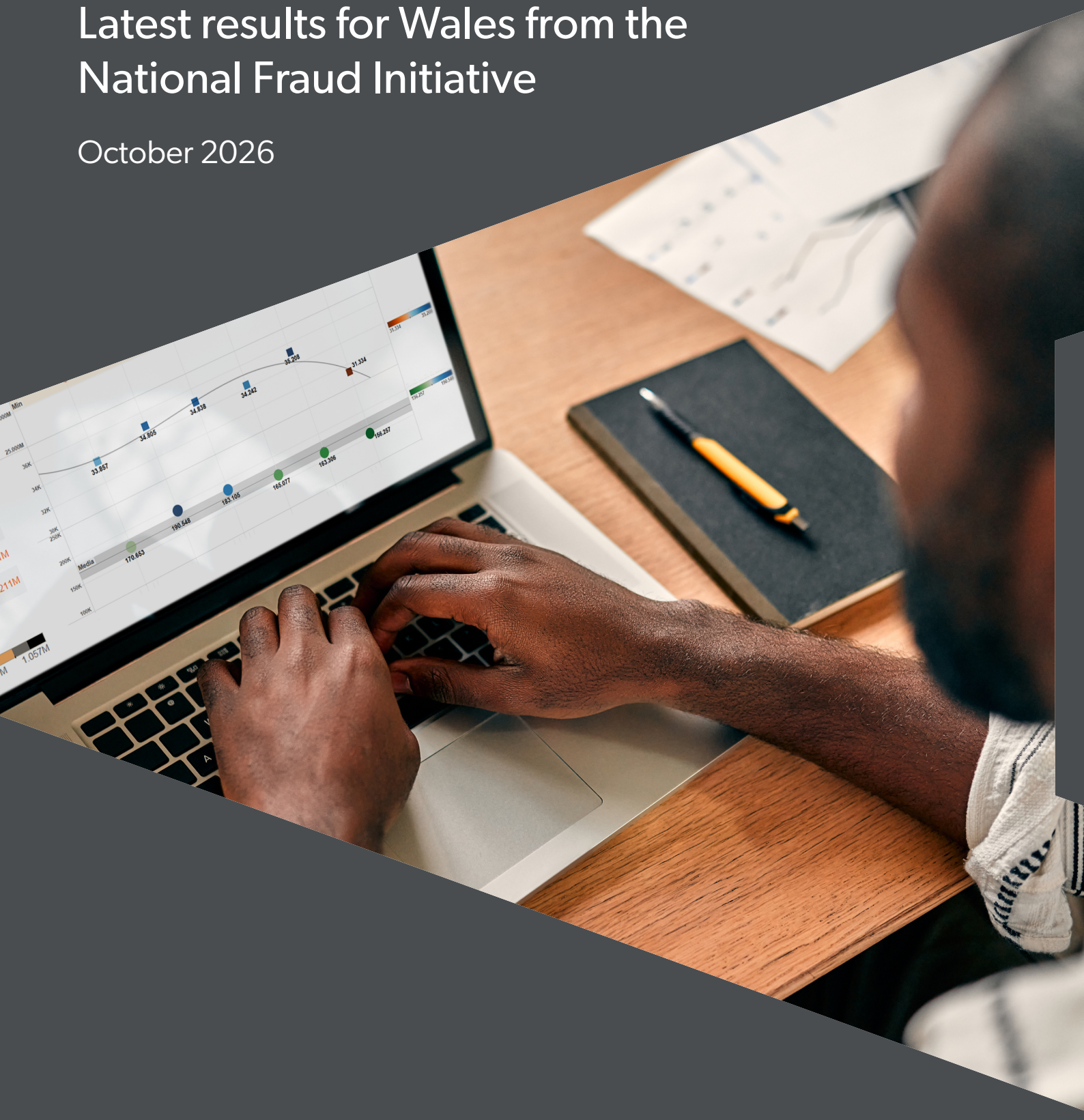


# Finding the right match

Latest results for Wales from the  
National Fraud Initiative

October 2026



We have prepared and published this report as a summary of work carried out under Part 3A of the Public Audit (Wales) Act 2004.

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Mae'r ddogfen hon hefyd ar gael yn Gymraeg.

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# Audit snapshot

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## What we looked at

- 1 The National Fraud Initiative (NFI) is a UK-wide data matching exercise. The UK Government's Public Sector Fraud Authority (PSFA) leads the NFI at a UK-level and in England, but it is delivered in Wales under the Auditor General's data matching powers.
- 2 Data from various bodies is compared electronically to look for and help address anomalies that may indicate fraud, overpayment, or error. This could, for example, include cases of:
  - people receiving council tax discounts or other benefits, being on housing waiting lists, or using blue badge parking permits, when not entitled;
  - payments for adult social care or pensions still being made after a person's death; and
  - duplicate payments to suppliers, or people being on two different payrolls at the same time in roles with overlapping shifts.
- 3 This report sets out findings for Wales from the most recent NFI exercise. It covers outcomes for the period 1 April 2024 to 31 March 2026. This includes late reported outcomes from the previous exercise. The report also draws on evidence from our engagement with the 50 Welsh public bodies involved.

## Why this is important

- 4 Making the most of every pound of public spending is essential. While much of the public money spent by Welsh public bodies is well managed, there is still waste, error, and fraud that can be prevented and detected.
- 5 Exercises like the NFI – just one way in which bodies can use data analytics – are an important part of the counter-fraud landscape. And if those looking to commit fraud sense a lack of vigilance, the risks could increase. But a data match is only an indicator, so follow-up work is needed before bodies draw any conclusions.
- 6 Beyond any financial savings, NFI results can provide assurance around bodies' systems of internal control. They may also highlight areas for improvement.

## What we have found

- 7 The NFI continues to support Welsh bodies to prevent and detect fraud, strengthen internal controls, and improve data quality. Since it began in 1996, the NFI has reported outcomes for Wales amounting to £65.2 million. Outcomes being the financial value given to identified cases of fraud, overpayment, or error.
- 8 The latest exercise, NFI 2024-25, reports outcomes for Wales of £8.7 million. This is £1.6 million higher than the previous exercise, with the number of identified frauds, overpayments and errors increasing by 26%. Bodies reported various wider benefits. Data submitted by Welsh bodies has also been linked with £2.1 million of the outcomes reported for bodies elsewhere in the UK.
- 9 Overall, bodies' have engaged better with NFI 2024-25, but there are still areas for improvement. Those areas include:
  - completing follow-up work on data matches in a timely way;
  - properly recording follow-up work in the NFI system to avoid under-reporting of outcomes – £1.1 million of the total outcomes reported came from corrections following our own review;
  - how bodies report locally on their NFI and other data matching work, for example to their audit committees or equivalents; and
  - how bodies with access could make better use of the NFI's application checking tool to prevent some NFI cases up front.

## What we recommend

- 10 We are not making recommendations in this report. However, bodies can use our NFI checklist to reflect on how they go about their work. NFI results, and what we know about how bodies manage their NFI activity, might also inform other audit work.
- 11 Some more Welsh public bodies are joining the NFI for the next exercise, extending its reach and impact. We intend to continue engaging with bodies to promote an active but risk-based approach to reviewing data matches and to support shared learning.
- 12 We also want to make sure that bodies are recording outcomes properly. We can then tell as full a story as possible about the impact of the NFI. And we are continuing to explore how bodies may be able to use data / functions within the NFI system in new ways, such as around claims for ophthalmic services.
- 13 Meanwhile, the PSFA is progressing pilot work in areas including business rate and social housing fraud. It is also planning wider NFI system developments, including to support a move to more real-time prevention.



## Auditor General's view

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The NFI is a key tool in the fight to prevent and detect fraud, overpayment, and error which, if left unchecked, can chip away at public trust and confidence in our vital public services and lead to financial losses.

Ensuring fraudsters are identified, and that every pound of public money is well spent on services which matter to the people of Wales and reflect what they are entitled to, is crucial. That is why we will continue to develop our work on the NFI as we know there is more that we and public bodies can do.

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**Catherine Mealing-Jones**  
Auditor General for Wales



# Key facts and figures

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**£8.7 million**

Value of fraud, overpayment, and error reported for Wales in NFI 2024-25.



**£1.6 million**

Increase in value of fraud, overpayment, and error reported for Wales in NFI 2024-25 compared to the previous exercise (NFI 2022-23).



**£65.2 million**

Cumulative value of fraud, overpayment, and error reported for Wales through the NFI since 1996.



**5,472**

Individual cases of fraud, overpayment, and error identified for Wales in NFI 2024-25, up by 26% on the previous exercise (NFI 2022-23).



**£2.1 million**

Outcomes reported elsewhere in the UK linked to data submitted by Welsh bodies.



**50**

Number of Welsh bodies participating in NFI 2024-25.

