



advice and support for older age

**Independent
Age**



**Credit where
it's due:**

**Ending the
£3.5 billion
Pension Credit
scandal**



“ Imagine that we didn't have Pension Credit? Where would I be? I should imagine I'd be out in the cold somewhere and very hungry. It has to get to these people who need it. ”

Edwina, 71, South East England

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Meet the PHoMOs...



Average weekly unclaimed



PHoMOs are missing out on an average of £49 per week. This is just under the average amount that the poorest fifth of pensioner couples spend on food and non-alcoholic drinks in a week. It can also mean the difference between being isolated at home or being able to take part in social activities.

Why are the poorest older people missing out on this vital lifeline?

Independent Age examines the difference Pension Credit can make to those who receive it and what the Government needs to do to make sure no pensioner is missing out.

Executive summary

What is the Pension Credit scandal?

Almost 2 million people aged 65 and over are living in poverty in the UK today. Pension Credit is the income-related benefit specifically designed to lift pensioners out of poverty. But it is estimated that more than 4 in 10 pensioner households (couples or single people) who are entitled to Pension Credit do not receive it.

Every year, of those funds allocated to eradicating pensioner poverty, £3.5 billion remains unspent and is simply returned to Government funds.

There are as many as 1.3 million pensioner households who are entitled to, but not receiving, Pension Credit. **They are the PHoMOs – pensioner households missing out.**

Every week Independent Age's Helpline hears from older people who are struggling financially but have never heard of Pension Credit or don't know they can claim it.

Our analysis shows that PHoMOs live in every single constituency area of Great Britain; the problem of missing out on entitlements isn't limited to certain parts of the country or particular pockets of deprivation. The likelihood of being a PHoMO rises with age. You are also more at risk of being a PHoMO if you are a single female.

Pension Credit can transform the lives of the poorest older people, enabling them to have a greater degree of security and afford the essential things that allow us to live with dignity and independence. It can make the weekly shop affordable, help pay essential bills or enable people to take part in social activities, reducing the risk of loneliness and poor mental and physical health.

Pension Credit can also open up entitlement to other benefits, including Housing Benefit, help with Council Tax, free NHS dental treatment, help with fuel bills and meeting the costs of a loved one's funeral. For PHoMOs, all this vital help is being missed.

This is not a new problem. Successive governments have failed to increase take-up for Pension Credit beyond 64% in almost ten years.

Put simply, when it comes to Pension Credit the system isn't working.

Independent Age is calling for the Government to set out a clear and specific commitment to making sure that Pension Credit reaches everyone who needs it.

We want the Government to take responsibility for the 1.3 million PHoMOs, and stop blaming them for the persistent low take-up.

As long as the drivers of poverty among older people continue to be unaddressed, this safety net must be made to work. A major change of direction is needed to make PHoMOs a thing of the past, and Pension Credit must become a more effective mechanism for ending poverty in later life.

Introduced in 2003, Pension Credit was created to make sure that all older people receive a minimum amount of income and it has played a major role in previous reductions in poverty for this age group.

If you would like to find out if you're entitled to Pension Credit or how you can make a claim, Independent Age's Helpline is open 8.30am–6.30pm Monday to Friday and 9am–1pm Saturday. Freephone 0800 319 6789.

A failing safety net

Almost two million older people are living in poverty in the UK today, but one of the most important safety nets is failing. Pension Credit was introduced to make sure that every pensioner has a minimum level of income, yet the Government's own figures show that it isn't reaching four in every ten of the people who should be getting it. Well over a million pensioner households across the country are missing out.

Pensioner poverty – a persisting problem

The number of pensioners currently living in poverty¹ in the UK is on the rise – every day, another 226 are falling in to poverty.² Of the 1.9 million older people currently living in poverty, 1.1 million are in severe poverty³, and one in ten are experiencing persistent poverty.^{4,5}



Living on a low income

Older people may have a low income for a number of reasons. They may not receive the full State Pension – perhaps because they were unable to pay fully in to the system or they may have been unable to work – and they may not have an occupational or private pension. Currently one in three pensioners do not receive any income from a private pension.⁶

Having a low income can mean that older people struggle to afford the things that are important to all of us – like keeping our homes warm and in a good state of repair, meeting costs related to health problems, and getting help around the home when we need it. Having a low income can also affect people's ability to stay connected with friends and family. Choosing between heating their home and paying for food is just one of the difficult decisions many older people regularly face.

