



**Independent
Age**

Local activity to increase
Pension Credit uptake:
Good practice examples
and principles toolkit

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About Independent Age

Independent Age is a national charity, providing support for older people facing financial hardship. We offer free and impartial advice and information, grants for community organisations, and connection services.

We use the knowledge and understanding gained from our frontline services to highlight the issues experienced by older people who are facing financial insecurity and to campaign for change.

We believe no one should face financial hardship in later life.

Introduction

For more than three years we have run our Credit where it's due campaign, aimed at increasing the number of people in later life receiving Pension Credit.¹ Pension Credit is a means-tested benefit for people who have reached State Pension age, giving them the extra income they need to help with their basic living costs.

Many older people who receive this benefit have told us it makes a significant difference in their lives. For a single person, it tops up their income to £182.60 a week (£9,495 a year), while for a couple it is £278.70 a week (£14,492 a year). Receiving Pension Credit opens people up to a range of other financial support too, such as free NHS dental treatment, Housing Benefit if they are renting, and a free TV licence for people aged 75+.

Moreover, research commissioned by Independent Age in 2020 calculated that increasing the uptake of Pension Credit at that time could lift more than 400,000 older people out of poverty and halve the rate of severe poverty among pensioners to 4%.² The research also looked at the effect on people's health of not receiving the Pension Credit they are entitled to. For example, if someone is living on a low income in later life and can't afford healthy food, skips meals and turns the heating off in colder months, they are more likely to get ill. The academics who worked on this research estimated that full Pension Credit uptake could, over time, reduce pressure on health and social care services, worth £4 billion per year.

Despite the positive difference Pension Credit can make, the latest government statistics (from 2019–20) estimate that up to 850,000 people could be eligible for, but missing out on, this vital benefit.³ Indeed, uptake has been at or below 66% for the past 10 years.⁴

There are some common barriers to people receiving Pension Credit, including lack of awareness that the benefit exists or what it is, people assuming they are not eligible, language or digital barriers, and embarrassment or shame over 'claiming benefits'. Polling we commissioned from YouGov in November 2022 showed that, of people aged 65+, half (53%) had heard of Pension Credit and knew a little about it, while 29% had heard of it but didn't know anything about it.⁵

Local authorities supporting their residents

Since 2022 the cost-of-living crisis has increased the financial pressure many older people are under. It has never been more important for everyone to receive all the income they are entitled to. In this context, Pension Credit doesn't just top up people's income – it also serves as a way of qualifying for government means-tested cost-of-living payments.

Increasingly concerned about low uptake, we wanted to understand more about the role local authorities (LAs) and other public sector bodies play. What do they do to increase Pension Credit uptake among their residents? What are the different approaches – and what is effective?

We know that many LAs face serious challenges, not least around resources, which limit their ability to act. But some LAs have been able to implement strategies to successfully increase Pension Credit uptake and change people's lives. This toolkit aims to share these examples and insights.

We do, however, recognise that low Pension Credit uptake is also a national policy problem and can't be fixed by LAs alone. That's why we will continue to fight for systemic change, which should include LAs having the resources they need to improve the lives of their residents.

Research methodology

To gather insight, we conducted interviews with a variety of organisations, including different types of LAs in different contexts. These included Lancashire County Council, Bracknell Forest Council, the London Borough of Islington, the London Borough of Southwark and Glasgow City Council. We also spoke to the Greater Manchester Combined Authority (GMCA), the office of the Older People's Commissioner for Wales, and stakeholders who participated in the Make the Call income maximisation service run by the Department for Communities in Northern Ireland.

These discussions gave us rich detail about the different strategies and methods to target relevant residents, contact them, establish trust, provide holistic support, maximise the use of internal and external systems and networks, and evaluate impact. We share examples under these themes below, followed by a number of case studies.

Although our conversations focused on Pension Credit, we also heard about activity to promote other forms of financial support, such as Attendance Allowance and Housing Benefit.



1. Targeting residents

The LAs and other organisations we spoke to consistently talked about the importance of targeting information about benefits and other interventions at residents more likely to be eligible for – and ideally not receiving – Pension Credit. Approaches to targeting range from broad strategies, to identifying households likely, or even known to be, eligible but not receiving the benefit.