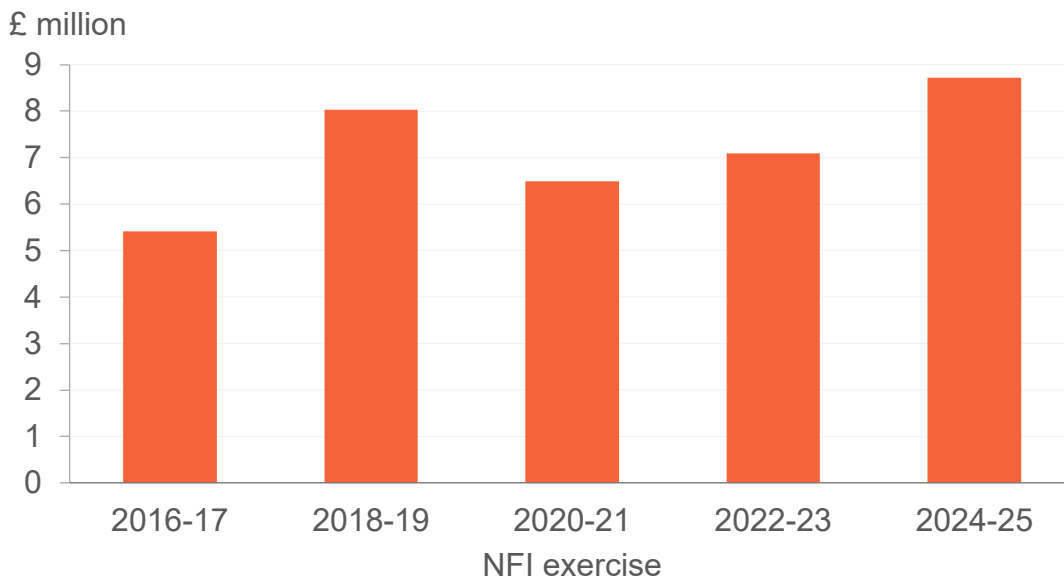
# Our findings

## Overall outcomes

**NFI outcomes for Wales increased to £8.7 million, the highest reported over the last five exercises, and up by £1.6 million on NFI 2022-23**

- 14 There were 5,472 reported cases of fraud, overpayment, and error for NFI 2024-25. This was up by 26% on NFI 2022-23.
- 15 Outcomes reported for NFI 2024-25 amount to £8.7 million. This is up by £1.6 million (23%) on the £7.1 million reported for NFI 2022-23. It is also the highest figure reported over the last five exercises (see **Exhibit 1**).

**Exhibit 1: value of outcomes over time, NFI 2016-17 to NFI 2024-25 (£ million)**

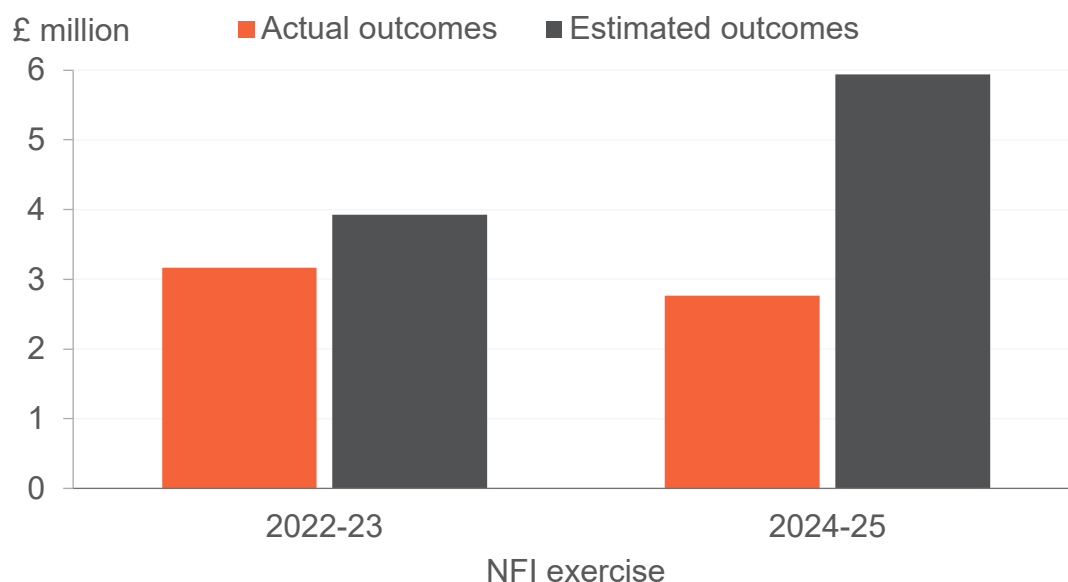


Source: Audit Wales analysis

Note: Figures for each exercise cover a two-year period, starting from 1 April in the year shown, and include any late reported outcomes from the previous exercise.

- 16 Overall, since the NFI began in 1996 Welsh bodies have recorded cumulative outcomes of around £65.2 million. Those have contributed to UK-wide outcomes of around £3.5 billion.
- 17 Outcomes comprise both 'actual' and 'estimated' figures. **Exhibit 2** shows that, of the £8.7 million total outcomes for Wales in NFI 2024-25:
- actual outcomes account for £2.8 million (32%), down by £0.4 million (13%) on NFI 2022-23; and
  - estimated outcomes account for £5.9 million (68%), up by £2.0 million (51%) on NFI 2022-23.

**Exhibit 2: value of actual and estimated outcomes, NFI 2022-23 and NFI 2024-25 (£ million)**



Source: Audit Wales analysis

Notes:

Actual outcomes refer to amounts bodies have recorded as fraud, overpayment, or error, which they can recover. Estimated outcomes seek to capture the value of loss from a fraud or error detected, and the value of any future losses that bodies may have incurred without intervention following an NFI match.

Figures for each exercise cover a two-year period, starting from 1 April in the year shown, and include any late reported outcomes from the previous exercise.

- 18 Within the actuals figure, outcomes reported directly by Welsh bodies rose by £0.3 million. But UK Department for Work and Pensions reported Welsh housing benefit outcomes fell by £0.7 million.<sup>1</sup>
- 19 At the end of the NFI 2024-25 reporting period (31 March 2026), bodies reported that £2.5 million (92%) of the actual outcomes had been recovered or were in the process of recovery.
- 20 The increase in estimated outcomes is from two main areas, blue badge parking permit cancellations and the removal of ineligible applicants from housing waiting lists.
- 21 Some £1.0 million (12%) of total outcomes relate to cases from NFI 2022-23 matches where bodies completed their follow-up work after March 2024. Most of this comes from data matches for housing benefit and the council tax reduction scheme.
- 22 The NFI supports data sharing across bodies, sectors, and national borders. For NFI 2024-25, the PSFA reports that data submitted by Welsh bodies has been linked with £2.1 million of the outcomes reported for bodies elsewhere in the UK (from 1,582 matches).

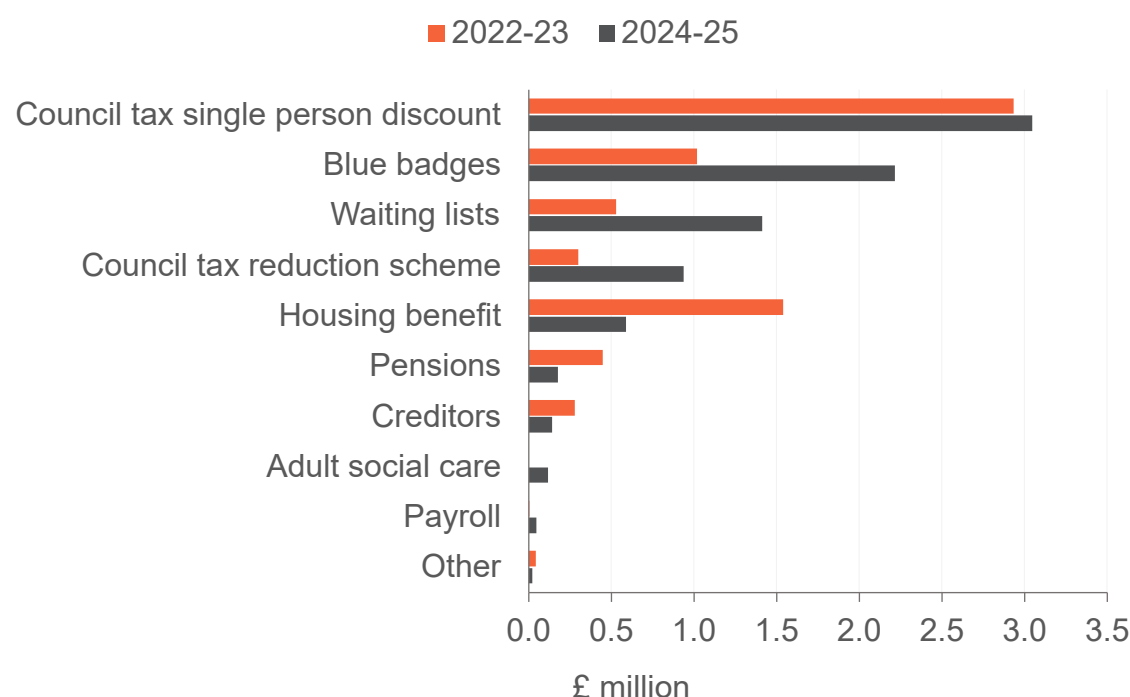
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1 Local authorities follow up housing benefit data matches themselves where a processing error has occurred. But they refer cases to the Department for Work and Pensions for follow-up where fraud is suspected.