Groups most at risk of poverty

Older people who rent, are single and/or are of non-white ethnicity are at the highest risk of poverty.⁷

While there is a pervasive stereotype that all older people own their home, **decreasing levels of home ownership and rising rents** are a major factor in poverty levels. Our research has shown that over half a million older people in England are now living in private rented accommodation.⁸ Over half of the 330,000 pensioners who have moved into poverty are either private or social renters.⁹ Increasing rental prices in recent years – of around 7%¹⁰ in the last four years in the UK – mean many older people have seen a considerable growth in pressure on their income.¹¹ The freeze on benefits has also applied further pressure.

For older **single people**, women are more likely to be in financial hardship (23%) compared with men (18%).¹² Women are generally lower paid and more likely to work part-time or not to work due to caring responsibilities – reducing the likelihood that they will have been able to build up a full State or other pension.

Older people from a **non-white ethnicity** are more likely to be living in poverty.¹³ This is especially the case for Black pensioner households, which have a lower weekly income compared with other households¹⁴, and poverty among this group is rising.¹⁵ Similarly, Asian pensioner households are more likely to be receiving a lower State Pension compared to other pensioner households.¹⁶

The role of Pension Credit

Pension Credit is a means-tested benefit available to people who have reached State Pension Age. Introduced in 2003, it was created to make sure that all older people receive a minimum amount of income and it has played a major role in previous reductions in poverty for this age group.

People qualify for Pension Credit if their weekly income falls below £167.25 for a single person or £255.25 for a couple.¹⁷ Pension Credit lifts pensioners above the poverty line, which is currently £148 a week for a single person and £255 for a couple.¹⁸

As Pension Credit tops up people's income to a minimum level, the amount they receive can vary greatly. Around 1.7 million households¹⁹ are currently receiving Pension Credit in Great Britain. The average weekly payment is £57 – almost £3,000 a year.

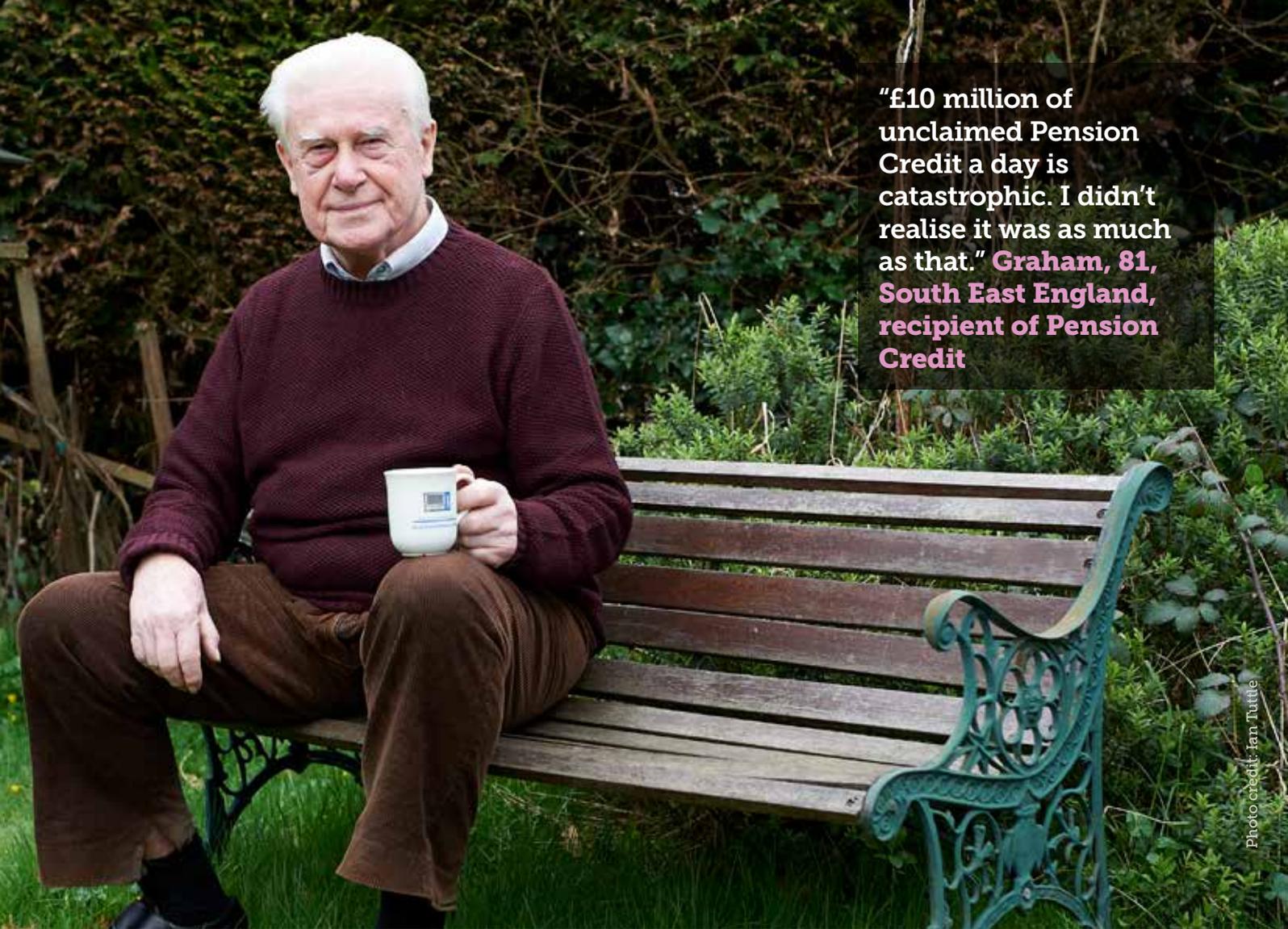
Pension Credit – how does it work?

