



**Independent  
Age**



# Jumping through hoops

Reducing the complexity of the social security system for older people

March 2025

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# About Independent Age

Independent Age is the national charity focused on tackling poverty in later life.

Our Helpline and expert advisers offer free, practical support to older people without enough money to live on.

Through our grants programme, we support hundreds of local organisations working with older people across the

UK. We use the knowledge and insight gained from our support services and partnerships to highlight the issues experienced by older people in poverty and to campaign for change.

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

## Get support and resources

Call our freephone Helpline on **0800 319 6789** for information or to arrange to speak to one of our expert advisers, who provide free and impartial advice on the issues that matter to older people with money worries.

Our free guides and factsheets are full of information to help boost your income, remain independent, stay connected with others and more. These are available online at **[independentage.org/get-advice](https://independentage.org/get-advice)** or you can call our freephone Helpline to order paper copies.

## Get in touch

If you want more information on the research and analysis in this report, or are an older person struggling to make ends meet with a story to share, please get in touch with us at **[policy@independentage.org](mailto:policy@independentage.org)**.

# Summary

## The complexity of the social security system in the UK is preventing many older people from receiving all the money they are entitled to.

Many older people in poverty are missing out on income they are eligible for, and which could substantially improve their financial situation and quality of life. For instance, as of 2022/23, only 65% of those eligible for Pension Credit received it. Millions are also missing out on other financial entitlements, including Housing

Benefit, Attendance Allowance and Council Tax Reduction.

There are multiple barriers to accessing these entitlements, including lack of awareness that support exists and experiences of stigma. One barrier that is sometimes overlooked is how difficult it can be to apply for help.

### Our research

We explored older people's experiences of navigating the complex social security system and applying for entitlements by:

- conducting **in-depth interviews with advisers**, who support older people to apply for their entitlements every day
- **gathering the perspectives of older people** in financial hardship, through a survey, interviews and our Helpline
- carrying out a **literature review**, to understand other research that has been done on this topic and what is already known about the changes needed.

### Our findings

- Older people shared that the pension-age social security system is extremely **confusing and fragmented**, and **application processes long and difficult**. This **deters some people from starting an application**, while others give up during the process. To access all their entitlements, someone might need to fill in more than five repetitive and complex forms. The longest form – Pension Credit – has **225** questions.
- Only **67%** of respondents to a GB-wide Department for Work and Pensions (DWP) survey had found it easy to apply for Attendance Allowance, which takes advisers on average two hours to help someone complete.
- DWP data shows that **97%** of pensioners who have been awarded Carer's Allowance don't receive any money directly from this, because of complicated rules around overlapping benefits. However, not applying for Carer's Allowance can mean that older carers don't receive other financial support they are eligible for.
- In mid-November 2024, the average wait for a decision on a Pension Credit application was **65** working days, or three months.

## What needs to change?

The UK Government should develop a take-up strategy for all financial entitlements, learning from the strategy in place in Scotland and other best practice. This strategy should include a genuine commitment to increase take-up, along with target take-up levels for the coming years.

The strategy must include action to address the issues outlined in this report, **to make it easier for everyone to access their entitlements**. These solutions fall within six main themes, each of which is explored in a chapter of this report:

1. **simplify application forms**
2. **streamline application processes**
3. **communicate effectively**
4. **harness the power of data**
5. **improve customer service**
6. **support the advice sector.**

The full recommendations can be found at the end of the report, but key actions include the:

- DWP and local authorities (LAs) urgently assessing the scope to shorten and simplify application forms across the range of pensioner benefits
- UK Government eliminating the need for older people to apply for underlying entitlement to Carer's Allowance – instead, eligibility for Carer's Addition should be determined by adding a few questions about caring to the Pension Credit form

- DWP and LAs assessing whether any entitlements could be automated or semi-automated and better understanding the barriers to this
- UK Government considering renaming Attendance Allowance, so that the purpose of this entitlement is more clearly conveyed\*
- DWP publishing and implementing a plan to meet processing target times and to reduce phone-line waits
- DWP and LAs allowing applicants to nominate an adviser at a recognised organisation who can speak to the authorities on their behalf and receive a copy of decision letters.

