Independent Age

Credit where it's due: A briefing on low uptake of Pension Credit

The context, the issue, and what action must be taken

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November 2022

Key statistics

- Pension Credit uptake has stagnated below 66% for the past 10 years, with up to 850,000 people over State Pension age still estimated to be missing out in 2019–20.[1]
- In 2019–20, up to £1.7 billion in Pension Credit was not received by people eligible for it. In the past 10 years, roughly £28 billion in Pension Credit has failed to reach those who are entitled to it.[2]
- Research commissioned by Independent Age in 2020 showed that, at that time, increasing Pension Credit uptake could lift more than 400,000 older people out of income poverty, and halve severe income poverty to 4%.[3]
- Receiving Pension Credit can be worth more than £3,300 per year by itself and can be a gateway to up to £8,000 in additional support.
- Research commissioned by Independent Age in 2020 estimated that low uptake of Pension Credit costs the government £4 billion a year in increased NHS and social care spending.[4]

Key call

Independent Age is calling on the Department for Work and Pensions (DWP) to publish a Pension Credit uptake strategic action plan for the next five years, in consultation with key stakeholders.

Introduction

With pensioner poverty at its highest rate since 2008 and set to increase, and the rising cost of living hitting low-income households, it has never been more important to ensure that older people are receiving all the income they are entitled to. Pension Credit is designed to bring people's income up to a basic minimum level and we have seen the positive, sometimes life-changing, impact it can have on people's lives. Yet uptake has been low since its introduction.

In spring 2022 Pension Credit was at the centre of efforts to alleviate the cost-of-living crisis for older people living on a low income, being used as an indicator of eligibility for some of the government's cost-of-living payments. Yet, the most recent statistics available at the time of writing, from 2019–20, show that up to 850,000 low-income households miss out on the money Pension Credit would give them. Given this, many of these households will also not have received the additional £650 cost-of-living payment that was allocated to those on means-tested support, which included Pension Credit.

What is Pension Credit?

There are two elements to Pension Credit: Guarantee Credit and Savings Credit.

Guarantee Credit is a UK-wide means-tested benefit for people of State Pension age and over.[5] It gives people a weekly amount of money to top up their income to help with living costs. By design, this threshold is set just below the value of the full new State Pension. Pension Credit is a national benefit delivered by the UK government, but administration of the benefit is devolved in Northern Ireland.

The Guarantee Credit element of Pension Credit is a lifeline to people in later life most in need of financial support. As a weekly top-up, it aims to ensure that they do not have to make difficult decisions like choosing between buying food, keeping their lights on or heating their home. However, the high rates of inflation we have seen in 2022 are putting huge pressure on people's budgets, even if they receive Pension Credit.

The amount of Pension Credit received depends on a person's income, and how much they have in savings above £10,000. Being eligible for certain benefits, such as Carer's Addition or the Severe Disability Premium, establishes an 'underlying entitlement' to Pension Credit, which raises the income threshold and so the amount that a recipient's income can be topped up to.

In 2022–23 the weekly thresholds were £182.60 for single people and £278.70 for couples. On average, single people receive £61 a week in Pension Credit and couples receive £85 a week. The majority of this is Guarantee Credit, which is the primary focus of this briefing, and is generally what is referred to when discussing Pension Credit.

Savings Credit meanwhile provides some extra money if a person has saved a small amount for retirement. The qualifying criteria are complicated but, if a person qualifies, they receive 60p for every £1 over a set threshold of qualifying income.

However, Savings Credit is being phased out, with only people who reached State Pension age before April 2016 able to receive it – new claims for Savings Credit are no longer possible. Only a small minority of Pension Credit recipients receive only Savings Credit.[6]

Who is receiving Pension Credit?