There are two parts to Pension Credit:

Guarantee Credit tops up an older person's income if it is below a set amount. Most Pension Credit payments fall under this element.

Savings Credit is an extra payment for people who have saved towards their retirement. This is only available to people who reached State Pension Age before 6 April 2016.

There are also added premiums for those who have a disability or who are carers. People can apply for Pension Credit by calling the Pension Credit claim line.



“£10 million of unclaimed Pension Credit a day is catastrophic. I didn’t realise it was as much as that.” **Graham, 81, South East England, recipient of Pension Credit**

Photo credit: Ian Tuttle



“I think there’s people out there who would be angry about that. That’s a lot of money isn’t it?” **Eve, 79, West Midlands, recipient of Pension Credit**

Photo credit: Adam Fradgley

The scale of failure

It is estimated that as few as 58% of households eligible for Pension Credit in Great Britain actually receive it. This means that significant numbers of older people are living on an income below the acceptable amount set by the Government, despite being entitled to extra financial support. The most recent annual figures on what older people have missed out on are alarming:

- up to £3.5 billion across Great Britain, or around £10 million every day
- an average of £2,500 per household
- a potential total of almost £17 billion over the past five years

In total, it is estimated that as many as **1.3 million pensioner households** are missing out on Pension Credit. This group – or PHoMOs for short – includes couples and single pensioners living alone.

This is not a new problem. Successive governments have failed to increase take-up for Pension Credit beyond 64% at best in almost ten years, with the take-up rate essentially flat-lining since 2009/10. And the problem is not going away or confined to the current cohort of older people. Although the number of people qualifying for Pension Credit may continue to gradually decline due to the rise in the State Pension Age and the introduction of the new State Pension, it has been estimated that more than 800,000 older people will still be eligible for Pension Credit by 2039.²⁰

As long as the drivers of poverty among older people continue to be unaddressed, this safety net must be made to work. A major change of direction is needed to make PHoMOs a thing of the past.



Pension Credit – a ‘lifeline’



At Independent Age we talk to older people every day about the worries they have about money and the difficulties they have in understanding and accessing the benefits they are entitled to. Last year our Helpline dealt with 30,000 enquiries about money and benefits and almost 80,000 of our guides were ordered.

Pension Credit can transform the lives of the poorest older people in Great Britain, enabling them to have a degree of security and afford the essential things that allow all of us to live with dignity and independence.

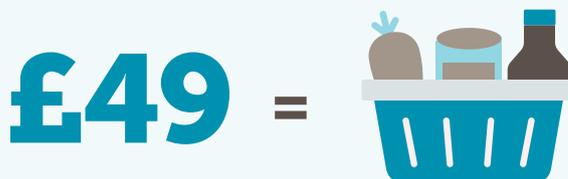
At Independent Age, we have spoken to many older people about their experiences of Pension Credit. Their lives vary greatly – some are caring for their partner, some are experiencing ill health themselves, and some are living on their own – but what they all have in common is the difference that Pension Credit has made to them and their quality of life. Their stories highlight what the PHoMOs across the country should be having – but aren't.

Covering essential costs

Pension Credit helps people to afford the essentials – things that many of us take for granted. It can make the weekly food shop more affordable and help with paying the bills – which can be a particular worry in the winter when older people are often faced with stark choices about heating their home.

PHoMOs are missing out on an average of £49 per week. This is just under the average amount that the poorest fifth of pensioner couples spend on food and non-alcoholic drinks in a week.²²

Average weekly unclaimed



“ Pension Credit gives me peace of mind...it certainly pays for my food bill every week. ”
Edwina, 71,
South East England

Staying independent

Pension Credit can help people to stay independent. Being able to pay for transport can be vital – helping people to get to local shops and services. This can be a particular lifeline in rural areas where public transport is unreliable or unavailable. For people with health or mobility issues, the only way to reach necessary services such as healthcare can be by car or taxi. Pension Credit can also mean that older people are able to take part in social activities, reducing the risk of loneliness which can have a negative effect on mental and physical health.²³

Support related to disability and caring

An older person can be entitled to a higher amount of Pension Credit if they are a carer or have a health condition or disability. This extra money can help to cover the additional costs that can arise from having health issues, such as needing to have the heating on more often or having a cleaner to help around the house from time to time. Older people who have responsibility for a child, for example if they have taken on guardianship of a grandchild, can also be eligible for an additional amount of Pension Credit.