## Council tax single person discount again delivered the biggest outcome, with results remaining steady compared with bigger changes in other areas

23 **Exhibit 3** shows how the £8.7 million in outcomes for NFI 2024-25 breaks down across the main data match areas. It also compares this with the previous exercise.

**Exhibit 3: value of outcomes by data match area, NFI 2022-23 and NFI 2024-25 (£ million)**



Source: Audit Wales analysis

Note: Figures for each exercise cover a two-year period, starting from 1 April in the year shown, and include any late reported outcomes from the previous exercise.

24 **Appendix 2** sets out further analysis of outcomes and cases by data match area for NFI 2024-25. It includes more historic analysis. Key messages from the main data matching areas include:

- At £3.0 million, council tax single person discounts continue to generate the highest reported outcomes, and similar to the figure for NFI 2022-23. The average outcome per cancelled claim rose from around £1,410 to £1,670.
- The number of cancelled blue badge parking permits increased by 78% to almost 2,800, the highest level recorded across the last five exercises. This led to outcomes estimated at £2.2 million.
- The number of ineligible applicants removed from housing waiting lists increased from 124 to 330. Those 330 cases equated to around £1.4 million in estimated outcomes. This compares with £0.5 million in the previous exercise.
- Outcomes from council tax reduction scheme matches more than trebled during this reporting period, reaching almost £1.0 million. The average value per case rose from around £1,580 to £3,080.
- Outcomes from housing benefit matches fell by more than 60%, reflecting the declining number of claims as people move to Universal Credit, together with unusually high outcomes for NFI 2022-23 due to pandemic-related backlogs.
- The number of pension overpayment cases fell from 40 to 26, with pension outcomes reducing from £0.45 million to £0.18 million, although the value of recoverable overpayments (actual outcomes) slightly increased.
- Duplicate creditor payment cases reached their highest level across the last five NFI exercises, increasing from 42 in NFI 2022-23 to 71. However, the total value of outcomes fell by almost half, to £0.14 million.
- The reintroduction of adult social care data matching identified overpayments totalling £0.12 million.<sup>2</sup>

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2 Data on adult social care was only able to be collected in autumn 2025, once relevant legislation had been passed, with matches released shortly before the end of 2025. The PSFA is expecting to carry out more detailed data matching on adult social care data in future.

## **The wider benefits of the NFI extend beyond its financial outcomes**

25 As well as financial outcomes, bodies told us about wider benefits arising from NFI data matching. These include:

- reinforcing the importance and raising the profile of fraud prevention and detection work, particularly with audit committees (or equivalent);
- improving internal processes – such as those relating to employee declarations of interest;
- identifying training needs for staff;
- improving data quality and integrity, for example through cleansing creditor and housing records;
- helping identify and correct data quality issues within their systems, such as incorrect National Insurance numbers; and
- the NFI detected one instance of potential identity theft.

## How bodies follow up on data matches

### **Overall, bodies have engaged better with NFI 2024-25, but there are still areas for improvement**

- 26 Realising the benefits of the NFI relies on bodies investing time and effort to assess and review data matches effectively. Measuring the overall impact of the NFI also relies on bodies recording their activity and outcomes.
- 27 At the end of NFI 2022-23, we reported that our review of data matching reports highlighted inconsistencies in local follow-up arrangements.<sup>3</sup> There were also some large variations in outcomes between bodies of a similar type and this is still the case, although it could reflect a range of factors.
- 28 During NFI 2024-25, we developed a new tool to analyse data from the NFI system. This helped us to provide local updates on bodies' data matches, and progress with their follow-up work. It also informed our engagement with bodies, all of which has given us a better understanding of their activity.
- 29 Our overall view is that bodies have engaged better with NFI 2024-25 than they did with the previous exercise. Evidence from the NFI system about how bodies have followed up on data matches and the overall number of cases processed also supports this.
- 30 However, there are still areas for improvement, as set out in the sections that follow, and with some bodies still showing less commitment to NFI work than others.

## Follow-up work is not always completed in a timely way

- 31 Competing priorities and limited capacity can make it difficult for bodies to complete NFI work on time. Delays in following up data matches can reduce the effectiveness of the exercise. Potentially fraudulent activity, along with incorrect payments, discounts, and awards, may continue for longer, increasing losses and reducing opportunities to recover funds.
- 32 However, as a guide the PSFA suggests that, for the biennial data matches released in December 2024, bodies should have aimed to have identified plans for follow-up work as follows:
- all time-critical / very high risk matches by 31 March 2025; and
  - the remainder of the match reports by 30 May 2025.
- 33 In some cases, our engagement with bodies through the second half of 2025-26 prompted further follow-up activity. Overall, around a quarter of the biennially released data matches that bodies processed during NFI 2024-25 were recorded as such between 1 October 2025 and 31 March 2026.<sup>4</sup>
- 34 Work on data matches can also continue after the end of each NFI reporting period. As of 31 July 2026, bodies had processed around a further 6,270 of NFI 2024-25 biennial exercise data matches after 31 March 2026. They were still reviewing around another 1,490 matches.<sup>5</sup>
- 35 There have also been delays in following up annual council tax single person discount matches. For example, £1.6 million of the council tax single person discount outcomes reported for NFI 2024-25 came from data matches in late 2023. Around one third of these outcomes were from cases not processed until after the next set of matches had been issued in late 2024.

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4 This analysis excludes council tax single person discount data matching that happens annually. Overall, of around 243,600 biennial matches released to bodies as part of NFI 2024-25, bodies had recorded around 64,900 (27%) as processed by 31 March 2026.

5 Bodies processed some 10,000 matches from the NFI 2022-23 biennial matches after the end of the reporting period for that exercise (31 March 2024).

- 36 Also, the NFI system includes a 'shared comments' function to support collaboration between bodies across the UK. It allows them to exchange information on specific matches and helps avoid duplicate follow-up work. However, we found that bodies do not always respond to information requests on a timely basis, if at all.
- 37 Bodies deliver NFI activity in different ways:
- In some, the key contact responsible for overseeing NFI work and their team, such as internal audit or counter fraud, lead the exercise. They carry out risk assessments and follow-up work, working with service departments where necessary.
  - In others, the key contact takes more of a coordinating role, while service departments assess and follow up matches using their knowledge of the specific data match areas.
- 38 We have not tried to measure the amount of time different bodies put into their NFI work. It is for them to decide what is proportionate as part of their wider counter fraud activity.
- 39 However, we heard mixed views about how NFI work is resourced. Some bodies consider that they are putting enough resources in. Others believe that more resource centrally or within service areas, and better engagement, would improve follow-up work and increase the value of the exercise.

## **Follow-up work is not always properly recorded in the NFI system, which risks leading to under-reporting of outcomes**

- 40 When it is not practical to follow up all data matches, bodies should use a risk-based approach to plan their work. This includes deciding which matches to review, in what order, and what work is needed.<sup>6</sup> Many bodies receive several thousand matches and some much more than that.
- 41 The NFI system includes risk scoring. The system had classed most of the matches that bodies processed for NFI 2024-25 as 'high' or 'very high' risk. It is still then for bodies to make their own judgement.

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6 Risk assessments and follow-up decisions may be influenced by several factors. These include past trends, known control weaknesses, NFI risk scores, and the need to act quickly on time-sensitive reports.

- 42 Bodies could usually explain to us how they risk assess matches and conduct follow-up work. But they do not always record or fully explain the work they have done within the NFI system itself. For example, we found that one body followed up around 500 pensions data matches but only processed in the NFI system those cases where it found errors.
- 43 We also found other examples where the way bodies described follow-up work did not appear to address the purpose of the data match, comply with recommended NFI guidance, or support the conclusions reached.
- 44 For 11 of the 50 bodies involved, the NFI system recorded that they had processed fewer than 10% of their main biennial data matches by 31 March 2026. Bodies have the option to record cases as processed following risk assessment, even if they decide not to take further action.
- 45 Our review of bodies' reported outcomes also led us to question the processed status applied to some data matches. Around £1.1 million of the overall outcomes figure of £8.7 million would not have been captured without changes following our queries. Most of this related to blue badge permits (see **Appendix 2**), with some also for housing waiting lists and pensions.
- 46 Other action following our enquiries will lead to around £0.6 million of blue badge and housing waiting list outcomes being reported in the next NFI exercise because bodies corrected issues after 31 March 2026 (see **Appendix 2**).
- 47 Proper recording is important for capturing processing activity and outcomes. It also helps improve how data matches are risk scored and prioritised in future. And it supports oversight by the PSFA and Audit Wales, and the sharing of good practice.

## **Bodies can improve how they report locally on their NFI and other data matching work**

- 48 How bodies report NFI activity and outcomes to those charged with governance varies. For example, some report their NFI outcomes and activity to their audit committees (or equivalent), while others do not. Where reporting takes place, the frequency, quality, and level of detail provided varies.

