurate assessment of their entitlement to income related benefits.
3. Counts of recipients and entitled non-recipients refer to numbers of benefit units; a benefit unit is a single adult or couple, together with any dependent children. The data used to estimate take-up comes from two main sources. Counts of the numbers of benefit recipients are taken from the DWP's own administrative records. The numbers of benefit units not taking up their entitlement to benefit are estimated using the sample of households from the Family Resources Survey - an annual survey conducted for the DWP which achieves a response from about 24,000 households. Estimates relate to financial years, i.e. years from April to the following March.
4. Estimates of take-up are presented as ranges within which true take-up is expected to lie. These 'ranges of true take-up' account for biases that may be present in estimates from data that is less than perfect. Initial estimates have, as far as possible, been adjusted for possible biases. The ranges also account for the effects of sampling variation or sampling error (see note 8).
5. Estimates of the total amount of benefit claimed, and the total number of benefit recipients, exclude cases of claims being processed but not yet settled. Some of these claims will result in awards of benefit. It is believed that estimates of the number recipients of all income related benefits, particularly Housing Benefit and Council Tax Benefit are understated because of a backlog of claims waiting to be processed.
6. The DWP research report No: 197 "Entitled but not claiming? Pensioners, the Minimum Income Guarantee and Pension Credit" provides evidence of significant under-reporting of capital holdings by pensioners responding to the Family Resources Survey (FRS). Estimates of Minimum Income Guarantee have been adjusted to take account of this potentially large source of bias.
7. It is possible that the problem of under-reporting of capital by pensioners (see note 6) may extend to Housing Benefit and Council Tax Benefit. If so, the estimates of take-up for Housing Benefit and Council Tax Benefit would be understated. However, there is currently no information to ascertain the extent of this effect. Therefore no adjustment for capital mis-reporting has been performed for these benefits.
8. Sampling variation or sampling error is the uncertainty in an estimate due to taking a random sample of the population that may not reflect the characteristics of the whole population. The Family Resources Survey is a random sample from the private household population which means estimates of take-up are affected by sampling variation.
9. Care should be taken when interpreting changes in take-up over time because it is not possible to identify a single estimate of true take-up. Year on year changes in the ranges do not necessarily mean that the true level of take-up has changed.
10. To allow reliable estimates to be produced, figures for 'couples with children' and 'couples' relating to Income Support and 'couples with children' for Jobseeker's Allowance have been based on a combination of two years data.
11. The main results can be found in the tables overleaf.

Income Support (non-pensioners) Take-up: by Family Type in 2000/2001 & 2001/2002

Family Type	Year	Caseload	Expenditure
Non-Pensioners With Children	2000/01	(93% : 99%)	(95% : 100%)
	2001/02	(93% : 99%)	(95% : 99%)
<i>Couples With Children*</i>	2000/01	(89% : 97%)	(92% : 99%)
	2001/02	(85% : 94%)	(89% : 97%)
<i>Lone Parents</i>	2000/01	(93% : 100%)	(95% : 100%)
	2001/02	(94% : 100%)	(95% : 100%)
Non-Pensioners Without Children	2000/01	(78% : 93%)	(82% : 95%)
	2001/02	(78% : 91%)	(84% : 95%)
<i>Couples*</i>	2000/01	(79% : 90%)	(81% : 95%)
	2001/02	(84% : 96%)	(85% : 98%)
<i>Single Males</i>	2000/01	(75% : 90%)	(78% : 94%)
	2001/02	(75% : 86%)	(82% : 93%)
<i>Single Females</i>	2000/01	(78% : 99%)	(84% : 99%)
	2001/02	(77% : 98%)	(82% : 99%)
Total	2000/01	(86% : 96%)	(91% : 97%)
	2001/02	(86% : 95%)	(91% : 98%)

Note: *Figures for 'couples with children' and 'couples' groups for 2000/2001 are based on combined 1999/2000 and 2000/2001 data.
 *Figures for 'couples with children' and 'couples' groups for 2001/2002 are based on combined 2000/2001 and 2001/2002 data.
 2000/2001 estimates for 'Single Females' and subsequently 'Non-Pensioners without Children' and 'Total' have been revised due to a change in methodology for childless females.