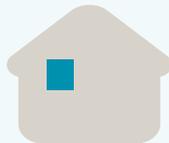
How Pension Credit opens up help through other support

Even if an older person is only entitled to a few pounds a week of Pension Credit, access to it can still make a big difference by opening up entitlement to other benefits.

“Pension credit has made a big difference to myself and my husband who has dementia. With Pension Credit, my husband’s and my partial state pensions, plus Attendance Allowance, Housing and Council Tax benefit, we have enough to live on without too much scrimping. With careful management I have savings enough to pay for two funerals.”
Isabel, 80,
North East England

People who are missing out on Pension Credit could also be losing out on over £7,000 a year in additional help:²⁴

Housing Benefit



UP TO **£5,020**

Council Tax Support



UP TO **£1,670**

Warm Home Discount Scheme



£140

NHS costs

eg dental treatment, vouchers towards glasses



UP TO **£296**

Cold Weather Payment



AVG. **£25**

“ Pension Credit is a lifeline to us and tops up our State Pensions. We don't have any private pensions and couldn't manage without it. ”
Graham, 81,
South East England

“ With the amount of Pension Credit I get, how could I have managed without that every week? Well I think I'd be dead now to be honest, and to know you've got so many pounds coming next Friday whatever might have happened, like a little emergency, I've got that bit of money coming. ”
Edwina, 71,
South East England

Housing Benefit

When an older person claims Pension Credit they can also get all or a proportion of their rent paid through Housing Benefit, depending on whether they receive guarantee or savings credit. This means they get the peace of mind that they will not have to worry about the frightening prospect of finding a more affordable but less suitable place to live or, worse, face the threat of becoming homeless.

Council Tax and other benefits

Entitlement to Pension Credit often means that a person gets full or partial support with their Council Tax. People who qualify for Pension Credit may also be eligible for other support, like free NHS dental treatment, help with heating bills and meeting the costs of a loved one's funeral.

Eve's story

Eve, 79, receives Pension Credit, which tops up her State Pension by about £50 a week. She also gets help with her Council Tax and rent. After having a heart attack and suffering with arthritis she is able to put the money towards taxis to help her get out and about and access necessities like going to the doctors or hospital and going food shopping. She told us **“It affects everything, you don't have to worry about bills so much, you don't have to worry about food so much, and it improves your whole quality of your life really.”**

Kenneth's story

Kenneth, 76, and his wife live in the East of England and have recently claimed Pension Credit. As a result they now get full Housing Benefit and a Council Tax reduction. This has “eased the burden” of having to dip into the little savings they have left.

Pension Credit and the TV licence

The BBC has announced that from June 2020, eligibility for a free TV licence will drop from all over-75s to only those who are receiving Pension Credit.²⁵ As we set out later, the Government's own figures show that as many as 730,000 over-75 households in Great Britain may be missing out on Pension Credit and as a result would not get the free TV licence they will be entitled to.

It is clear that PHoMOs are missing out on Pension Credit and also on other vital support they are eligible for.

The effect on wider society

As well as the immediate impact that Pension Credit can have on their lives, older people have told us how it can help to prevent crises from occurring and minimise or delay the need for other public services.

Work by the Joseph Rowntree Foundation on the cost of poverty to the public purse – through additional spending on public services and the likelihood people will need more support in the future – has shown a total cost of poverty in the UK of around £78bn.²⁶ While this figure applies to the whole population, large elements of this figure such as healthcare and social care are particularly relevant for older people. Benefits which can lift people out of poverty – such as Pension Credit – can prevent higher public cost in the long run.²⁷

From the conversations we have had with older people the difference that Pension Credit makes is clear. It not only has a positive impact on individuals but can help to prevent or delay the need for other support.