- 49 However, we found examples of good practice, with bodies producing clear, balanced reports on NFI activity and outcomes. We also saw examples of effective working and reporting between officers leading on NFI work and senior management.
- 50 Some bodies use third-party providers for data matching instead of using the NFI data matches. This is most common for council tax single person discounts, with 10 of the 22 Welsh local authorities using third-party providers. They use these providers to run data matching more often and for follow-up work because they lack capacity or specialist skills in-house.
- 51 Reporting on non-NFI data matching helps provide members and/or senior officers with a more complete picture of counter-fraud activity. However, only two of the local authorities using third-party providers for council tax single person discount matching told us they report the outcomes of this work to their audit committee.
- 52 A [2025 Fraud Behaviours Survey](#) by Cifas found that around one in six people (16%) either falsely claimed a single person discount or said they knew someone who had done so in the past year.<sup>7</sup> These findings support the need for clear reporting of the results of both NFI and external providers' council tax single person discount data matching.

## **Bodies with access could make better use of the NFI's application checking tool to prevent some NFI cases up front**

- 53 AppCheck, the NFI's fraud prevention and application checking tool, helps prevent fraud, overpayment, and error before they occur. It allows bodies to verify certain information at the point of application, reducing the risk of incorrect payments or providing services to people who are not eligible.
- 54 Local authorities and NHS bodies have full access to AppCheck, but their use of it has remained low in recent years. We have worked with bodies, and with the NFI system provider, to support AppCheck training and awareness raising and to explore how bodies might use it more and better.

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7 [Cifas](#) is a not-for-profit body that brings members from across different sectors together for the common goal of eliminating fraud and financial crime. Findings from the 2025 survey are based on a nationally representative sample of 2,000 UK adults.



# Appendices

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- 1 About our work
- 2 Analysis of outcomes by data match area and case studies
- 3 Key terms in this report

# 1 About our work

## Scope of the audit

We lead the NFI in Wales under the Auditor General's powers in the Public Audit (Wales) Act 2004. The Auditor General's Code of Data Matching Practice summarises the key legislation, and controls, governing the exercise.<sup>8</sup>

NFI data matching draws on a wide range of datasets from across bodies. The main service areas providing data include payroll, creditor payments, and pensions. Local authorities also typically provide council tax, housing benefits, housing, adult social care, licensing, and permit schemes data.

The NFI also uses UK Government data provided by the General Register Office (Deceased Persons Data Repository Information), HM Revenue & Customs (property ownership, household composition, and earnings and capital) and Companies House (registered company information).

The main NFI national data matching exercise is every two years, but council tax single person discount matching is annual.

The NFI 2024-25 exercise covers the period 1 April 2024 to 31 March 2026. The following Welsh bodies took part:

- The 22 local authorities, three fire and rescue authorities, four police forces, and the South-East Wales Corporate Joint Committee.
- The seven local health boards, three NHS trusts, two special health authorities, and NHS Wales Shared Services Partnership (hosted by Velindre University NHS Trust).
- The Welsh Government and certain of its arm's length bodies; the Arts Council of Wales, National Library of Wales, Natural Resources Wales, Sport Wales, and Transport for Wales.
- Audit Wales itself.

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<sup>8</sup> Similar arrangements to Wales apply in Scotland (led by Audit Scotland) and Northern Ireland (led by the Northern Ireland Audit Office).

Our main objectives in preparing this report and in our supporting audit work were to:

- report the outcomes of the NFI 2024-25, which include late reported outcomes from the previous exercise;
- provide insight into the results and how bodies follow up their data matches; and
- develop a clearer understanding of the factors influencing NFI outcomes and activity across bodies, raise awareness of the NFI, and identify opportunities to enhance its impact.

During the NFI 2024-25 period, we also completed work on a data matching exercise on General Practitioner (GP) patient lists. We published a report on the outcomes from that work in January 2026. While that exercise matched data through the NFI system, the results are not part of the outcomes set out in this report.

## Audit questions and criteria

### Questions

Our audit work sought to establish:

- what outcomes Welsh bodies are reporting from the NFI 2024-25 exercise; and
- whether, at a high-level, NFI governance and follow-up arrangements across Welsh bodies are operating effectively.

### Criteria

Two main sources informed our audit criteria:

- Our past knowledge of the NFI and outcomes from previous exercises.
- Areas covered in a checklist we prepared to help bodies self-appraise how they engage with the NFI. The checklist addressed themes around:
  - leadership, commitment, and communication;
  - planning and preparation;
  - effective follow-up of data match results; and
  - recording and reporting outcomes.

## Methods

The main stages of the NFI process are set out below:

- Bodies submit data to a secure NFI system.
- The NFI system compares data within and across bodies to identify anomalies that may indicate fraud, overpayment, or error. These are known as 'data matches'.
- Bodies receive their data matches through the NFI system in match reports.
- Bodies review and risk assess match reports to determine which of the potentially many data matches they should follow up.
- Bodies record the results of follow-up work in the NFI system.
- The system captures a financial value for outcomes from the data matching where fraud, overpayment, or error is detected. Most NFI data match areas include both actual and estimated outcomes.

We used the following methods to gather and analyse the data and wider evidence that informs this report:

- **Data analysis.** We developed a data analysis tool to support our review of bodies' follow-up activity and reported outcomes. The tool used data from reports downloaded from the NFI web system. All percentage-based calculations in this report are based on unrounded figures.
- **Interviews.** We spoke with the officers responsible for the NFI at each Welsh public body. We discussed how bodies follow up on matches and how they report on NFI activity. We also spoke with other relevant officers to review specific aspects of data match processing and reported outcomes.
- **Document review.** Where available, we reviewed bodies' NFI self-appraisal checklists to help us understand their NFI approach. We also reviewed reports, meeting minutes, and papers submitted to audit committees (or equivalents).
- **Engagement with the PSFA and other UK audit bodies.** We attend quarterly NFI meetings with the PSFA, Audit Scotland, and the Northern Ireland Audit Office. These meetings support shared learning. We also maintain other regular communication with these bodies and Synectics Solutions Ltd, the NFI system provider, to discuss day-to-day issues and system improvements.

## Costs

There is no direct cost for Welsh public bodies to take part in the NFI. Audit Wales meets the costs involved in the central data matching and support through funding it receives that the Senedd approves each year.

Costs paid by Audit Wales to the PSFA over two years for NFI 2024-25 came to around £0.21 million. This includes costs for some bodies to be able to access the 'AppCheck' function.

The main cost for bodies is staff time. This includes preparing and submitting data and follow-up work once they receive matches. We have not tried to estimate that cost. Bodies should take a risk-based approach.

## 2 Analysis of outcomes by data match area and case studies

This Appendix provides further detail to support the high-level analysis in the main body of this report.

Our ordering of the data match areas reflects the financial value of outcomes reported for NFI 2024-25 (from highest to lowest). The detail of the analysis differs by data match area, as we draw out issues of note for each.

Our case studies include examples of positive results and good practice as well as examples where we think bodies can improve how they act on data match results.

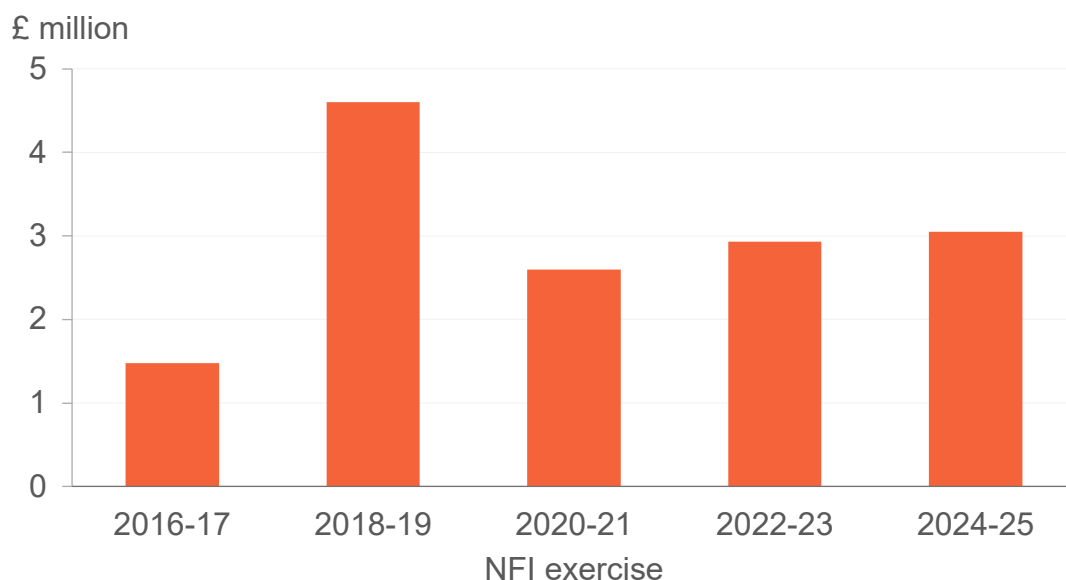
### Council tax single person discounts

| Outcomes<br>(NFI 2024-25) | Cases<br>(NFI 2024-25) |
|---------------------------|------------------------|
| £3.0 million              | 1,825                  |

Council tax single person discount data matching looks to identify potentially incorrect discount awards. Specifically, it looks at whether matched data suggests that more than one adult who is liable to pay council tax is occupying a property receiving a single person discount of 25%.