\*In Scotland, this is now called Pension Age Disability Payment.



Applying for help in the way of benefit[s] is extremely difficult ...in the end, one just gives up and continues to struggle.

Alan, 80

# 1. Introduction



**There are almost two million older people in the UK living in poverty.<sup>1</sup> Independent Age’s Helpline and our advice and support service hear stories every day from older people terrified about their financial situation, and being forced to make difficult decisions to cut back on essentials.<sup>2</sup> Many of these people are missing out on vital income they are entitled to, including Pension Credit, which is a social security entitlement for older people on low incomes.**

Pension Credit is administered by the Department for Work and Pensions (DWP), which publish data on the proportion of eligible people receiving Pension Credit – called the take-up rate. Only 65% of those eligible received it in 2023.<sup>3</sup> This means that up to 760,000 older households – up to 970,000 individuals – are missing out on a combined £1.5 billion of Pension Credit. That’s an average of £1,900 per household a year, and doesn’t include

‘passported’ entitlements that Pension Credit makes recipients eligible for, such as money off rent and Council Tax, help with NHS costs and – as of winter 2024 – the Winter Fuel Payment. Despite many national and local government activities aimed at changing this, take-up of Pension Credit has remained fairly stagnant, fluctuating between 61% and 66% for the past decade. We previously explored the issue of Pension Credit take-up in our briefing *Credit where it’s due*,<sup>4</sup> as well as in our report about how local authorities (LAs) can best boost take-up of Pension Credit in their area.<sup>5</sup>

Take-up of Housing Benefit for people above State Pension age is higher than Pension Credit, at 83%, but there are still around 270,000 households missing out on an estimated £1.1 billion a year – or £3,700 a household. Official statistics do not exist for other financial entitlements, but it is likely there are serious issues with take-up for these forms of support

too. The company Policy in Practice estimate that older people are missing out on several billion pounds of other entitlements, including Council Tax Reduction, social tariffs on utility bills and Attendance Allowance, which provides income for those with long-term health conditions or disabilities.<sup>6 7</sup>

It is unacceptable that hundreds of thousands of older people are living in a desperate situation, which could be significantly improved if they received everything they were entitled to. For example, 5 in 6 older people living in poverty don't receive Pension Credit.<sup>8</sup> This shows how transformative Pension Credit is, because the majority of recipients are no longer in poverty as a result of receiving it. This positive impact would be amplified with higher take-up. Research commissioned by Independent Age in 2020 showed that, at the time, increasing Pension Credit take-up could lift more than 400,000 older people out of income poverty.<sup>9</sup>

One of the key factors limiting the take-up of financial entitlements among older people is the complexity of the central government and LA systems that need to be navigated. This report sets out some potential solutions that could make it easier for older people living on a low income to receive the financial support they are entitled to.



“

There is definitely a massive gap between what older people are entitled to and what they receive.

Independent Age adviser



Only **65%** of those eligible for Pension Credit received it in 2023



## 2. Methodology



Independent Age advisers often hear from people in later life who are struggling to navigate the social security system, which can cause immense stress and leave some discouraged from, or unable to, progress their applications further. We wanted to better understand the specific barriers they are facing, and potential solutions that could make processes work better for older people in financial hardship who are trying to access money they are eligible for.

This report combines the findings of a literature review, alongside qualitative evidence gathered from advisers and people in later life living on a low income.

Independent Age conducted a survey in May 2024 asking older people about their finances in later life. Many of the 2,055 respondents shared with us their experiences of claiming state entitlements. We also regularly gather stories from older people we speak to in our work.

Alongside listening directly to older voices, we conducted in-depth interviews with more than 25 advice experts, many of whom support older people every day to apply for their entitlements. These experts have extensive knowledge of which aspects of the social security system are working well, and which are trickiest to navigate. The interviews were conducted between May and August 2024 and included 19 members of Independent Age's advice and support service, including colleagues from our Helpline, which is operated by Kura. We also interviewed nine advisers from other organisations, including experts from local branches of national charities, housing bodies and community groups. For a full list of those who shared their insights, please see page 55.