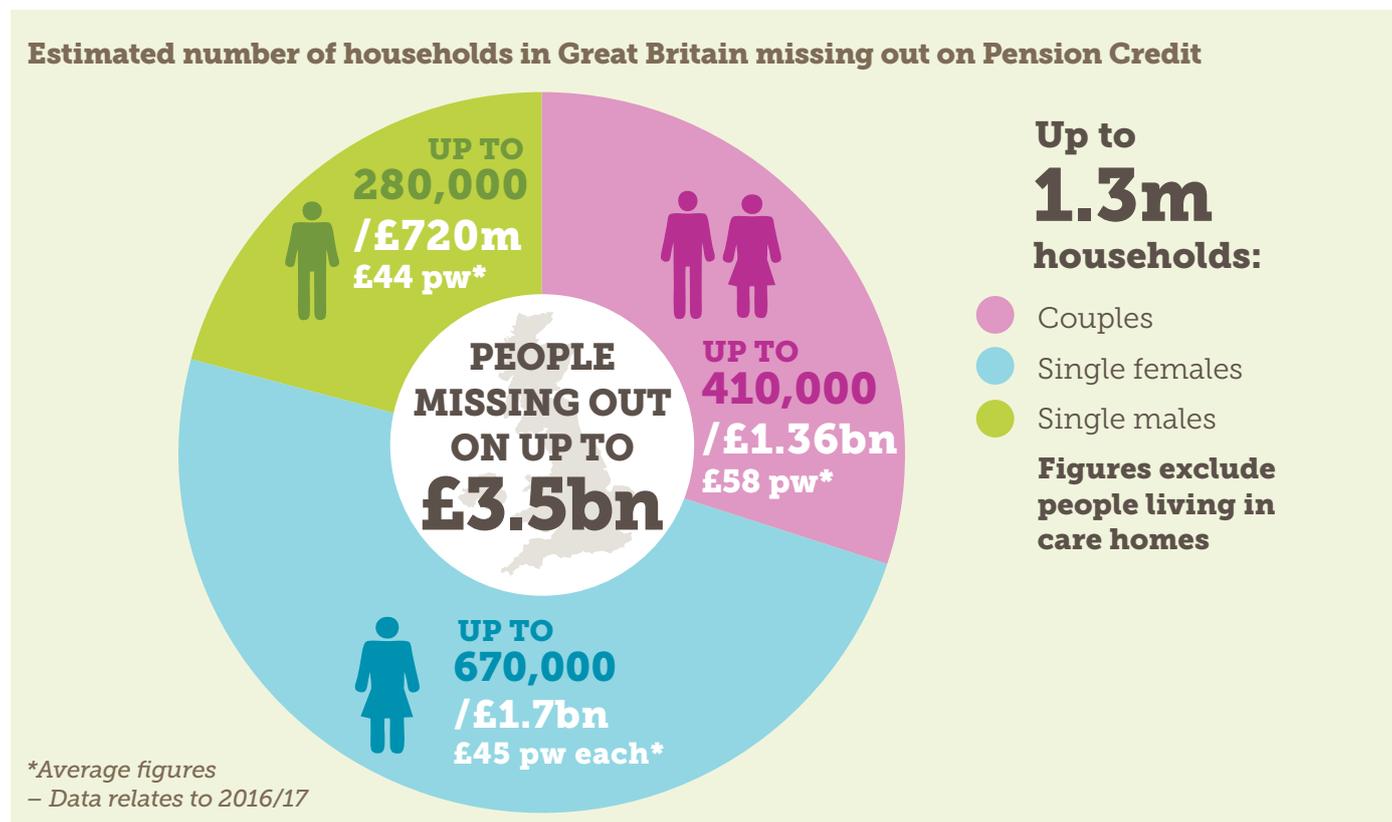
“ Pension Credit could be the difference between good health, bad health and survival. Peace of mind hopefully brings better quality of health and that in turn lessens the impact on the NHS. ”
**Edwina, 71,
South East England**

“ I’m a widow and I live on my own. I have a cleaner every other week but that’s all, I don’t have anyone else coming in to do things for me. I’ve got two daughters but they both work. ”
**Eve, 79,
West Midlands**

Who are the PHoMOs?

Which households are missing out?

PHoMOs include a wide range of older people. Some groups are even more badly affected than others, but take-up levels are poor and worsening across all groups.



“Pension Credit means you don’t need to turn your central heating off or sit in the dark or go hungry. I’m sure there are people out there who have to do that.”
Edwina, 71, South East England

Reliance on Pension Credit rises with age: around one in four people aged 85–89 receive Pension Credit, and one in three over-90s.²⁸ But the likelihood of being a PHoMO also rises with age, as shown in the table below. The Government itself notes that the take-up figures may not accurately represent what is happening among the oldest groups, as these people are more likely to have moved in to residential care settings. Around 420,000 people live in care homes in the UK²⁹ and around 170,000 are local authority-funded, but people in this group are excluded from the estimates of those who aren’t receiving the benefit despite being entitled to it.³⁰

Households	Number getting Pension Credit	Number missing out	Take-up rate
Over 75	950,000	Up to 730,000	56%
75 and under	860,000	Up to 610,000	58%

Where are PHoMOs most likely to live?