**Exhibit 4** shows that outcomes from cancelling council tax single person discount claims increased slightly to £3.0 million for NFI 2024-25. Of this, £1.2 million relates to ineligible discounts individuals had already benefited from (actual outcomes), and that bodies can recover. Estimated losses of a further £1.8 million have been prevented. These are calculated for each case by multiplying the annual council tax discount by two years.

#### Exhibit 4: value of council tax single person discount outcomes over time, NFI 2016-17 to NFI 2024-25 (£ million)



Source: Audit Wales analysis

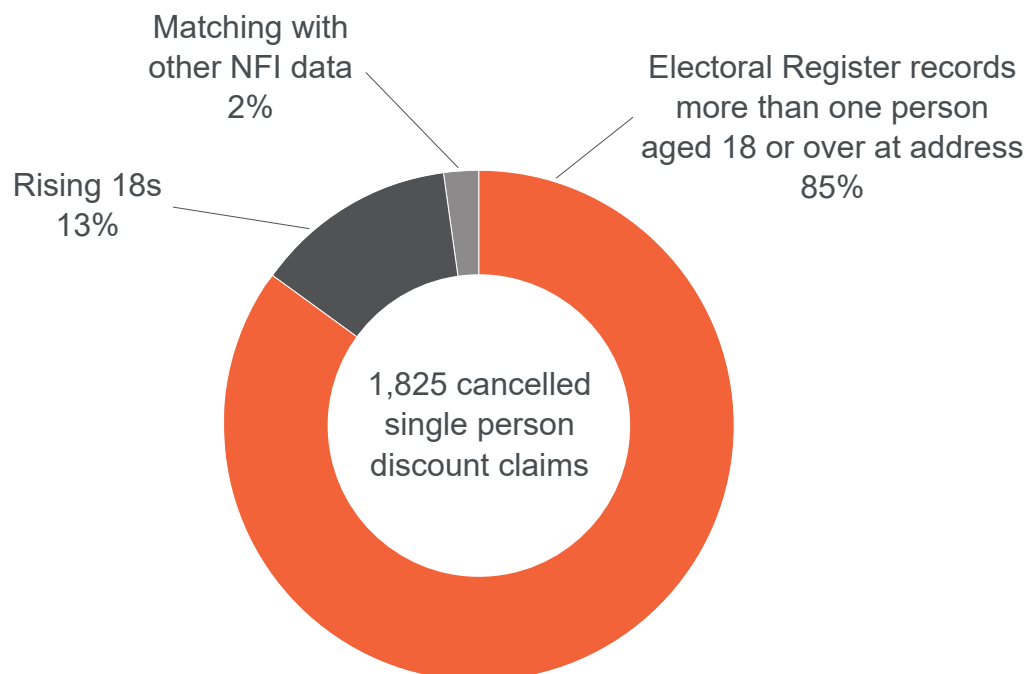
Note: Figures for each exercise cover a two-year period, starting from 1 April in the year shown, and include any late reported outcomes from the previous exercise.

Outcomes increased despite the number of cancelled claims falling from 2,084 to 1,825. As a result, the average outcome per cancelled claim rose from around £1,410 to £1,670.

The NFI matches single person discount data against the Electoral Register and other data. **Exhibit 5** shows that:

- most cancelled claims (1,559, 85%) relate to properties where the Electoral Register recorded more than one adult;
- a further 236 cancellations (13%) relate to cases where the NFI data matching identified that another household member had reached, or was close to reaching, age 18 after the data was submitted; and
- other NFI data identified the remaining 30 cancellations (2%), including situations where the local authority was not aware the person claiming the discount had died.

**Exhibit 5: breakdown of reasons for cancelling council tax single person discounts, NFI 2024-25 (percentage)**



Source: Audit Wales analysis

**Notes:**

Figures cover a two-year period, starting from 1 April 2024, and include any late reported cases from the previous exercise.

'Rising 18s' refers to cases where a young person living in a household receiving a single person discount had reached, or was close to reaching, age 18 after the data was submitted and would then also have become liable for council tax.

As **Exhibit 6** shows, some local authorities do not do enough to review matches indicating potential single person discount fraud.

**Exhibit 6: case study on inconsistent follow-up work on council tax single person discount data matches**

Council tax single person discount data matching happens annually around the end of the calendar year.

One data match report flags households claiming a single person discount where the Electoral Register suggests more than one adult may live at the property.

Ten local authorities told us they did not review this report for the 2024-25 single person discount exercise because they used third-party services to check the legitimacy of single person discounts instead of the NFI.

We found variation in how the other 12 local authorities responded to this data match report. Five did not review any matches in this report, and a further two reviewed only three matches between them.

Limited follow-up increases the risk that incorrect single person discounts go undetected.

Source: Audit Wales analysis

## Blue badges

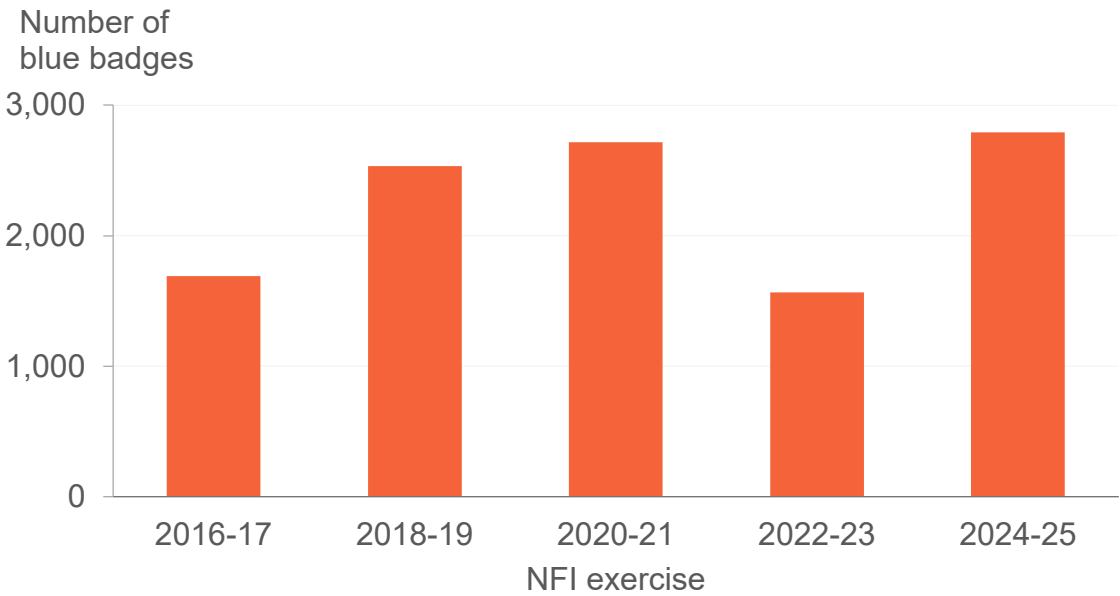
| Outcomes<br>(NFI 2024-25) | Cases<br>(NFI 2024-25) |
|---------------------------|------------------------|
| £2.2 million              | 2,791                  |

Blue badge data matching looks to prevent the misuse of blue badge parking permits. Data matching identifies blue badges that may no longer be valid, allowing local authorities to cancel badges where appropriate.

The NFI matches blue badge records with deceased persons and police data on false identities. It also matches records with blue badge data from across the UK to identify people who may hold more than one badge.

NFI 2024-25 saw 2,791 blue badges cancelled. This is the highest number recorded in the last five exercises. It is also up by 78% on NFI 2022-23 (see **Exhibit 7**).

**Exhibit 7: cancelled blue badges over time, NFI 2016-17 to NFI 2024-25 (number)**



Source: Audit Wales analysis

Note: Figures for each exercise cover a two-year period, starting from 1 April in the year shown, and include any late reported outcomes from the previous exercise.

Blue badges can be misused and may be sold illegally. Misuse reduces the availability of parking spaces for others. The main financial benefit is avoiding parking charges, which can lead to long-term savings for those using badges without permission.

NFI 2024-25 estimates an outcome of £794 for each cancelled blue badge. This compared to £650 per badge for NFI 2022-23 and £575 for the previous three exercises. Sixteen of the 22 local authorities cancelled badges, contributing to the total reported outcomes of £2.2 million.<sup>9</sup>

We questioned the processed status that local authorities had applied to some data matches in the NFI system. Four initially recorded the wrong processed status in the system for 1,351 cancelled blue badges. Without correction, bodies would not have reported around £1.1 million of the NFI 2024-25 outcomes.

A further two authorities also gave incorrect processing statuses to cancelled badges. Because they corrected these cases after 31 March 2026, £0.25 million will be recorded as late outcomes in the next NFI exercise.

Some authorities review blue badge reports promptly after receiving them and cancel badges quickly. Others do not, increasing the risk that invalid badges remain in use. **Exhibit 8** shows the slow pace of follow-up work in some local authorities.