There are opportunities to use data in new ways that can open up better approaches to targeting the right people. While there have been improvements in data sharing between central and local government in recent months, we also know that difficulties sharing and using data about local residents is a barrier. One LA told us that data sharing, both between central government and LAs, and between different teams within LAs, was the primary challenge to increasing uptake and targeting support.

Here are some of the approaches we heard about.

Using Pension Credit and other data

- One LA used data from the Department for Work and Pensions (DWP) about local Pension Credit recipients, excluding those people from their targeting efforts.
- Some LAs used proprietary benefits analytics software. When combined with data provided by the LA, this software can estimate eligibility for Pension Credit by household, allowing for close targeting. While use of this software usually carries a fee, it often achieved good results.

Providing information about other benefits

- Some LAs initially focused on promoting benefits other than Pension Credit. One example is Attendance Allowance, a benefit that provides financial support for people with care and supervision needs and is also underclaimed. The fact that it is not means-tested – in contrast to Pension Credit – removes the barrier of people having to share detailed personal financial information. Some LAs used DWP data to identify which residents over a certain age were not claiming Attendance Allowance, and then used this data to target those households with information about it. They established contact and built a relationship before moving on to specifically check people's Pension Credit eligibility.
- Starting with Attendance Allowance has other advantages. Receiving it can mean people become eligible for Pension Credit, because it can increase the person's minimum income threshold – and that determines if they qualify for means-tested benefits. Also, receiving Attendance Allowance can, in some circumstances, mean that the person gets the Severe Disability Addition to Pension Credit.
- Other LAs use data on Housing Benefit and Council Tax Reduction to target residents of State Pension age receiving these benefits, because they will be of the relevant age for Pension Credit and may be on a lower income and so possibly eligible for it.

- A different approach was to include information about Pension Credit in leaflets sent to people with their renewed concessionary bus passes, including many older people on lower incomes. The number of new Pension Credit claimants in Wales was 26% higher during this campaign, compared with the average per quarter over the previous two years.

Working with community partners

- Rather than targeting households directly, some LAs contacted residents through local partners.
- One LA sent draft letters to local GP practices, which then used their patient data to send the letters to residents over a certain age. This helped the LA to target residents by age using data they didn't own.

Case study 1: The London Borough of Islington

The London Borough of Islington has an established income maximisation team, with a distinct Claim It service that other parts of the LA can refer people to. This support includes benefit eligibility checking, form filling and home visits, where needed.

Islington conducted three campaigns specifically focusing on Pension Credit in 2021 and 2022.

Islington works with a private-sector company, using proprietary benefits analytics software that allows them to use LA-held data to identify low-income households that may be eligible for, but not claiming, Pension Credit. During the first campaign in 2021, this identified 350–400 households.

After sample checks to ensure the data was relatively accurate, Islington focused on targeted communications to these households. First, it wrote to all identified households, encouraging them to call the Claim It service. It also included information about claiming directly through the DWP Pension Credit claim line, should the resident feel confident enough to do so. After the first letter, if there had been no measurable response, Islington followed up with phone calls and emails.

Although fewer than half of all households engaged with the service, Islington was still able to help residents secure £667,000 in additional income, mostly through Pension Credit.

When Islington repeated the campaign in 2022 with largely the same methodology, the engagement levels were similar – and this second campaign generated another £564,000 for residents. This suggests that there were a proportion of households that did not engage in 2021 but did in 2022, despite no major change in approach. These households were not ‘unreachable’.

Following a third uptake campaign conducted in late 2022 and early 2023, Islington reported that it had helped residents claim a combined total of £1.6 million of new annual benefit entitlement through these campaigns. It also measured the economic impact of the three campaigns on the borough at £8.46 million.



2. Contacting residents

The LAs and other organisations we spoke to told us about different ways they contacted residents, either to share information, prompt residents to get in touch or offer more intensive support. Here are some of the approaches we heard about.

Letters and follow-ups

- LAs that targeted households primarily contacted them through letters, inviting them to call and have their eligibility for benefits assessed. Usually it was the LA that sent these letters, and then the eligibility checks were done by either the LA's welfare benefits team or a partner organisation's – for example, a housing association or advice charity – benefit advice team.
- Many LAs that took this approach also followed up the initial letter with a phone call or email if they didn't receive a response.