People in every part of Great Britain receive Pension Credit, and our analysis shows that in every area people appear to be missing out. Eligibility for this vital benefit isn't limited to certain parts of the country or particular pockets of deprivation.

Based on analysis by Grant Thornton LLP UK, the map below shows how PHoMOs are likely to be spread across Great Britain based on the distribution of those who are already receiving Pension Credit. The map also shows the total amount of Pension Credit that may be being missed out on.

Further analysis showing the **number of PHoMOs there are estimated to be in each local area** is available at independentage.org/credit-where-its-due-pension-credit

Estimated number of PHoMOs and amounts not reaching them



Estimates are based on DWP data on the number of claimants in England, Scotland and Wales (November 2018), and DWP estimates for the total number of eligible non-recipients and the total value of Pension Credit unclaimed (2016/17 data)

Changes affecting mixed age couples

New Government rules mean that for couples where only one person is over the qualifying age for Pension Credit, and they aren't already receiving the benefit, they will instead have to apply for Universal Credit as a couple. This is expected to affect tens of thousands of couples, who could lose out on as much as £7,000 per year due to the change in rules.³¹

The need for a fresh approach

A lack of ambition

There has been a consistent failure to address the low take-up of Pension Credit for many years. Action by government appears to have been piecemeal and lacking in ambition and innovation. In some cases, the steps taken have been well-meaning – such as encouraging the voluntary and community sector to raise awareness of the benefit among older people – but the scale of the problem is clearly beyond the ability of this sector to address on its own.

People have told us how they have learned about Pension Credit by accident, or how a chance conversation has been the only reason why they found out about this life-changing benefit. Efforts to join up systems to make sure the right information gets to the right people appear to have been limited.

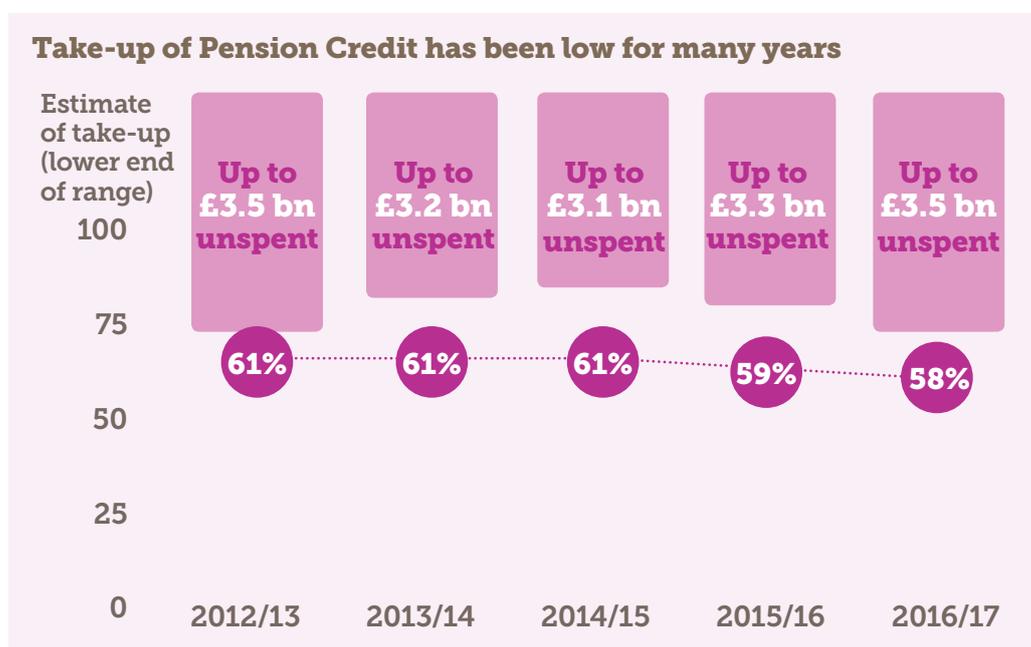
In other cases, people have been given incorrect advice when they have phoned the Government's Pension Credit claim line. The system continues to be too much of a lottery.

More of the same

At times there have been promising forays in to more ambitious thinking – such as a trial where Pension Credit was paid to people without them having to apply.³² There have also been some steps to build a better understanding of the barriers to claiming Pension Credit faced by sub-sections of the older population. But these haven't been fully explored or rolled out, and the approach has reverted to 'more of the same'.

The Government appears to be resigned to the low take-up, as if it is at a loss as to how to address the problem or is happy for the status quo to continue. This is not acceptable – particularly when poverty among older people is rising. And, as set out earlier, this also puts more pressure on wider society.