This report primarily takes a UK-wide approach, so the majority of the recommendations are most relevant to the UK Government and the DWP – but some are aimed at LAs and the Scottish Government, because they too have an important role to play.

While there is a range of different support available to those above State Pension Age, this report focuses primarily on the five main DWP and LA entitlements aimed at this group: Pension Credit, Housing Benefit, Council Tax Reduction, Attendance Allowance and Carer's Allowance. The issues explored in

this report are not exclusive to older people, because many people below State Pension age also experience similar challenges when applying for entitlements such as Personal Independence Payment or Universal Credit. But, as the national charity tackling financial hardship in later life, we have focused on the experiences of older people and seek to advocate system changes that will help them claim their entitlements. Some of these solutions could also be applied to improving the way that systems work for people below State Pension age.



### 3. Barriers to take-up



Currently the social security system is not delivering billions of pounds worth of income to older people who are entitled to it. The reasons for low take-up of financial entitlements are varied and have been the subject of several studies.<sup>10, 11, 12</sup> However, one barrier that currently we believe does not receive sufficient attention is the complexity of the social security system.

This report focuses on how the immense scale of the system, and the convoluted application processes, can put many people off applying, or mean that they give up before they receive all their entitlements.



Jumping through hoops comes to mind... very stressful exercise.

Angela, older survey respondent

## John's\* story

I've been brought up to pay my way, pay my bills and not owe anyone anything. I'm a 74-year-old retired welder and I worked my whole life. I'm divorced and living alone in a house that I've owned for 22 years, and I still have a mortgage on it.

I was receiving around £600 a month in pension and thought I might have to sell my house. My mate said, "You shouldn't have to do that." He said he was getting Pension Credit and that I should be entitled to it too.

I'm the sort of person who, while I can survive, will just carry on. I won't kick up a big fuss. So, it was ages before I looked into Pension Credit. Plus, my spelling is atrocious, I'm no good at filling in forms and I'm no good on computers.

I'd received a leaflet through the door about Independent Age. I'd kept it and decided to call them to see if they could help. The advice they gave me has made a hell of a lot of difference. It took a lot of the worry away; you have to be in my situation to really understand it. It's impossible to live without money.

I applied for Pension Credit over the phone. Now I get about £240 a week in pension and Pension Credit. It's a lot of money. It's a big increase. When I first received it, I thought, "I'm a millionaire".

I can do a lot more things. I don't have to worry... I have a bad leg and I can get a cab somewhere if I need to instead of messing about with buses. Now I also receive free dental care, unless I'm having things like teeth replaced.