Minimum Income Guarantee (pensioners) Take-up: by Family Type in 2000/2001 & 2001/2002

Family Type	Year	Caseload	Expenditure
<i>Couples</i>	2000/01	(60% : 69%)	(73% : 85%)
	2001/02	(52% : 62%)	(65% : 78%)
<i>Single Males</i>	2000/01	(65% : 76%)	(80% : 90%)
	2001/02	(64% : 75%)	(75% : 88%)
<i>Single Females</i>	2000/01	(70% : 80%)	(78% : 88%)
	2001/02	(67% : 75%)	(75% : 85%)
Total	2000/01	(68% : 76%)	(78% : 86%)
	2001/02	(63% : 72%)	(73% : 83%)

Housing Benefit: by Family Type in 2000/2001 & 2001/2002

Family Type	Year	Caseload	Expenditure
Pensioners	2000/01	(86% : 94%)	(90% : 96%)
	2001/02	(83% : 90%)	(88% : 94%)
Non-Pensioners	2000/01	(88% : 95%)	(91% : 97%)
	2001/02	(86% : 92%)	(89% : 95%)
Couples With Children	2000/01	(83% : 95%)	(86% : 97%)
	2001/02	(80% : 90%)	(82% : 94%)
Lone Parents	2000/01	(96% : 100%)	(97% : 100%)
	2001/02	(96% : 100%)	(96% : 100%)
Others	2000/01	(82% : 92%)	(86% : 95%)
	2001/02	(80% : 88%)	(83% : 91%)
Total	2000/01	(87% : 94%)	(91% : 96%)
	2001/02	(85% : 91%)	(89% : 94%)

Housing Benefit: By Tenure Type in 2000/2001 & 2001/2002

Family Type	Year	Caseload	Expenditure
LA Tenants	2000/01	(90% : 95%)	(93% : 97%)
	2001/02	(89% : 94%)	(93% : 97%)
Private Tenants	2000/01	(83% : 92%)	(88% : 95%)
	2001/02	(80% : 89%)	(85% : 92%)
Total	2000/01	(87% : 94%)	(91% : 96%)
	2001/02	(85% : 91%)	(89% : 94%)

Note: 2000/2001 estimates for 'Private Tenants' have been revised due to a change in methodology. Results may understate Housing Benefit take-up to some degree - see notes 5 and 7 in Editors Notes.

Council Tax Benefit: by Family Type in 2000/2001 & 2001/2002

Family Type	Year	Caseload	Expenditure
Pensioners	<i>2000/01</i>	(62% : 68%)	(66% : 73%)
	<i>2001/02</i>	(57% : 63%)	(61% : 68%)
Non-Pensioners	<i>2000/01</i>	(80% : 88%)	(81% : 89%)
	<i>2001/02</i>	(79% : 87%)	(81% : 89%)
Couples With Children	<i>2000/01</i>	(70% : 81%)	(74% : 86%)
	<i>2001/02</i>	(66% : 78%)	(69% : 83%)
Lone Parents	<i>2000/01</i>	(92% : 99%)	(92% : 100%)
	<i>2001/02</i>	(91% : 98%)	(91% : 98%)
Others	<i>2000/01</i>	(74% : 82%)	(73% : 84%)
	<i>2001/02</i>	(74% : 83%)	(75% : 85%)
Total	<i>2000/01</i>	(70% : 76%)	(73% : 80%)
	<i>2001/02</i>	(66% : 72%)	(70% : 76%)