“If Independent Age hadn't sent me the information I would never ever have realised I qualified for Pension Credit – the Pension Service told me I wouldn't be able to make a claim again now.”
Kenneth, 76,
East of England



What needs to change

The over-arching problem is that **there is no ambition to increase take-up**. The Government says it is committed to ensuring that older people receive Pension Credit³³, but by not defining this commitment the Government is showing no urgency and cannot be held to account.

Due to the lack of an ambition on Pension Credit, there is **no clear strategy** to increase take-up. The Government says it is taking some action – such as using different ways of communicating information about Pension Credit to people who may be entitled to it – but there is no published plan of the steps it will take and how success will be measured.

We have identified **four key issues that continue to go unaddressed** as a result of the lack of any target or strategy:

1. Steps are not being taken to understand the problem:

For nearly a decade, no new research about the low take-up of Pension Credit has been published by successive governments. The research that was done in the past has generally focused on the ‘failure’ of older people to respond in the way that the system demands, rather than asking the question of what would best meet their needs.

2. There is no innovation and alternative approaches aren't being explored:

The emphasis so far has been on trying to raise awareness of the benefit, rather than thinking about a broader overhaul. This has not worked. The default position continues to be one of expecting people to come forward to claim a benefit that they may not have heard of or don't feel is relevant for them, rather than looking at the responsibility of the system to ensure Pension Credit gets to the people who need it.

3. Older people are often being seen as one single group with the same needs:

Older people have told us how their eligibility for Pension Credit has changed as their lives have changed. Some people are eligible as soon as they reach State Pension age, while others may see their circumstances worsen at a later point. There should be regular efforts to reach out to people and check their eligibility, rather than assuming that they will always be in touch with the system at the right time.

4. Lack of learning from other areas:

The kind of issues that need to be addressed around Pension Credit are not new or unique to this benefit. Sharing specific messages with particular population groups, ensuring different IT systems ‘talk to each other’ and are used to identify individuals at risk, making sure that behavioural insights are applied – there will be insights about these and other potential solutions to the Pension Credit problem from other policy areas and from work in other sectors.

Worryingly, four in ten people haven't even heard of Pension Credit. Of those who have, less than half know who the benefit is aimed at.³⁴

“ Maybe there is a more direct simple way of talking about Pension Credit, such as you can have your pension ‘topped up.’ ”
Edwina, 71,
South East England

Our call to action

A clear commitment is needed

The figures on Pension Credit take-up and the number of PHoMOs speak for themselves. Previous attempts to improve the amount of people receiving what they are due have not worked and 'more of the same' will not deliver the change that is urgently needed.

The most important step is for the Government to set out a clear and specific commitment to making sure that Pension Credit reaches all those who need it.

We are calling on the Government to make sure that everyone who is entitled to Pension Credit receives it.

To achieve this, we want to see a commitment to at least 75% of eligible people receiving Pension Credit by the end of 2020, at least 95% by the end of 2022, and 100% by 2025.

Increasing take-up to 75% could mean that

around another

£1.25 bn

in Pension Credit



would go to roughly

500,000

households



This commitment must be supported by an ambitious action plan

To reach these targets, the Government must put in place a comprehensive action plan that is ambitious about the full range of improvements that can be made. Simply continuing previous approaches, such as just focusing on a new awareness-raising campaign, won't make the difference that is needed.

This plan must include immediate steps as well as longer term actions, and must address the four key issues we set out in the previous chapter:

- 1. It must be underpinned by a thorough up-to-date understanding of the problem** – there needs to be new research in to the issues around Pension Credit. Basing the plan on evidence and insight that is almost ten years old won't work
- 2. There must be a fresh look at roles and responsibilities and an end to 'blaming' older people** – the Government needs to use the information and techniques it has at its fingertips to massively simplify – or even remove – the application process. It won't be enough to continue the emphasis on encouraging people to apply for Pension Credit rather than looking at the active role that government and others can and should be playing
- 3. The new approach must recognise the different needs, circumstances and preferences of older people** – this should include ensuring more consistent cross-referral across agencies, understanding the triggers that may tip people in to low income, and accepting that people aren't always in contact with the system. And any new approaches must be tested to ensure they work for **all** eligible people
- 4. The plan must be reviewed and refreshed on a regular basis and build on the best in other areas** – this should include applying new techniques such as behavioural insights and taking a fresh look at the name 'Pension Credit'. Revisiting the plan will be vital in making sure that the most effective steps are always being taken

77% of MPs polled and 81% of the general public say that it's the responsibility of the current government to ensure that all older people who are entitled to Pension Credit are receiving it.³⁵

It is essential that every element of the Government's action plan is developed in partnership with older people. There should also be close working with partners across Scotland, Wales and England, including local authorities.