Physical materials

- The physical materials that LAs used included information leaflets and coupons that directed people to a benefits check service. Some were provided in the post, while others were made available in the community, in places such as libraries and GP surgeries.
- One LA described coupons that recipients could complete and return to the LA to book an appointment with the benefits check service. The coupons also included a dedicated phone number that pensioners could call to arrange an appointment. An advantage of the coupons was that some people completed and returned them 6–7 months after receiving them, at a point when financial difficulties became more acute and the service felt relevant.
- In their written communications to residents, some LAs included case studies of people who had benefited from the service. This helped to build trust, show the potential outcome for people and encourage people to contact them.

Digital, television and multiple languages

- Some organisations produced digital materials, including targeted social media advertisements or campaigns. These were often targeted not just at older people, but also their friends and family.
- The Make the Call campaign by the Department for Communities in Northern Ireland included sustained promotion on television and radio. Overall, the campaign put more than £44 million in annualised benefits into older people's pockets in 2019–20, and television and radio promotion will have contributed towards this outcome.⁶
- Some organisations translated materials into other languages to reach a broader range of older residents.

In-person, intensive support

- Some LAs provided intensive support for the most vulnerable residents, through in-home visits, face-to-face support at their offices and phone calls. This included support to complete application forms. While resource-intensive, the LAs that used this approach found it to be effective.
- Some LAs also embedded benefits information and materials in existing face-to-face and verbal contact with residents. Some examples included social care assessments and housing association welfare team 'check-up' calls.

Case study 2: The London Borough of Southwark

Southwark Council has been working to increase Pension Credit uptake for a number of years. It felt that increasing uptake was particularly important in the context of the cost-of-living crisis, and because central government was targeting emergency financial support at people on means-tested benefits, including Pension Credit. It was also concerned about the negative impacts of non-take-up on people's health, and the knock-on effect on demand for social care services.

With this in mind, in 2022 Southwark Council ran a local awareness campaign to boost Pension Credit uptake. This was a partnership-based, income-maximisation communications project, for which the council designed new information materials that were distributed widely to locations across the borough, such as GP surgeries and libraries. Materials included contact information for partnership organisations that could help people fill in application forms. Messaging was also aimed at family members who might be able to persuade eligible relatives to apply.

Messaging linked Pension Credit to the cost-of-living crisis, emphasising the importance of 'applying now' to get Pension Credit and also qualify for the government's additional cost-of-living payments. The council later wrote to residents encouraging them to apply for any benefits they may be eligible for before the relevant deadline in December. It did this in a targeted way, excluding people who it knew from DWP caseload data were already receiving Pension Credit.

Monthly Pension Credit caseload data that the council receives from the DWP indicated that more than 1 in 10 of the 900 residents over State Pension age who the council wrote to in the summer had claimed and been awarded Pension Credit by November. The households contacted were known to be receiving Housing Benefit or Council Tax Reduction but not Pension Credit, even though their circumstances indicated they were eligible and entitled to it.

Southwark is planning to run a randomised control trial of different approaches to targeting eligible non-recipients of means-tested benefits, including knocking on doors. It hopes that robust independent evaluation can demonstrate which strategies have an impact and are worth investing in.

Southwark also thinks that because LAs already hold some information about residents eligible for, but not receiving, Pension Credit – for example, through Housing Benefit claims – there is potential to better share this data internally and use it to pre-populate Pension Credit applications. While there are legal barriers to this, overcoming these could help LAs better target residents and process applications more quickly.



3. Establishing trust

Establishing trust with residents was a priority for the LAs and other organisations we spoke to. Older people are frequently a target for scams and, as a result, many are wary and distrustful of unexpected communications. LAs need to take steps to establish trust from the outset. Here are some of the approaches we heard about.

Branding and logos

- LAs took different approaches to whether their branding should be on letters, leaflets and so on. Some emphasised that their branding was valuable because it established authenticity. Others did not include their branding but instead allowed partners – such as local advice charities – to rebrand their materials. They reasoned that trusted local brands could be more effective than the LA at getting residents to engage, given that residents are sometimes distrustful or disparaging of government institutions.

Telephone numbers

- Some LAs stopped using anonymous telephone numbers when calling residents, because many people distrust and ignore such calls.
- To ensure phone calls are expected and trusted, some LAs communicated to residents in advance the number they would be called from, the approximate time of day for the call and the name of the adviser who would call.
- One LA highlighted that it can take time to build trust. For some residents who may be especially vulnerable or distrustful, it can take multiple phone conversations to build trust and get the information from them required to make an application.