Council Tax Benefit: by Tenure Type in 2000/2001 & 2001/2002

Tenure Type	Year	Caseload	Expenditure
LA Tenants	<i>2000/01</i>	(88% : 94%)	(90% : 95%)
	<i>2001/02</i>	(88% : 93%)	(90% : 95%)
Private Tenants	<i>2000/01</i>	(79% : 87%)	(79% : 88%)
	<i>2001/02</i>	(78% : 85%)	(78% : 87%)
Owner Occupiers	<i>2000/01</i>	(43% : 49%)	(47% : 55%)
	<i>2001/02</i>	(39% : 44%)	(43% : 50%)
Total	<i>2000/01</i>	(70% : 76%)	(73% : 80%)
	<i>2001/02</i>	(66% : 72%)	(70% : 76%)

Note: Results may understate Council Tax Benefit take-up to some degree – see notes 5 and 7 in Notes for Editors.

Jobseeker's Allowance (Income Based): Take-up in 2000/2001 & 2001/2002

Family Type	Year	Caseload	Expenditure
Couples With Children*	2000/01	(79% : 89%)	(82% : 93%)
	2001/02	(70% : 81%)	(74% : 87%)
Single Males	2000/01	(63% : 74%)	(67% : 80%)
	2001/02	(55% : 67%)	(59% : 75%)
Single Females	2000/01	(48% : 58%)	(51% : 64%)
	2001/02	(34% : 48%)	(38% : 58%)
Total	2000/01	(62% : 71%)	(69% : 78%)
	2001/02	(51% : 62%)	(58% : 73%)

Note: Figures for 'couples with children' for 2000/2001 are based on combined 1999/2000 and 2000/2001 data. Figures for 'couples with children' for 2001/2002 are based on combined 2000/2001 and 2001/2002 data. 2000/2001 estimates for 'Single Males', 'Single Females' have been revised due to a change in methodology.

Amounts Claimed and Unclaimed for all Benefits in 2000/2001 & 2001/2002

	Year	Income Support (non-pensioners)	Minimum Income Guarantee (pensioners)	Housing Benefit	Council Tax Benefit	Jobseeker's Allowance (Income based)
Average Weekly Amount Claimed	2000/01	£78.80	£39.70	£47.10	£9.50	£60.00
	2001/02	£83.90	£43.50	£49.20	£10.20	£61.30
Average Weekly Amount Unclaimed	2000/01	£43.80	£21.90	£30.30	£8.00	£42.50
	2001/02	£44.10	£25.10	£33.30	£8.50	£44.60
Median Weekly Amount Unclaimed	2000/01	£33.50	£13.50	£28.60	£8.10	£41.40
	2001/02	£34.00	£17.00	£31.30	£8.50	£42.00
Recipients (Thousands)	2000/01	2,070	1,430	3,930	4,700	730
	2001/02	2,100	1,520	3,830	4,610	640
Range of Entitled Non-Recipients (Thousands)	2000/01	(80 : 330)*	(450 : 670)	(240 : 580)	(1,450 : 2,000)	(300 : 450)
	2001/02	(110 : 350)	(600 : 870)	(370 : 680)	(1,760 : 2,340)	(390 : 600)
Total Claimed (£ millions)	2000/01	£8,490	£2,960	£9,630	£2,320	£2,290
	2001/02	£9,150	£3,430	£9,790	£2,450	£2,020
Range Estimate of Total Unclaimed (£ millions)	2000/01	(£240 : £860)	(£470 : £820)	(£360 : £960)	(£590 : £860)	(£640 : £1,030)*
	2001/02	(£220 : £880)	(£730 : £1,260)	(£600 : £1,230)	(£760 : £1,060)	(£760 : £1,440)

Note:

*2000/2001 estimates that have been revised due to a change in methodology.

2000/2001 and 2001/2002 estimates of Minimum Income Guarantee 'Average Weekly Amount Unclaimed' and 'Median Weekly Amount Unclaimed' are not directly comparable as an adjustment incorporated to improve the accuracy of 2000/2001 estimates cannot be extended to the latest figures. See publication for full details.