Just over 1.4 million people receive Pension Credit. Most recipients receive Guarantee Credit, with around a third of recipients receiving both Guarantee Credit and Savings Credit, and only a small minority receiving just Savings Credit. The DWP releases statistics on Pension Credit recipients, which gives us some insight into their particular demographics.[7]

Older people who either care for someone else or are in receipt of a disability benefit, or both, are more likely to be eligible for Pension Credit. This is possible if they receive a benefit such as Carer's Allowance (including an underlying entitlement) or Attendance Allowance. Receiving these benefits adds a premium to the minimum guaranteed amounts for Pension Credit, and therefore increases the chance of someone being eligible and the amount they may receive.

The reasons why someone might have a low income in later life and be eligible for Pension Credit could include having a low-paid job during their working life or caring responsibilities or a long-term physical and/or mental health condition that stopped them from working.

Some people are eligible for Pension Credit as soon as they reach State Pension age. Others can become eligible later in life because of major changes in their income after retirement: for example, experiencing a partner bereavement, going through divorce or having to meet the costs of social care for themselves or someone close to them.

Figure 1: The majority of Pension Credit recipients are 75+

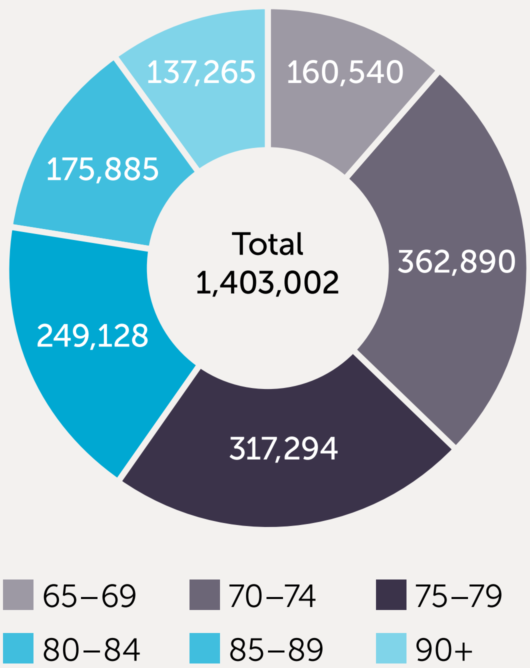


Chart: Independent Age.
Source: DWP, November 2021.
Pension Credit claimant data accessed via StatXplore.

Figure 2: The vast majority of Pension Credit recipients are single

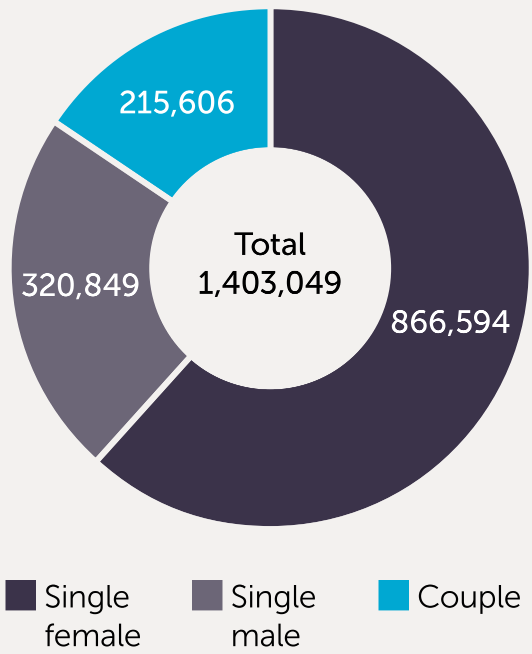


Chart: Independent Age.
Source: DWP, November 2021.
Pension Credit claimant data accessed via StatXplore.

People aged 75+ and single female households are far more likely to be receiving Pension Credit. This matches what we know about income poverty in later life: single households are significantly more likely to be in relative income poverty than couple households, with the rate of poverty at 14% for couples, 23% for single men and a staggering 27% for single women.[8] This is in large part because of historic problems around how the State Pension was designed, with women struggling to build up sufficient National Insurance contributions alongside social pressure to provide care for children and parents, and significant gender pay gaps.