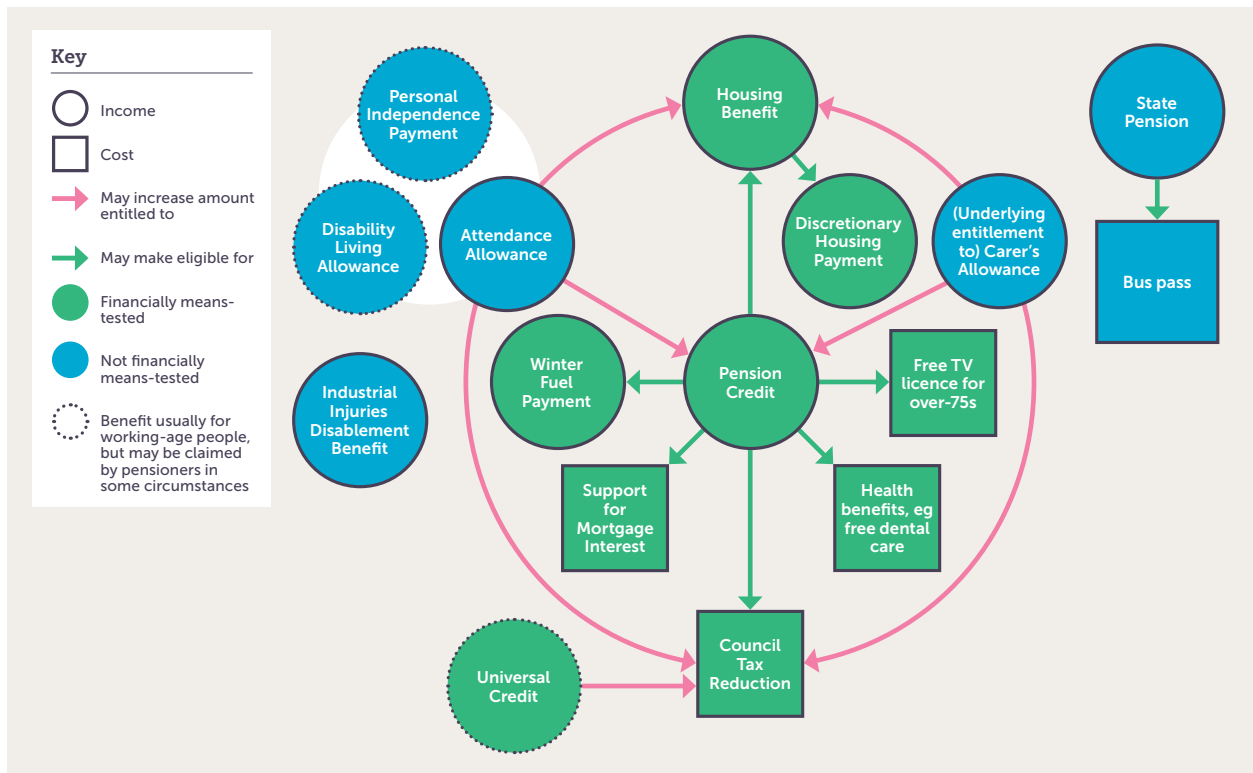
And because I receive Pension Credit, I don't have to pay any Council Tax now. I used to pay £126 a month for 10 months – and I never missed a payment. I'm relieved that I'm getting what I'm entitled to. It's peace of mind, knowing that I don't have to worry about the next bill. £126 is a lot of money. I could live off that in food for month.

I'd advise other people to apply for Pension Credit. There must be a lot of people entitled to it who just don't know they are. And there are probably people who are a bit too proud to claim it. Receiving Pension Credit makes your life a bit easier.

\*Name has been changed.



### 3. Barriers to take-up



### The complexity of the social security system for older people

The map above shows the main financial entitlements that someone above State Pension Age might be eligible for in England and Wales. It doesn't include additional support such as social tariffs from utility companies, or payments that have been devolved to Scotland and are now delivered by the Scottish Government. Even so, the sheer number of entitlements is striking, as is the number of connections between them. Nobody will be eligible for everything depicted on the map, but they could easily be eligible for five or more, depending on their circumstances. A separate application form is required for almost every entitlement, and they all have their own application processes and eligibility criteria, potentially increasing the confusion for people trying to find out what they are entitled to.

It is clear that this complexity can put some people off applying in the first place, or mean others give up during the process before they have received everything they are eligible for.

*"It can be an overwhelming thing... because it doesn't seem to be streamlined."*

Independent Age adviser

*"It's so complicated, it's so confusing."*  
Anonymous older survey respondent

*"I can see why many people don't claim Pension Credit, as they can't deal with the stress."*

Anonymous older Helpline caller

Not everyone has the same experience or challenges navigating this system. Some of those who can find it particularly challenging include those without access to the internet, those with physical or mental health conditions, those with low literacy, or those with more complicated financial or living situations. Moreover,

people who are already unsure about applying for their entitlements – for example, because of a sense of shame – may be put off when they see how difficult it can be to get support.

Making it easier for people to receive their financial entitlements should be at the heart of a new UK Government take-up strategy. A strategy would provide an opportunity to highlight their genuine commitment to increasing take-up of social security payments among those on low incomes. This should be accompanied by plans for measurement – such as target yearly take-up levels – accountability and transparency, as well as tangible recommendations for reducing barriers to take-up. There is a statutory duty for the Scottish Government to have a strategy to improve take-up of the payments available through the Scottish social security system, as set out in section 8 of the Social Security (Scotland) Act 2018.<sup>13</sup> The DWP should engage with Social Security Scotland to better understand how to create the most effective strategy.