Opt-out approach

- Rather than sending information and hoping residents would call the number provided to get support, one LA sent letters with details of 'opt-out' appointments – that is, a date and window of time when they would call that person. This included a number to call – the LA's welfare benefits advice line – if residents wanted to opt-out or change the time of the appointment. It wasn't unusual for people to call with the intention of cancelling the appointment, but then deciding to proceed with the call after speaking to the adviser and learning more about the support they could get.

Other approaches

- LAs encouraged residents to take steps to check the authenticity of the support offered, including allowing friends and family to call on their behalf.
- One LA's approach was to ensure that residents were getting the same information from multiple sources, such as direct mail as well as leaflets at different places or services. This 'ecosystem' approach helped residents to authenticate any information they received directly.
- Another LA said that successfully supporting people to claim Attendance Allowance helped to build trust, giving them the confidence to move on to claiming Pension Credit.

Case study 3: Glasgow City Council

After a small trial in the south-west of Glasgow in 2019, Glasgow City Council conducted a 2021 income maximisation campaign focused primarily on Attendance Allowance. It was particularly concerned that uptake was low among Glasgow's 'older old' – that is, residents aged 80+.

Using its memorandum of understanding with the DWP, and a data protection impact assessment, Glasgow obtained household-level data on all Attendance Allowance recipients.⁷ It then matched that with its own household data to identify all residents who were aged 80+ and not receiving Attendance Allowance. Some 1,567 people were contacted between 1 December 2021 and 7 February 2023, with 855 benefit checks completed and 483 applications made.

The welfare benefits team – including staff seconded from a local charity and a housing association – sent letters to these households using an opt-out approach. The letter told residents the date and window of time of their pre-booked appointment, and who would be calling them. If the person wanted to change the time of the appointment or cancel it, they could call a number provided, which would put them through to an adviser. Some people called intending to cancel but, on speaking with an adviser and learning about the support available, decided to go ahead with the appointment.

Glasgow thought carefully about how to maximise engagement with this letter and reduce the risk of it being dismissed as a scam. In the original trial, which was a face-to-face rather than telephone service, it left LA branding off the letter. However, they found that this increased the likelihood that people thought it was a scam, so included its branding in the full campaign.

They also included in the letter the number the person would be called from, because they found many older residents would not answer unknown numbers. Glasgow also informed local organisations, local councillors and the police that the scheme was taking place, so concerned residents who contacted them could be reassured that the scheme was genuine.

Though the scheme was primarily promoting Attendance Allowance, the welfare benefits team conducted full benefits eligibility checks.

In the first 14 months from the project's start in Glasgow, the scheme had a high success rate, generating more than £2.3 million in financial gains for residents, through increased incomes and reduced Council Tax bills. By February 2023, residents who were supported were, on average, more than £6,000 a year better off than before. In January 2023 the project was expanded to include over 75s, using a hybrid approach of home visits and telephone appointments.



4. Offering holistic support

While we heard about residents being directed to a specific benefits advice service, whether based at the LA or a local partner organisation, in all cases the service provided went beyond just supporting people to claim Pension Credit. Here are some of the approaches we heard about.

Other benefits

- Most LAs had an ‘all benefits approach’, using the contact they made with an older person to build a relationship and check eligibility for all benefits, not just Pension Credit. One organisation disseminated information about a range of benefits through partners, including housing associations. They were particularly successful in helping residents access extra income through Housing Benefit and Attendance Allowance.
- In some LAs, the Pension Credit offer was contained within their wider ‘income maximisation service’. This meant that other members of a household could be supported to apply for other benefits and/or receive other kinds of money advice.
- One LA we spoke to in autumn 2022 incorporated the government’s cost-of-living payments into its communications. They highlighted that applying for Pension Credit before 18 December 2022 could give them access to the £324 cost-of-living payment. This approach made the issue more relevant and urgent for residents, perhaps encouraging them to engage with support or make an application.

Other services

- Some LA services did not just check residents’ eligibility for benefits, but also signposted them to other local services or support they could be eligible for.
- Examples included other LA support like social workers, occupational therapy, Blue Badge schemes, fuel poverty schemes and local social prescribing services.