The new State Pension, for people reaching State Pension age from 2016 onwards, has been designed to try to correct this problem, and may reduce the need for Pension Credit in the long term. However, the vast majority of older people are still part of the pre-2016 State Pension system – including the basic State Pension – and this will be the case for years to come. It is essential that we help groups – for example, single women – who have been institutionally disadvantaged by the design of the State Pension system, by ensuring that they access the Pension Credit they are entitled to.

What is the impact of receiving Pension Credit?

Pension Credit brings greater security to people's lives by giving them a reliable 'top up' to their income. In addition to the weekly payments – which can be worth more than £3,300 per year – Pension Credit can be a 'gateway' to other benefits such as Council Tax Reduction, the Cold Weather Payment, the free TV licence for over-75s and Housing Benefit. Independent Age has calculated that Pension Credit could be worth up to £8,000 per year once these other benefits are considered.[9]

Through our Advice service, Independent Age has helped older people across the UK claim £1.7 million of Pension Credit since 2019. In one case, we found that someone was entitled to £86.83 a week in Pension Credit, plus £1,041.96 in backdated payments – a life-changing amount of money.

Pension Credit aims to provide the essential income people in later life need to pay for food, energy, heating and the use of public and private transport. It can also remove the financial barriers people face when taking part in social activities, which can improve isolation and loneliness.[10] For example, someone who can't afford to keep their home in a state that makes them feel comfortable inviting someone round, or someone who can't afford to make occasional trips to a café or the cinema, is at particular risk of loneliness.

There is a well-established relationship between poverty and health, with people on lower incomes having lower life expectancy and fewer years of healthy life after retirement. Any increase in income is strongly associated with better health.[11,12,13]

£1.7m

of Pension Credit claimed since 2019 through our Advice service.

In one case, that was

£86.83

a week of missing Pension Credit...

...and, for that person, more than

£1,000

in backdated payments.

Research commissioned by Independent Age in 2020 from Loughborough University shows a strong connection between low Pension Credit uptake and increased NHS and social care spending. Academics at Loughborough analysed cohort survey datasets, such as Understanding Society, which surveys large numbers of people over several years, and local area administrative data, such as NHS spending on hospital 'bed-days'. They estimated that as well as the detrimental impact on individuals, the knock-on effect of 40% of eligible people not receiving Pension Credit is costing the government roughly £4 billion a year in increased NHS and social care costs.[14]

Receiving Pension Credit can be the difference between being deep in poverty and having the money needed to get by and feel secure. In early 2020 a representative from the UK government told a Scottish parliamentary committee that if all pensioners received the benefits they were entitled to, including Pension Credit, pensioner poverty would be eliminated.[15]

Loughborough University's research into Pension Credit echoes this. In 2020 it estimated that if everyone eligible for Pension Credit received it, at the time of analysis, pensioner poverty would be reduced by almost 5% down to 11.8%.[16] This would be the lowest pensioner poverty figure since the current measure of poverty came into use.[17] In addition, it showed that even those who remained in poverty after receiving Pension Credit – usually due to very high housing costs – were better off, with the number of pensioners living on very low levels of income falling from 9% to 4.3%.[18] Although the financial pressures on older people have increased since the research was conducted, it's clear Pension Credit can make a big difference to people's lives.

> *Before receiving Pension Credit, I was scrimping and scraping. I thought it would be this way for the rest of my life – it was a bleak future. In the winter, I couldn't afford to put the heating on so would sit wrapped up in clothes, but my bungalow was still really cold. Friends would invite me out for coffee, but I couldn't afford to pay for a drink in a café so I wouldn't go. I couldn't afford new clothing and essentials like underwear, so I had to make do with old clothes. Pension Credit has been amazing. I can have the heating on, I can go out for coffee and socialise with friends again, which has made a huge difference to my mental health. I feel less isolated and alone now.*
>
> **Yvonne, 76**

Ensuring everyone entitled to Pension Credit receives it has the potential to significantly improve people's lives while allowing the government to recoup these costs elsewhere – and possibly even save money in the long term.