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9 The estimated outcome of £794 for each cancelled blue badge is a UK wide figure reflecting potential losses in parking and congestion charge revenue. It is based on the average annual cost associated with misuse per badge, the proportion of badges likely to be issued, and the period over which such misuse may continue undetected. Therefore, the £794 will not necessarily reflect lost parking revenue within the local authority area cancelling the badge.

## Exhibit 8: case study on untimely follow-up work on blue badge data matches

Most blue badge cancellations related to cases where local authorities were unaware that the badge holder had died.

By September 2025, nine months after the release of data matches, six local authorities had not reviewed any matches within a report linking blue badge holders to deceased persons.

By 31 March 2026, two of these authorities had processed all their matches in this report and had cancelled a combined total of 197 blue badges.

By 31 July 2026, a further authority had processed all its matches, although it completed most of this work after 1 April 2026. Of the three remaining authorities, two had processed only 6% and 24% of their matches in this report, while one had not reviewed any of its matches.

Delaying follow-up work means blue badges belonging to deceased individuals remain active for longer than necessary, increasing the risk of misuse.

Delays can also reduce outcomes. Blue badges are typically issued for up to three years. Many badges identified for cancellation had already expired, meaning they could no longer be cancelled through the exercise or reported as outcomes.

Source: Audit Wales analysis

Families may not always report the death of a blue badge holder to local authorities. Blue badge teams can, if they wish, identify such deaths by matching local death records with blue badge records and checking information from the UK Government's 'Tell Us Once' service.<sup>10</sup> The NFI data matching helps authorities identify deaths outside their area more easily. And it provides a further check on deaths that have occurred locally.

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<sup>10</sup> 'Tell Us Once' is a free UK Government service that allows someone who is dealing with the affairs of a person who has died to report their death to most government departments and local authorities in a single process.

## Housing waiting lists

| Outcomes<br>(NFI 2024-25) | Cases<br>(NFI 2024-25) |
|---------------------------|------------------------|
| £1.4 million              | 330                    |

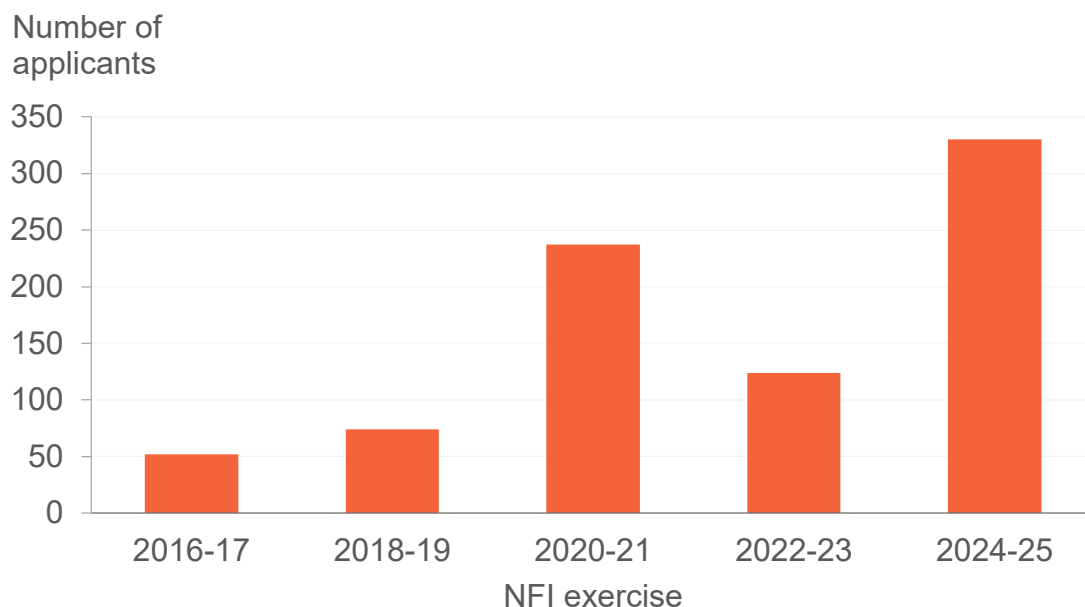
Housing waiting list data matching looks to identify potentially inaccurate or fraudulent housing applications.

It helps those local authorities who still manage housing stock keep their waiting lists accurate where people have not reported changes in circumstances or have provided incorrect information. This means housing resources can be allocated fairly to those with a genuine need.

The NFI matches housing waiting list data with housing benefit records, tenancy data, death records, and police data on false identities.

Local authorities cancelled 330 ineligible applications from housing waiting lists in NFI 2024-25. This is an increase of 206 cases (166%) compared with the previous exercise. And it is the highest number in the last five exercises (see **Exhibit 9**).

### Exhibit 9: ineligible applicants removed from housing waiting lists over time, NFI 2016-17 to NFI 2024-25 (number)



Source: Audit Wales analysis

Note: Figures for each exercise cover a two-year period, starting from 1 April in the year shown, and include any late reported outcomes from the previous exercise.

Using the PSFA estimate of £4,283 per case, cancelled applications led to around £1.4 million in estimated outcomes.<sup>11</sup> This compares with £0.5 million in the previous exercise. Late reported outcomes from work on NFI 2022-23 data matches contributed £0.15 million to the total.

For NFI 2024-25, 18 local authorities submitted housing waiting list data for matching, with 17 following up their matches. In NFI 2022-23, one local authority reported most of the cancelled applications. While this local authority still accounts for around half of the 330 cancelled applications for NFI 2024-25, a further six authorities also reported cancellations.

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<sup>11</sup> The approach to calculate the estimated outcome per case considers the annual cost of housing a family in temporary accommodation, the likelihood a waiting list case would have been provided a property, and the duration for which a fraudulent case may continue undetected.

Authorities cancelled 141 applications because they were not aware applicants had died. However, outcomes related to this data match report are under-reported for NFI 2024-25 because authorities did not appear to assign the correct processed status to some data matches. **Exhibit 10** shows one example.

#### **Exhibit 10: case study on under-reporting of cancelled housing waiting list applications**

One local authority reported no outcomes from their follow-up work on the match report linking housing waiting list applicants to deceased records. However, their work had in fact seen 89 applications cancelled.

The authority has since updated the NFI system, and outcomes of around £0.38 million will now be reported in the next NFI exercise.

Source: Audit Wales analysis

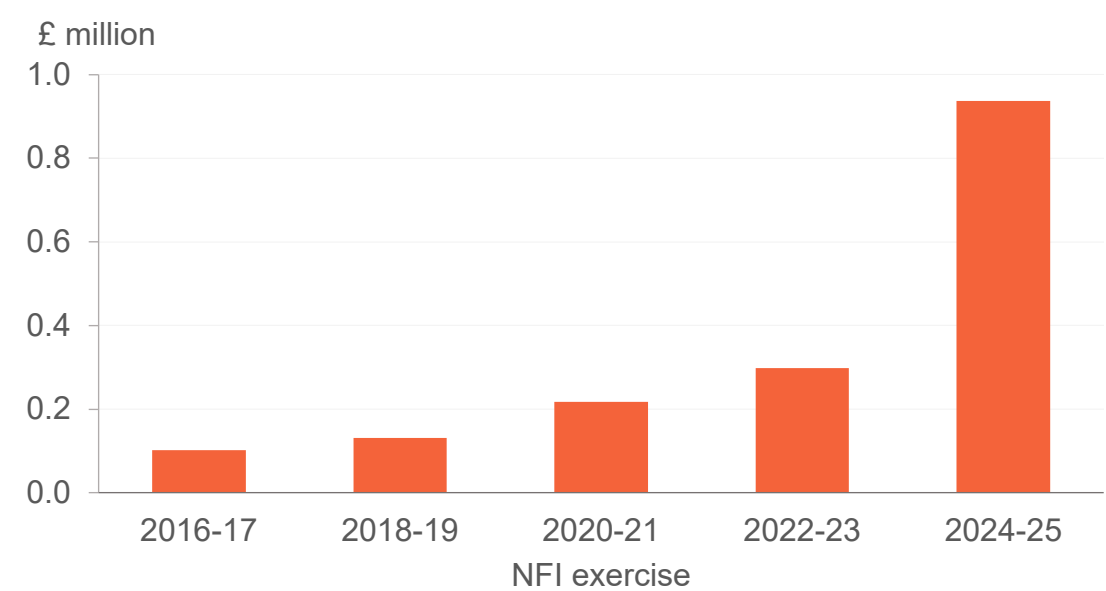
## Council tax reduction scheme

| Outcomes<br>(NFI 2024-25) | Cases<br>(NFI 2024-25) |
|---------------------------|------------------------|
| £0.94 million             | 304                    |

Council tax reduction scheme data matching looks to identify potentially fraudulent or incorrect awards. The council tax reduction scheme and council tax single person discount are different.

For NFI 2024-25, local authorities reported outcomes of £0.94 million from cancelling or amending council tax discounts arising from undeclared income or changes in circumstances. This is an increase of just over 200% on the previous exercise. It also exceeds the combined outcomes total of £0.75 million across the previous four exercises (see **Exhibit 11**).

**Exhibit 11: council tax reduction scheme outcomes over time, NFI 2016-17 to NFI 2024-25 (£ million)**



Source: Audit Wales analysis

Note: Figures for each exercise cover a two-year period, starting from 1 April in the year shown, and include any late reported outcomes from the previous exercise.