The case for action on Pension Credit is compelling. For every day that the same old approach continues, older people on the lowest incomes will continue to miss out on around £10m. This is not a call for new or extra money, but is about ensuring that this basic safety net is working for those who need it.

The Government has stated a commitment – in its own words – “to ensuring that older people receive the support they are entitled to”.³⁶ Now the Government must deliver a new, ambitious approach to make PHoMOs a thing of the past.

Endnotes

A failing safety net

- 1 Having income of less than 60%, after housing costs, expected for the relevant household type
- 2 Internal analysis of figures in UK Poverty 2018 (December 2018), Joseph Rowntree Foundation
- 3 Having an income of less than 50%, after housing costs, expected for the relevant household type
- 4 Having relative low income in the current year, as well as at least two of the three previous years.
- 5 Households Below Average Income: An analysis of the UK income distribution: 1994/95 to 2016/17 (March 2018), Department for Work and Pensions
- 6 Pensioners' Incomes Series: An analysis of trends in Pensioner Incomes: 1994/95 to 2017/18 (March 2019), Department for Work and Pensions
- 7 Pensioner poverty: 1994/95 to 2016/17, Joseph Rowntree Foundation
- 8 Unsuitable, insecure and substandard homes: The barriers faced by older private renters (March 2018), Independent Age
- 9 UK Poverty 2018 (December 2018), Joseph Rowntree Foundation
- 10 Index of Private Housing Rental Prices, UK (March 2019), Office for National Statistics
- 11 Unsuitable, insecure and substandard homes: The barriers faced by older private renters (March 2018), Independent Age
- 12 Pensioner poverty: 1994/95 to 2016/17, Joseph Rowntree Foundation
- 13 Households below average income: an analysis of the income distribution 1994/95 to 2017/18 (March 2019), Department for Work and Pensions
- 14 Pensioner income: Total income by ethnicity and source of income (October 2018), Department for Work and Pensions
- 15 Households Below Average Income: An analysis of the UK income distribution: 1994/95 – 2017/18 (March 2019)
- 16 Pensioner income: Total income by ethnicity and source of income (October 2018), Department for Work and Pensions
- 17 Social Security: Terms and Conditions of Employment. The Social Security Benefits Up-ratings Order 2019 (March 2019), Statutory Instruments
- 18 Households Below Average Income: 1994/95 to 2015/16 (March 2017), Department for Work and Pensions
- 19 Figures on Pension Credit are taken from DWP sources, including: Income-Related Benefits: Estimates of Take-up (November 2018) and associated tables; DWP Benefits Statistical Summary (February 2019). Figures are taken from within the ranges provided by DWP.
- 20 Impact of New State Pension (nSP) on an Individual's Pension Entitlement – Longer Term Effects of nSP (January 2016), Department for Work & Pensions/ Principal projection – Great Britain summary Table A1-2 (October 2015), Office for National Statistics
- 21 Income-Related Benefits: Estimates of Take-up: Financial Year 2016-2017 (November 2018), Department of Work and Pensions; Child Benefit, Child Tax Credit and Working Tax Credit. Take-up rates 2016 to 2017 (December 2018), HM Revenue and Customs

Pension Credit – A ‘lifeline’

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- 23 The obstacle course: Overcoming the barriers to a better later life, (July 2017), Independent Age
- 24 Housing Benefit caseload statistics: Passported Status (August 2018), Department for Work and Pensions; Council tax levels set by local authorities: England 2018-19 – revised (March 2018), Ministry of Housing, Communities and Local Government ; Warm Home Discount Scheme; Get help with dental costs, NHS. NHS voucher values for glasses and lenses, NHS; Cold weather payment, Department for Work and Pensions. Figures relate to England
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- 26 Counting the cost of UK poverty (August 2016), Joseph Rowntree Foundation
- 27 Access to social benefits: reducing non-take-up (September 2015), Eurofound

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The need for a fresh approach

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Our call to action

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Acknowledgements

**Authors: Gill Moffett, Emma Seaman,
Natasha Jetha and Catherine Seymour**

This report would not have been possible without the help of the older people who have spoken to us about their experiences – we are grateful for the time that they gave so generously.

Thank you to colleagues in all the teams at Independent Age that have provided advice and support, and to Stephen Cox in particular.

We are also grateful to Alex Khaldi, Ashley Turner and others at Grant Thornton UK LLP for the analysis they have carried out.



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June 2019



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**Independent
Age**

Independent Age
18 Avonmore Road
London
W14 8RR

T 020 7605 4200
E charity@independentage.org
www.independentage.org
Helpline 0800 319 6789

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Registered charity number 210729 (England and Wales) SC047184 (Scotland)