Pension Credit can also be used as a way to target emergency support and as a mechanism to alleviate financial pressure for those at more risk. In 2022, for example, with inflation at a 40-year high and the need for emergency government support to address unprecedented price rises, people receiving Pension Credit qualified for the government's £650 cost-of-living payment.

Why is Pension Credit uptake low? Who isn't receiving it?

The data on who isn't receiving Pension Credit is sparse, and the DWP has said that it knows very little about eligible non-recipients.[19] What we do know from the estimates the DWP produces is that, just like recipients of Pension Credit, those who don't get it are more likely to be 75+ and are much more likely to be single than in a couple.

Additionally, in 2010 the DWP carried out detailed research into the barriers that prevent people from receiving Pension Credit, conducting a survey of people the DWP had identified as eligible non-recipients. Its findings concluded that the primary barrier was people assuming they are not, or are no longer, eligible – 65% of eligible non-recipients felt they had too much money to qualify.[20] Recent polling commissioned by Independent Age suggests not much has changed: among respondents who said they would be unlikely to claim Pension Credit if they were struggling financially, 83% gave their reason for being unlikely to claim as 'I don't think I'd be eligible'.[21]

Other secondary barriers include perceived stigma from claiming. In the DWP research, a third of eligible non-recipients surveyed agreed they would 'feel bad' about claiming Pension Credit, and 16% agreed that their family or friends would have a negative view of them claiming Pension Credit.[22] This matches what we have heard through our Helpline from older people, and what other charities and local authorities have told us they often encounter when encouraging people to claim.

The DWP does not produce any estimates of eligible non-recipients beyond the scope of Great Britain, because of low sample sizes in the Family Resources Survey where the estimates are drawn from – so, identifying regions or local authorities where take-up is particularly low is currently very difficult. Independent Age has produced estimates in the past to demonstrate the scale of the problem, but better data for targeting eligible non-recipients is crucial if uptake is to improve.

> *"If Independent Age hadn't sent me the information, I would never ever have realised I qualified for Pension Credit.*
> **Kenneth, 76**

Up to

£1.7bn

of Pension Credit is not reaching the poorest pensioners.

What is the UK government doing about the low uptake of Pension Credit?

The government has increasingly recognised the problem of low uptake of Pension Credit. In his spring 2022 speech, the chancellor referenced it when announcing cost-of-living emergency payments, saying that the low uptake of the benefit meant that it was difficult to effectively target support to older people in financial hardship through it.