The number of cancelled or amended cases increased from 189 to 304. Actual outcomes made up £0.72 million of the total outcomes. While late reported actual or estimated outcomes from the previous exercise contributed around £0.32 million and a quarter of all cases (73). The average value per case rose to £3,080, compared with £1,580 in the previous exercise.

Local authorities processed just over 7,200 NFI 2024-25 matches, around 40% more than in the previous exercise. **Exhibit 12** shows how more follow-up activity improved outcomes for one local authority. **Exhibit 13** highlights the highest outcome linked to a match.

### **Exhibit 12: case study on the impact of increased follow-up activity on council tax reduction scheme outcomes**

One local authority reviewed 475 council tax reduction scheme data matches, compared with just 40 in the previous exercise.

This increase in follow-up work contributed to outcomes of almost £0.13 million, up from none in the previous exercise. It is also the highest amount reported by any local authority for NFI 2024-25.

Of this total, £95,000 relates to reductions already applied, which are recoverable. A further £34,000 reflects estimates of prevented future discounts.

Source: Audit Wales analysis

### **Exhibit 13: case study of the highest outcome linked to the council tax reduction scheme**

One local authority's data matches identified a fraud of £57,000.

The match came originally from the NFI 2022-23 exercise. Initial checks by the local authority raised concerns about undeclared property ownership and rental income. These issues affected both council tax reduction scheme and Universal Credit claims.

Because the UK Department for Work and Pensions handles Universal Credit work, the local authority referred the case on and paused its own enquiries.

The case remained open into the NFI 2024-25 exercise. Further local work and by the Department for Work and Pensions confirmed the individual was not entitled to the reduction scheme or Universal Credit due to undeclared income.

The individual had benefited from £12,000 of council tax reductions since 2020. The local authority has recovered this through council tax billing for 2026-27. A further estimated £2,000 in losses has been prevented.

The Department for Work and Pensions identified £43,000 of ineligible Universal Credit payments to the individual. The local authority is waiting to hear if the Department for Work and Pensions will prosecute this case.

Source: Audit Wales analysis

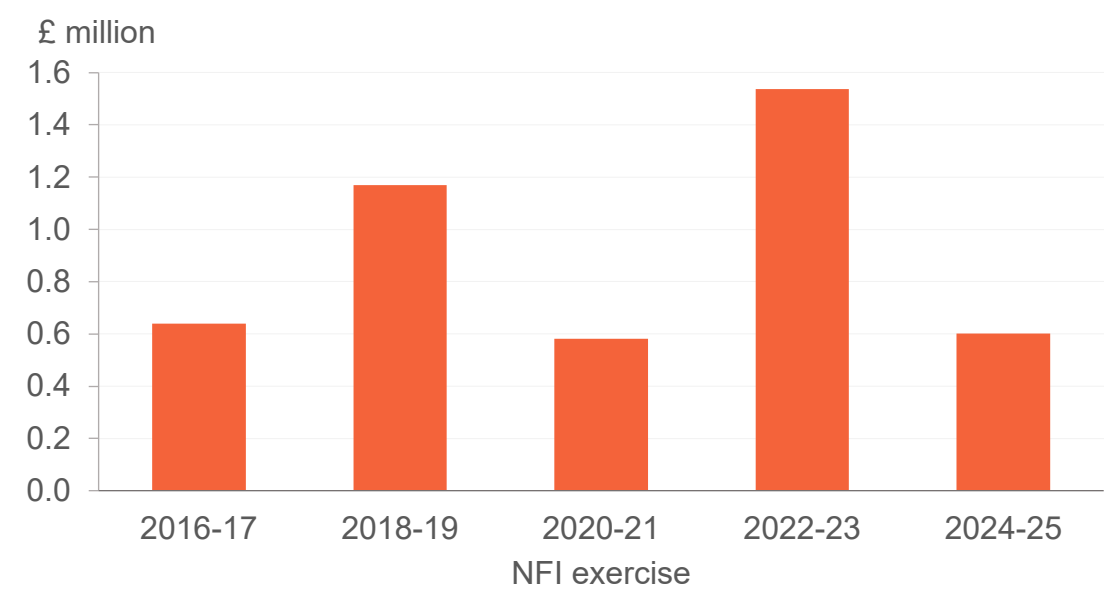
## Housing benefit

| Outcomes<br>(NFI 2024-25) | Cases<br>(NFI 2024-25) |
|---------------------------|------------------------|
| £0.60 million             | 100                    |

Housing benefit data matching looks to identify cases of fraudulent or incorrect claims, or where an individual’s entitlement has changed but records have not been updated.

Housing benefit outcomes relate to cases where individuals did not declare income or changes in their circumstances. **Exhibit 14** shows how these outcomes have changed over time. It also shows that levels have returned to those seen in the 2016-17 and 2020-21 exercises.

**Exhibit 14: value of housing benefit outcomes over time, 2016-17 to 2024-25 (£ million)**



Source: Audit Wales analysis

Note: Figures for each exercise cover a two-year period, starting from 1 April in the year shown, and include any late reported outcomes from the previous exercise.

The large fall in outcomes from £1.6 million in NFI 2022-23 is due mainly to lower outcomes reported for Wales by the UK Department for Work and Pensions. Nevertheless, it still reported just under 90% of the total NFI 2024-25 outcomes and cases.<sup>12</sup> Local authorities reported the remainder.

This reduction in housing benefit outcomes is expected. The number of housing benefit claims is falling as people move to Universal Credit. Also, outcomes for NFI 2022-23 were higher than expected due to pandemic-related backlogs at the UK Department for Work and Pensions. Around £0.50 million of the outcomes for NFI 2024-25 relate to cases from the previous exercise.

**Exhibit 15** shows how a local authority's follow-up of potential undeclared income identified housing benefit overpayments and ineligible claims of council tax reduction.

**Exhibit 15: case study on undeclared income resulting in housing benefit overpayment and ineligible council tax reduction**

Data matching between taxi driver licence records and housing benefit claims helped one local authority identify undeclared income. The individual had been claiming both housing benefit and council tax reduction.

The local authority identified a £21,000 housing benefit overpayment and £3,000 of ineligible council tax reduction. The NFI also estimated £1,500 in future council tax reduction savings.

Source: Audit Wales analysis

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12 The 86 cases reported by the UK Department for Work and Pensions comprise 68 actual cases and 18 estimated cases. After transitioning to a new system during NFI 2024-25, it no longer provides case counts by country. The estimated cases are apportioned based on the number of referrals made by each country.

# Pensions

| Outcomes<br>(NFI 2024-25) | Cases<br>(NFI 2024-25) |
|---------------------------|------------------------|
| £0.17 million             | 26                     |

Pensions data matching allows bodies to identify cases where pension payments continue after a person has died. It also helps to identify issues such as pensioners going back into employment that could result in an abatement of their pension, and incorrect enhanced injury pensions.

Of the 12 bodies that administer pensions directly, seven identified a total of 26 cases where payments continued after death. This compares with 40 cases on the previous exercise.

Total financial outcomes were down from £0.45 million previously. Of the £0.17 million reported for NFI 2024-25, £0.11 million relates to the value of future overpayments prevented through stopping the payments.<sup>13</sup> Despite the lower number of cases, the value of recoverable pension overpayments (actual outcomes) rose slightly from £41,000 to £62,000.

**Exhibit 16** details the highest-value pension overpayment. This arose because the pension scheme administrator had not been told about a pensioner’s death overseas.

13 The approach to calculate estimated pension outcomes multiplies the pensioner’s annual pension by the number of years until the pensioner would have reached the age of 85 (based on Office for National Statistics data on life expectancy for an individual over 65). If the pensioner is 85, a one-year multiplier is applied.

## **Exhibit 16: case study on the NFI identifying pension overpayments due to an unreported overseas death**

The NFI helped one local authority identify that pension payments had continued for an individual who died overseas in 2021.

The pensioner, a widow with no known next of kin, died in a country that does not take part in routine 'proof of life' checks. As a result, the authority was not aware of the death, and payments continued until early 2026.

The authority is taking action to recover the £19,000 overpayment. Identifying this case helped prevent a further estimated £44,000 in pension overpayments.

Source: Audit Wales analysis

## Creditor payments

| Outcomes<br>(NFI 2024-25) | Cases<br>(NFI 2024-25) |
|---------------------------|------------------------|
| <b>£0.14 million</b>      | <b>71</b>              |

Creditor payments data matching looks to identify potentially duplicate, incorrect, or irregular payments to suppliers. It also helps to cleanse creditor records.

The number of duplicate creditor payment cases identified through the NFI increased from 42 on the previous exercise to 71. This is the highest number of cases recorded across the last five exercises. However, the total value of outcomes halved to £0.14 million (see **Exhibit 17**).