A UK Government strategy should be truly cross-cutting, considering all forms of financial support available across means-tested, disability and carers' social security, and taking into account the interactions between the different entitlements.

While we focus on the implications for potential claimants above State Pension age, the strategy should also consider what is needed to maximise take-up of entitlements available for people of working age, and how to smooth the transition from working age payments to the State Pension and Pension Credit.

To be effective, the strategy should put forward solutions to the issues that have come through our research into this area.

#### The key themes from our research are to:

1. simplify application forms
2. streamline application processes
3. communicate effectively
4. harness the power of data
5. improve customer service
6. support the advice sector.

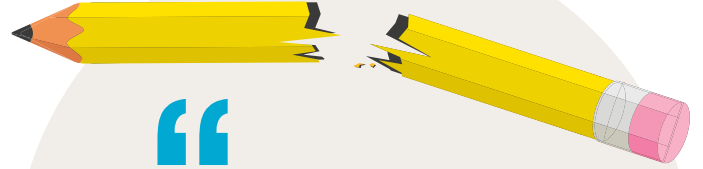
### Other barriers: Awareness, shame and stigma

It is important to note that significant additional barriers to take-up exist around awareness, shame and stigma. To receive financial entitlements, an individual must 'present to the state' – that is, make an application – but this comes with implications:

- If people don't know that these entitlements exist, or think they are not eligible for them, then they will not make an application. This is clearly a fundamental barrier that needs to be addressed.
- Negative associations are sometimes attached to receiving state entitlements. Unfortunately, many people of all ages who receive income from the state either experience stigma from others or feel shame themselves. Poverty-related stigma is complex and multidimensional, and is perpetuated through language, cultures, policies, institutions and systems.

### 3. Barriers to take-up

There are some fantastic projects and studies looking at the best way to address the issues of awareness, shame and stigma.<sup>14 15</sup> However, meaningfully turning the dial on take-up will need a multipronged approach that addresses all the barriers people face. This report focuses on the complexity of the social security system and how some of these challenges can be tackled.



I can see why many people don't claim Pension Credit, as they can't deal with the stress.

**Anonymous older  
Helpline caller**



## 4. Simplify application forms



“ Long, tedious, repetitive – by time you finished you feel absolutely awful, mentally exhausted and worry you won’t get the help.

**Anonymous older survey respondent**

Many older people navigating the social security system are faced with multiple long, complicated forms. For example, the Pension Credit form has 225 questions and is 24 pages long. While some of these are, for some people, fairly quick multiple-choice questions, our advisers hear that it can still be off-putting to open the form and see how long it is.

In November 2024 the Pensions Minister, Emma Reynolds MP, confirmed that the DWP are assessing whether there are opportunities to shorten the Pension Credit form.<sup>16</sup> This would be welcome.

A review should also be extended to application forms for other DWP entitlements, such as Carer’s Allowance, which has 123 questions, and Attendance Allowance (see page 14). LAs should also review their application forms for Council Tax Reduction and Housing Benefit, because the length and complexity of these can vary by LA.

It is important not to evaluate the experience of completing each form on its own, but to consider the cumulative impact on an older person of applying for multiple entitlements. For instance, a 78-year-old renter on a low income applies for, and is awarded, Pension Credit. To receive everything they are entitled to, they also need to apply for Housing Benefit, Council Tax Reduction, a free TV licence and NHS support, such as free glasses and dental care. That is five lengthy forms already, before considering water and/or broadband social tariffs, which they may also be made eligible

## 4. Simplify application forms

for. If the individual also had a serious health condition or caring responsibilities, there could be additional forms to access Attendance Allowance or Carer's Allowance (or Pension Aged Disability Payment and Carer Support Payment if they live in Scotland).

Older people have shared with us that this experience is not only daunting, but can also become very repetitive, as the core personal information required is often very similar for each form.