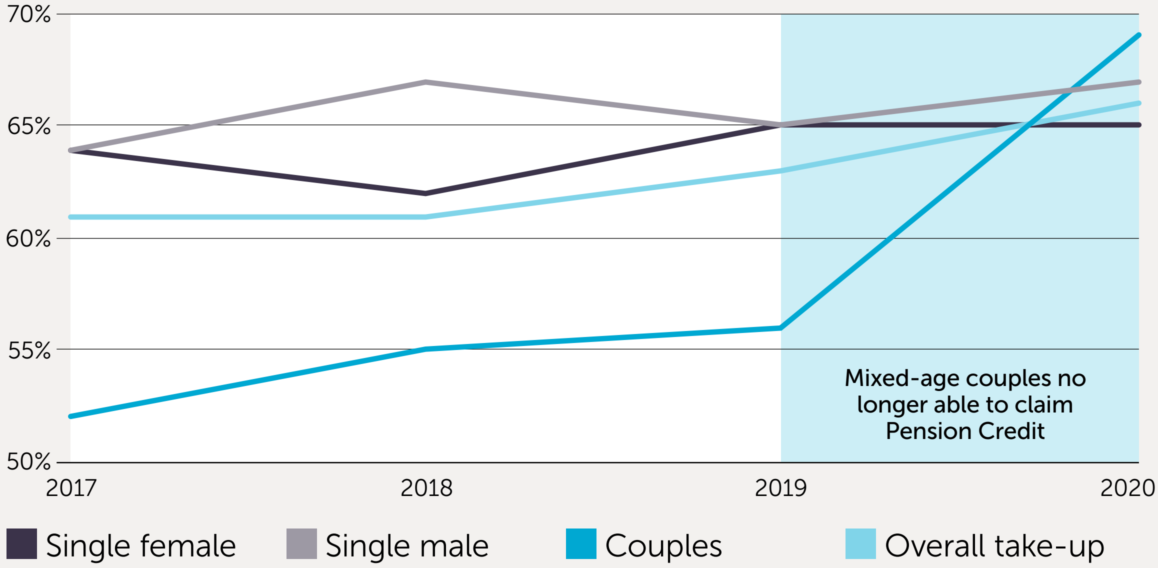
The DWP has taken some positive steps in recent years. A Pension Credit working group, with stakeholders from the voluntary and private sectors, was set up to examine the problem of low uptake. A communications review across the department has embedded Pension Credit information in other existing communications – such as the annual State Pension letters, and other benefit applications – and made the transition from Universal Credit to Pension Credit easier for people reaching State Pension age.

The DWP restarted its national awareness campaigns, paused since the late 2000s, with campaigns in 2020, 2021 and 2022, and established a Pension Credit Awareness Day in 2021. It has also started to explore better use of data sharing and how aspects of Pension Credit could be automated, from parts of the application to, in the long term, the payment itself.

We welcome this renewed drive to increase uptake. However, there is little definitive evidence so far that these initiatives on their own are having a large enough impact on successful claims. Uptake currently stands at an estimated 66% for Pension Credit as a whole, and at 73% for the Guarantee Credit element, which is a small improvement on previous years. A closer look at the data, though, suggests a significant portion of the 2019–20 increase in uptake could be down to removing mixed-age couples from the 'pool' of eligible Pension Credit recipients in 2019, as Figure 3 illustrates.

Figure 3: Uptake among couples increased dramatically after mixed-aged couples were no longer able to claim Pension Credit, driving an increase in overall uptake

Meanwhile, uptake among single males and single females, the majority of recipients, has stayed static.



All dates are financial year ending.

Chart: Independent Age

Source: Income-related benefits estimates of take-up, DWP, 2022.

There is clearly a will within government to tackle this problem, but efforts so far have been untargeted and inconsistent. We believe the lack of a written strategy has led to a certain amount of drift and short-termism in approaches to increasing uptake. There is a huge opportunity for the government to address this issue once and for all and to secure a legacy for older people that aims to ensure they will always receive the money they're entitled to.

> *Pension Credit really changed my life for the better. It meant I could eat better food, therefore be healthier and I could be warmer. I got other benefits too like help with my glasses and dental treatment. I started to live again. I expect there are many people today who don't know about Pension Credit. The government needs to tell us what is available.*
>
> **Anisah, 86**

How is local government approaching the issue?

In spring 2022 Independent Age spoke to five local authorities across the UK that have undertaken campaigns to increase Pension Credit uptake in their areas or were about to begin one. The local authorities were chosen for their geographical spread and their variety of sizes. We also spoke to other local, regional and national bodies, and private data software providers that support local Pension Credit campaigns.