### **Exhibit 17: identified cases and value of duplicate creditor payments over time, NFI 2016-17 to NFI 2024-25 (number and £ million)**

|         | Number of<br>cases | Outcomes<br>(£ million) |
|---------|--------------------|-------------------------|
| 2016-17 | 61                 | 0.08                    |
| 2018-19 | 53                 | 0.09                    |
| 2020-21 | 54                 | 0.10                    |
| 2022-23 | 42                 | 0.28                    |
| 2024-25 | 71                 | 0.14                    |

Source: Audit Wales analysis

Note: Figures for each exercise cover a two-year period, starting from 1 April in the year shown, and include any late reported outcomes from the previous exercise.

Some bodies actively review NFI creditor matches. Others do not, instead relying on system controls to prevent duplicate or incorrect payments, detect potential fraud, and identify past issues.

The number of bodies identifying duplicate payments nearly doubled, rising from seven for NFI 2022-23 to 13 for NFI 2024-25. Some of these 13 bodies also use third-party detection and prevention tools.

## Adult social care

| Outcomes<br>(NFI 2024-25) | Cases<br>(NFI 2024-25) |
|---------------------------|------------------------|
| <b>£0.12 million</b>      | <b>6</b>               |

NFI 2024–25 reintroduced adult social care data matching part way through the exercise. This data matching highlights potential cases of:

- payments to residential care homes where a resident has died, but the local authority may not have been told and payments continue; and
- direct payments where the recipient has died but payment continues, or a person is claiming direct payments from more than one local authority.

Most, but not all, local authorities submitted data in September 2025. They received their matches in December 2025, but with mixed progress following up on them after that.

Authorities reported outcomes totalling £0.12 million for residential care home data matches. This included £62,000 in recoverable overpayments and £55,000 in estimated future savings. These related to five cases.

One authority identified an overpayment of £31,000 linked to direct payments where the recipient had died. The value of that case was confirmed after 31 March 2026, so it will be recorded as an outcome in the next NFI exercise.

## Payroll

| Outcomes<br>(NFI 2024-25) | Cases<br>(NFI 2024-25) |
|---------------------------|------------------------|
| £46,000                   | 5                      |

Payroll data matching targets potential employment fraud. This includes cases where individuals work for more than one body at the same time, including roles with overlapping shifts.

Payroll matching can also identify individuals who receive long-term sickness payments from one employer while working for another. And it looks for cases where secondary employment has not been declared, which may breach contracts or policies.

Three bodies identified five cases of fraud, overpayment, and error between them for NFI 2024-25, with total outcomes of £46,000. This compares with outcomes of just £3,000 on the previous exercise. **Exhibit 18** explains the highest-value payroll data match.

### Exhibit 18: case study on the highest recorded outcome linked to a payroll data match

Following an NFI payroll-to-payroll match, one health board identified around £26,000 in salary overpayments made in error after an individual had left employment.

The payments continued for six months while the individual was working for another health board. They have since been recovered.

The health board followed up on its payroll matches soon after receiving them. This prompt action helped limit the size of the overpayment and identified controls to prevent similar occurrences.

# Procurement

| Outcomes<br>(NFI 2024-25) | Cases<br>(NFI 2024-25) |
|---------------------------|------------------------|
| £0                        | 0                      |

Procurement data matching looks to prevent and detect potential procurement fraud. It matches payroll data with Companies House records and creditor data to highlight potential undeclared conflicts of interest and irregular supplier payments.

Follow-up work on this data matching did not identify any cases. However, some bodies identified opportunities to strengthen how they obtain declarations of interest. For example, extending declaration requirements to more staff, and providing more guidance and training about them.

## Housing tenancy

| Outcomes<br>(NFI 2024-25) | Cases<br>(NFI 2024-25) |
|---------------------------|------------------------|
| £0                        | 6                      |

Housing tenancy data matching flags potentially fraudulent or inappropriate occupation of social housing. It helps protect social housing resources for those entitled to them.

None of the 11 local authorities with their own housing stock reported any cases of tenants fraudulently subletting their property based on their follow-up work.

One authority reported six cases of legitimate tenancy succession following bereavement. Information recorded in the NFI system by other local authorities suggests such cases are under-reported.

### 3 Key terms in this report

| Term                                                  | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Actual outcomes</b>                                | Actual financial amounts recorded as fraud, overpayment, or error. These are potentially recoverable.                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>AppCheck</b>                                       | The NFI's fraud prevention and application verification tool.                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Blue badge permits</b>                             | The blue badge scheme operates across the UK. Badges are issued to people with mobility difficulties to allow them to park free of charge in certain situations. These include on-street parking meters, pay and display bays, designated blue badge spaces, and, where permitted, on single or double yellow lines.                                                                                                                                                                                                        |
| <b>Case / cases (of fraud, overpayment, or error)</b> | <p>A data match that has been followed up by a body and where fraud, overpayment, or error has been confirmed.</p> <p>A fraud is where there has been a deliberate act of deception to obtain a payment, discount, service, or entitlement that the person knew they were not entitled to receive. An error is where an incorrect payment, discount, or entitlement arose unintentionally. An overpayment is when someone receives more than they were entitled to. It may result from fraud, error, or another reason.</p> |
| <b>Council tax reduction scheme</b>                   | The council tax reduction scheme is a means-tested benefit. It is managed by local authorities and reduces the cost of council tax for low-income households in full or, more usually, in part.                                                                                                                                                                                                                                                                                                                             |
| <b>Council tax single person discount</b>             | Council tax liability is based on at least two adults living in a property. A 25% council tax single person discount applies where a person lives alone, or where all other adult occupants are exempt from paying council tax.                                                                                                                                                                                                                                                                                             |
| <b>Creditor payments</b>                              | Payments to suppliers of goods and services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Data match</b>                                     | An anomaly or inconsistency identified through data matching that may indicate potential fraud, overpayment, or error and meriting follow-up.                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Data match area</b>                                | A collection of NFI data match reports for specific subjects, such as council tax single person discount, housing benefit, or payroll.                                                                                                                                                                                                                                                                                                                                                                                      |

| Term                                   | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Data match report</b>               | A report of data matches from comparing two or more sets of data.                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Estimated outcomes</b>              | <p>Estimated financial value of losses from frauds, overpayments, or errors detected and any future losses that bodies may have incurred without intervention following an NFI match.</p> <p>Estimated outcomes are calculated using agreed approaches that the PSFA reviews before each NFI exercise with input from others.</p> <p>When a body records a fraud, overpayment, or error, the NFI system automatically generates the estimated outcomes element.</p>      |
| <b>Housing benefit</b>                 | A means-tested benefit that helps eligible people on a low income meet their housing costs.                                                                                                                                                                                                                                                                                                                                                                              |
| <b>National Fraud Initiative (NFI)</b> | A UK-wide counter-fraud exercise first created in 1996. It helps prevent and detect fraud by sharing and matching sets of data from various bodies. The PSFA leads the NFI at a UK-level and in England, but it is delivered in Wales under the Auditor General's data matching powers.                                                                                                                                                                                  |
| <b>NFI 2024-25</b>                     | <p>NFI 2024-25 is the exercise that reports outcomes recorded by bodies between 1 April 2024 and 31 March 2026 and including late reported outcomes from the previous exercise. Most of the data matching takes place biennially, but for council tax single person discount it is annual.</p> <p>Similarly, each previous NFI exercise covers a two-year period, starting from 1 April in the year shown, with data matched and figures collated on the same basis.</p> |
| <b>NFI 2022-23</b>                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>NFI 2020-21</b>                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>NFI 2018-19</b>                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>NFI 2016-17</b>                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

| Term                                        | Description                                                                                                                                                                                                                                                                                                                                                                |
|---------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>NFI system</b>                           | <p>A secure data matching platform that:</p> <ul style="list-style-type: none"> <li>• receives data from bodies;</li> <li>• matches data between datasets;</li> <li>• generates match reports highlighting potential fraud, overpayment, or error; and</li> <li>• provides a web portal through which bodies review and follow up matches, and record outcomes.</li> </ul> |
| <b>Outcomes</b>                             | <p>The financial value of fraud, overpayments, and errors detected and prevented through data matching. Includes actual outcomes and estimated outcomes.</p>                                                                                                                                                                                                               |
| <b>Processed data matches</b>               | <p>Processed data matches are those bodies record as 'closed' within the NFI system. Bodies have the option to record data matches as processed following risk assessment, even if they decide not to take further action.</p>                                                                                                                                             |
| <b>Public Sector Fraud Authority (PSFA)</b> | <p>The PSFA works with UK Government departments and public bodies to understand and reduce the impact of fraud. It leads the National Fraud Initiative at a UK-level and in England. The PSFA is now part of the UK Government's Department for Work and Pensions, having moved from the Cabinet Office during 2026.</p>                                                  |

# About us

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The Auditor General for Wales is independent of the Welsh Government and the Senedd. The Auditor General's role is to examine and report on the accounts of the Welsh Government, the NHS in Wales and other related public bodies, together with those of councils and other local government bodies. The Auditor General also reports on these organisations' use of resources and suggests ways they can improve.

The Auditor General carries out their work with the help of staff and other resources from the Wales Audit Office, which is a body set up to support, advise and monitor the Auditor General's work.

Audit Wales is the umbrella term used for both the Auditor General for Wales and the Wales Audit Office. These are separate legal entities with the distinct roles outlined above. Audit Wales itself is not a legal entity.



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