Multi-channel support

- LA services often provided support with the application process itself, either helping to fill in forms over the phone or in person, or applying on the person’s behalf with their consent.
- One LA was planning to offer a hybrid service to residents, where they would offer to send information to them by letter, through phone calls or home visits.

Case study 4: Greater Manchester Combined Authority

In January 2021 the GMCA launched the Pension Top Up campaign, which was focused on increasing uptake of Pension Credit and other later-life entitlements across the 10 constituent LAs. The Greater Manchester Ageing Hub was crucial in advocating the importance and potential impact of such a campaign. Led by the GMCA, the Ageing Hub brings together local councils, public sector organisations, housing providers, the voluntary and community sector, and the private sector with older people's groups, to respond to the opportunities and challenges of an ageing population.

Launched during the COVID-19 pandemic, activity initially focused on a digital information campaign alongside direct engagement by housing providers with their tenants. Housing providers wrote to and phoned residents, which included having conversations about benefit entitlement as part of 'check-ins' with older residents. The campaign also featured in the Ageing Hub's Keeping Well this Winter printed booklet, distributed to more than 100,000 older people across the city region during the pandemic. Greater Manchester Citizens Advice supported the campaign, taking calls and providing an online eligibility checker.

The GMCA's extensive partnership working meant it was able to deliver an effective campaign across 10 LAs. One drawback was that working across so many partnerships meant evaluation was difficult: the Ageing Hub struggled to get data back from partner organisations about the number of applications made, and there were complications around different housing providers tracking impacts across several case management systems. Using the case management data that it could access – and so give a conservative estimate – the GMCA estimated that the campaign generated at least £3 million in additional income for older people in Greater Manchester, primarily in Attendance Allowance.



5. Working through systems and networks

The LAs and other organisations we spoke to talked about maximising the reach of their information campaigns by working through their networks, both within the LA itself and with partners in the local community. Here are some of the approaches we heard about.

- Some LAs adopted Making Every Contact Count principles to embed income maximisation into every part of the organisation. For example, if someone called a different service within the LA, such as the refuse team or social care department, some had processes in place to refer residents to their income maximisation services. Others fed data from people's social care assessments into the income maximisation team to prevent residents from having to give their financial details multiple times to the same organisation.
- LAs commonly work with local advice charities, GP practices and housing associations. Some housing associations have dedicated money advice teams that can help promote information and support Pension Credit campaigns.

Case study 5: GMCA and Independent Age

In 2022 the GMCA ran the second phase of the Pension Top Up campaign described in the previous case study, this time with printed materials.

For this phase of the campaign, the GMCA partnered with Independent Age, which funded printing of up to 100,000 jointly branded Don't Miss Out leaflets, which were distributed across the 10 LA areas in Greater Manchester. The leaflets were aimed at older people, their family and friends, and frontline workers, and directed people to Independent Age's Helpline and to the free Independent Age information guides about financial entitlements for older people.

With capacity in advice services across Greater Manchester extremely limited, LAs agreed to promote the Independent Age Helpline and website as the main points of contact. In addition, thousands of Independent Age guides on Pension Credit, Attendance Allowance, Carer's Allowance and other benefits were distributed by LAs, Citizens Advice and other local charities, and housing providers. Campaign messaging was also printed on 250,000 pharmacy paper bags in target areas.

Independent Age also ran a series of online training sessions to enable frontline workers in Greater Manchester to understand the basics around Pension Credit and Attendance Allowance and to support residents to check their eligibility. More than 230 workers received the training, including housing provider staff, social workers, GPs, social prescribing link workers, local charities, community group workers and local councillors.

In late 2022 the GMCA's Pension Top Up campaign merged with the new Winterwise campaign, which was also delivered in collaboration with Independent Age. More than 330,000 Winterwise printed guides were distributed across Greater Manchester, including translations in Urdu and Bangla, and Easy Read versions. The Winterwise campaign brought together information about financial support available during the cost-of-living crisis, with winter messages about home safety, mental health and wellbeing, eating well and keeping active.



6. Evaluating and learning

Evaluating and learning from approaches taken is vital to make them as effective as possible. The LAs and other organisations we spoke to talked about different ways they have evaluated the impact of their activity. Here are some of the approaches we heard about.