We saw some excellent examples of good practice, which included:

- **Effective use of household and caseload data** – matching data held by the local authority with government data, including about Attendance Allowance, to target households that may be eligible for Pension Credit.
- **Communication strategies** – many local authorities communicated with households, residents and potential Pension Credit recipients using letters, phone calls and face-to-face activity, rather than relying on digital outreach.
- **Community network engagement** – local authorities collaborated with local partners, embedding communications about Pension Credit into existing relationships held by local organisations, and worked with trusted local services. One campaign, for example, included a local Citizens Advice providing an advice service, housing associations embedding Pension Credit eligibility checks into their client engagement, and local charities helping to distribute physical leaflets.
- **Evaluation** – local authorities didn't just collect data on the amounts of Pension Credit they had secured for residents, they also responded to identified challenges in their approach – like local authority branding on letters being off-putting to some people or calling from anonymous numbers meaning some people didn't trust those calls – and made adjustments accordingly.

As part of our commitment to ensuring more people receive Pension Credit, Independent Age has been working closely with Greater Manchester Combined Authority to support its campaign to increase the uptake of Pension Credit in its local area. This has included:

- Independent Age funding the printing of up to 250,000 Don't Miss Out leaflets across 10 local authority areas in Greater Manchester. These directed people to free guides on financial entitlements for older people. Independent Age offered free printing of these individual guides to local councils, local agencies, Citizen Advice, charities and housing associations. The guides included information on how to claim financial support, such as Pension Credit, Attendance Allowance, Carer's Allowance and more
- Independent Age promoting Pension Credit by funding 250,000 branded pharmacy bags, which raised awareness of the benefit
- Independent Age running training sessions for professionals in Greater Manchester to ensure front-line staff understand the benefits of Pension Credit and could support people to check their eligibility. Recipients of the training included housing agency employees, social prescribers, local charities and community group workers.

The good practice we heard about, however, does not take place across the board. Local activity to increase Pension Credit uptake is patchy, and not adequately supported by the UK government.

Devolved governments

Devolved governments are also leading the way on commitments and strategic plans to tackle low benefit uptake. As part of the devolution of certain benefits (not including Pension Credit), the Scottish government passed the Social Security (Scotland) Act, which includes a duty on Scottish ministers to promote uptake of all benefits and to publish benefit uptake strategies every few years.[23]

The Welsh government is poised to introduce a benefits charter, which will include a specific commitment to increase Pension Credit uptake, including a recognition that increasing benefit uptake is a responsibility of the Welsh government. One of the strong advocates for this benefits charter has been the Older People's Commissioner for Wales.

In Northern Ireland, increasing benefit uptake is one of the Department for Communities' key performance indicators. It had a published benefit uptake strategy for 2016–19, which has now been incorporated into the wider strategy called Building Inclusive Communities 2020-2025.[24,25] The department also has a long-running Make the Call service, where people of any age can call a single helpline and have their eligibility assessed for a range of benefits. The department commissions an annual independent evaluation of the service using a social return-on-investment model, which shows a strong positive impact both financially and holistically on service users.

In England, and in the UK as a whole, there is currently no written strategy for increasing the uptake of benefits, including Pension Credit, and no published strategy for tackling poverty.

What should the UK government do to increase Pension Credit uptake?

We are calling on the UK government to build on its recent awareness-raising activity and produce a strategic action plan to significantly improve the uptake of Pension Credit. The increasing cost of living has added a new urgency to the low take-up of this entitlement, both for the long-term extra income it provides and for its ability to provide a route to pensioners on a low income when emergency one-off cost-of-living payments are needed.

We believe there are more targeted actions that could be delivered in the short and long term, to help people who are struggling financially. This includes working more closely with local partner organisations, including local authorities, charities, housing associations and local businesses, and collaborating with local welfare benefits teams to support good practice.

The government has many willing partners in the voluntary, private and public sectors, including local authorities, that want to work together to raise Pension Credit uptake. However, to be coordinated and effective, this work must take place in a structured way and have mechanisms by which partners can hold the DWP to account.

Independent Age is calling on the DWP to publish a Pension Credit uptake strategic action plan for the next five years, in consultation with key stakeholders.