*"I genuinely can't think of one benefit off the top of my head that is actually easy to do."*

Independent Age adviser

*"I think it's very much death by paper half the time because it's literally every benefit – Attendance Allowance is the worst by a long, long way – but every single one, it just takes so long to fill in."*

Independent Age adviser

*"[The Pension Credit form] was very, very long. Pages and pages of it."*

Jenny, older survey respondent



**Filling in the forms to claim benefits are lengthy and so much information is required.**

**Carol, 78**

## Spotlight on the Attendance Allowance form

Throughout our conversations with advisers and older people living on a low income, we repeatedly heard that the Attendance Allowance form was considered to be by far the most challenging of the pension-age entitlements. At 65 questions, this is fewer questions than the Pension Credit form, but the detail required to complete it means it takes considerably longer. In fact, Independent Age advisers allow two hours to support someone to apply for Attendance Allowance, and sometimes a follow-up appointment is required. A 2024 DWP survey found that only 67% of new claimants found it easy to apply for Attendance Allowance (compared to 87% for Pension Credit).<sup>17</sup>

The word cloud on the next page depicts the adjectives most commonly used by older people and advisers when describing the Attendance Allowance form as part of this research. This illustrates the strength of negative feeling towards this form.

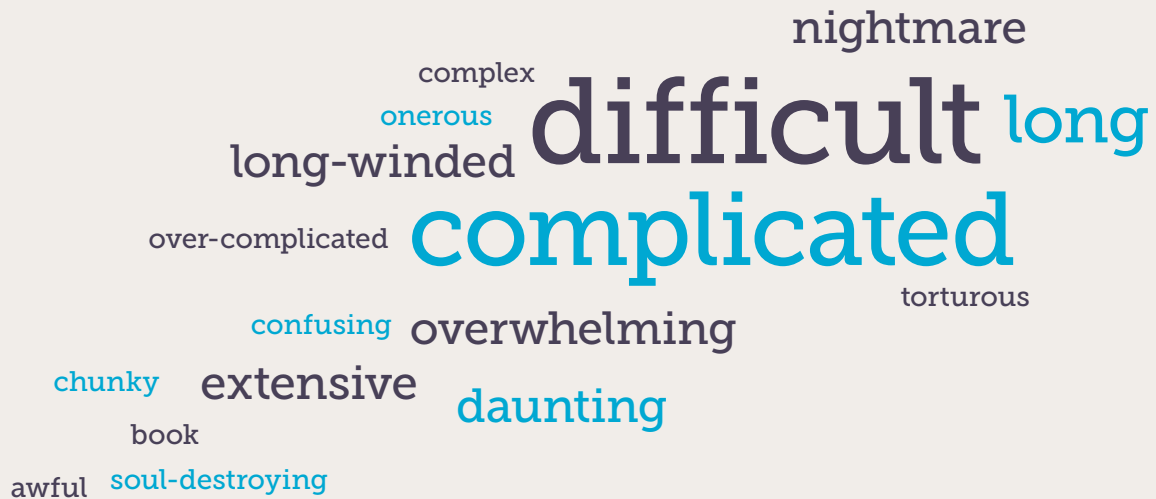
Many older people we heard from noted that they had to ask for help with the form. One survey respondent even said that they found the Attendance Allowance form so tricky that they gave up and did not apply, despite likely being eligible. This reflects what our advisers often hear about the demoralising effect of this complicated form on callers they support.

*"They don't understand the questions because they're so vaguely written or they're so strangely worded."*

Independent Age adviser



## Experiences of the Attendance Allowance form



*"The way the questions need to be answered doesn't necessarily match up with how the questions are asked."*

Independent Age adviser

*"The application for Attendance Allowance was so difficult, and I pride myself on form-filling usually, that I gave up and asked for professional help."*

Anonymous older survey respondent

In terms of the specific aspects of the form that are challenging, the time taken to fill it in is obviously a significant barrier – but there are also many concerns with the questions themselves. In particular, advisers noted:

- the vague wording can make it hard to understand what information is needed
- the small boxes on the paper form don't allow space to fully answer the questions and could imply limited information is required. Many people

incorrectly assume that naming their health condition or providing their GP's contact details is sufficient evidence, but this is not the case – more specific information is needed about how an individual manages day to day

- certain key topics in relation to the applicant's needs, such as preparing food, are not covered, whereas other sections of the form feel repetitive
- the questions don't define what a 'difficulty' is, and people may not perceive something as a difficulty if they've found workarounds to manage
- where people do recognise the difficulties they are facing – such as issues with personal hygiene or no longer being able to do the things they enjoy – they can be embarrassing and emotional to articulate.