Calculating the amount of money received by residents

- Some LAs that signposted residents to their own service used case management systems to establish how much money they had helped people to claim.
- LAs that used proprietary benefits analytics software to identify people eligible for, but not claiming, Pension Credit used this to track application success each month and how much money people received as a result.

Evaluating approaches

- Some LAs that targeted households were able to track their communications to calculate response rates.
- The Department for Communities in Northern Ireland commissioned an independent body to conduct a social return on investment evaluation of its Make the Call campaign on a rolling basis. This evaluation surveys users of the service and measures outcomes such as reduced stress and anxiety, and improvements to quality of life after engaging with the service.⁸

Conclusion

A critical time to spread good practice

We are acutely aware that LAs face all sorts of pressures and demands, and that it can be difficult to identify resources for these kinds of activities. LAs told us about various shortages, including of staff capacity generally, of the capacity to analyse and use data for targeting, and of a lack of resource for basic things like printing, translating and sending materials to residents. There are also shortages in the capacity of local advice organisations, limiting LAs' ability to refer residents to support elsewhere.

We hope these practical examples of effective ways to increase Pension Credit uptake are useful to LAs and other organisations that want to take action. They prove that focused activity can, and does, result in more older people getting the money they are entitled to – and that is often life changing. With pensioner poverty on the rise even before the cost-of-living crisis – 18% of older people were living in poverty in 2020, according to the latest reliable estimates⁹ – now is a critical time to get this money to the people who desperately need it.

Local and central governments have important roles to play in making sure this happens.

Independent Age is calling for the UK Government to produce a national Pension Credit uptake strategy, delivered by the DWP.¹⁰ This strategy should, among other things, ensure adequate and flexible funding for LAs and improve data sharing. More broadly, a strategy should set out a clear understanding that LAs are uniquely placed to play their part in increasing Pension Credit uptake among local residents – and set out a range of ways to help them do so.

Independent Age will continue to support people in later life facing financial hardship directly – such as by providing advice to help people apply for Pension Credit – alongside drawing attention to the critical issue of low Pension Credit uptake and what the UK Government can do to improve this.

Get in touch

If you would like to discuss this toolkit, share your experience, discuss how to work together on this issue, or learn more about Independent Age's services or campaigns, please get in touch at policy@independentage.org.

Endnotes

- 1 *Credit where it's due*, Independent Age, see independentage.org/campaigns/PensionCredit.
- 2 *The cost of pensioner poverty and non-take-up of Pension Credit*, Independent Age, 14 September 2020, see <http://independentage.org/campaigns/PensionCredit/cost-report>.
- 3 *Credit where it's due: A briefing on low uptake of Pension Credit*, Independent Age, 25 November 2022, see independentage.org/briefing-pension-credit-2022.
- 4 *Income-related benefits: estimates of take-up: financial year 2019 to 2020*, Department for Work and Pensions, 24 February 2022, see gov.uk/government/statistics/income-related-benefits-estimates-of-take-up-financial-year-2019-to-2020.
- 5 *YouGov survey*, Independent Age, 21–23 November 2022. All figures, unless otherwise stated, are from YouGov PLC. Total sample size was 1,052 adults in England. The survey was carried out online. The figures have been weighted and are representative of all adults in England (aged 65+).
- 6 *Independent Report on the Social Return on Investment of the Make the Call Wraparound Service*, Ipsos, 23 June 2021, see ipsos.com/sites/default/files/ct/publication/documents/2021-06/20-096161%20DfC%20Make%20the%20Call%20Research%20Report%20v4%20080621%20public.pdf.
- 7 Since most of these interviews were conducted in the first half of 2022, the DWP has shared more household-level benefits caseload data with LAs, supporting LAs' efforts to better target their activity.
- 8 *Independent Report on the Social Return on Investment of the Make the Call Wraparound Service*, Ipsos, 23 June 2021, see ipsos.com/sites/default/files/ct/publication/documents/2021-06/20-096161%20DfC%20Make%20the%20Call%20Research%20Report%20v4%20080621%20public.pdf.
- 9 *Households below average income: for financial years ending 1995 to 2020*, Gov.uk, 25 March 2021, see gov.uk/government/statistics/households-below-average-income-for-financial-years-ending-1995-to-2020.
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