This call has been echoed by the Work and Pensions Committee in its cost-of-living inquiry report.[26]

The strategic action plan should contain both short- and long-term actions to raise the uptake of Pension Credit and set out clear criteria for success.

We welcome that the DWP is exploring options for better use of data sharing and automating aspects of applying for and paying Pension Credit in the longer term – but, we are concerned that these options may not be carried forward without a strategic action plan to underpin them. We urge ministers to be bold when looking at automatic payment options, which must include setting out what the government considers an acceptable margin of error to allow automatic payments to take place.

The short-term actions in the strategic action plan should focus on maximising the effectiveness of awareness raising, on both a national and local level, as well as improving the DWP's data-sharing capabilities.

The government should consider enshrining this action plan in legislation as a statutory responsibility of the DWP, to guarantee government accountability and transparency and to ensure it remains a priority for future governments. This commitment is in place in Scotland, where Sections 8 and 9 of the Social Security (Scotland) Act 2018 require Scottish ministers to prepare, publish and lay before parliament strategies to promote the take-up of Scottish social security assistance.[27]

There is a real risk that older people on a low income in England will be left behind compared to those in Wales, Scotland and Northern Ireland as they move forward with their respective strategies. A coordinated effort across the UK, underpinned by a strategic action plan, will result in more consistent improvements and prevent the risk of a growing 'postcode lottery' in Pension Credit uptake.

This strategic action plan must be more than a simple commitment to work to increase uptake – it must contain tangible, measurable actions. Independent Age's recommendations to increase Pension Credit uptake, as part of a national Pension Credit uptake strategy delivered by the DWP, are as follows:

1. Ensure adequate and flexible funding for local authorities, including:

- a nationally coordinated and funded, locally run scheme to increase Pension Credit uptake. This should include the UK government providing ring-fenced funding for local authority welfare benefits teams, which the majority of income-maximisation campaigns are run through.

2. **Strengthen awareness-raising activity**, including:

- a plan to trial data-driven targeted communication at a household level by phone and letter, alongside broader media campaigns. This approach has proved effective for many local authorities
- researching effective communication strategies for eligible non-recipients. This could include incorporating Attendance Allowance awareness-raising activity into strategies for raising Pension Credit uptake, because some local authorities have found it effective to take an Attendance Allowance-first approach given that the benefit is not means-tested and so easier to target households that may be missing out
- building partnerships with private-sector organisations – for example, energy companies, banks, internet providers and pension providers, as well as the BBC – to work with the DWP to support eligible customers to claim Pension Credit using their customer data
- working with bodies such as the Local Government Association to evaluate if and how the DWP's Pension Credit toolkit is being used by local authorities, to address feedback and to make any improvements needed.

3. **Improve data sharing with local authorities**, including:

- ensuring the DWP's phone advisers receive explicit guidance on implied consent and what information can be shared with case workers in local organisations, because many local authorities and charities have struggled with inconsistent approaches to sharing case data when liaising with DWP
- extending the 'data offer' given as part of the administration of the 2022 Household Support Fund to local authorities that want to run Pension Credit campaigns. Household-level data about Pension Credit recipients was provided to local authorities to help them administer the fund, and this data could be matched with local authority data to help them target eligible non-recipients
- reviewing the criteria for the Apollo list – a list of approved organisations that case data can be disclosed to as representatives – and introducing measures to make it easier for non-statutory local authority welfare benefits teams to be placed on that list
- establishing streamlined processes for local authorities to use data for awareness-raising activity under their current memoranda of understanding with the DWP. This should include better communication from the DWP about how data can be used without making a request to the DWP, and faster responses when these requests are made
- improved data sharing within the DWP, so people who may be eligible for Pension Credit based on the data DWP holds can be flagged internally
- evaluation support for local authorities to help assess the impact of local uptake campaigns, including call sampling Pension Credit recipients and case monitoring.

If you have any questions or would like more information about the content of this briefing, please email us at **policy@independentage.org**.

Endnotes

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