## 4. Simplify application forms

For some older people, the combined experience of several of these factors could be very upsetting.

*"Applying for Attendance Allowance was awful. Reducing me to tears and even making me feel suicidal several times. Not only were the questions difficult to understand, dwelling on all of the things that I am no longer capable of doing sent me into a very dark place."*

Susan, 69

Nobody should be made to feel this way. The DWP should review the Attendance Allowance form to improve older people's application experience.

### Independent Age's recommendations

- The DWP and LAs should urgently assess the scope to shorten application forms across the range of pensioner benefits.
- The DWP should conduct a specific review into the Attendance Allowance form, to make sure it is clear what is required of applicants to be eligible. This should be co-designed with older people, to make sure the form is as easy to understand as possible.



## 5. Streamline application processes



The application processes older people must complete to receive all their entitlements can, in some cases, be very contorted. Streamlining these would not only make things easier and more understandable for older people, but it would also save time for DWP staff – staff who are often required to assess forms that won't immediately and directly result in income for older people, because of complicated processes we outline here. Reducing complexity could therefore help alleviate some of the pressures we know some DWP teams experience.

### Sequencing and timelines

Completing multiple forms for different entitlements can be extremely stressful, and this experience can be worsened by the fact that sometimes an applicant's best course of action is to fill in the same form twice. This is because of the backdating rules around Pension Credit and Attendance Allowance.

The income threshold at which someone becomes eligible for Pension Credit is higher if they also receive Attendance Allowance. This effectively means that Attendance Allowance can entitle someone to more Pension Credit than they were receiving before, or can make them eligible for a small amount of Pension Credit when they weren't entitled to any before. This is known as the Additional Amount. A single person receiving Attendance Allowance is probably eligible for Pension Credit if their income (not including the income from Attendance Allowance) is less than £300 a week, assuming they don't have savings and capital of more than £10,000. This compares to a standard Pension Credit income threshold of £218.15 a week in 2024/25. Many older people facing financial hardship have an income within this bracket so, if they have eligible needs in relation to a health condition, Attendance Allowance is effectively the gateway to Pension Credit, and then on

## 5. Streamline application processes

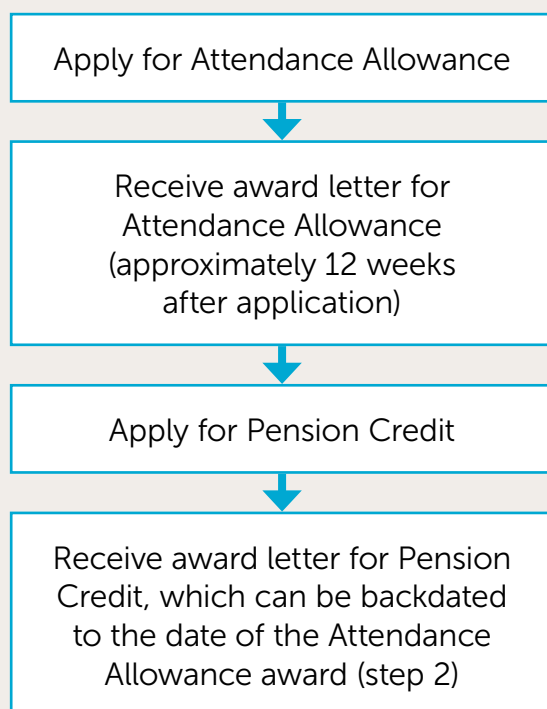
to other passported benefits associated with Pension Credit. If a person knows that they will become eligible for Pension Credit only after they have been awarded Attendance Allowance, there are two ways they can apply for these entitlements, as shown by the flow chart below.

By following process 2, a successful applicant will receive around 12 weeks more Pension Credit payments, which could potentially be worth more than

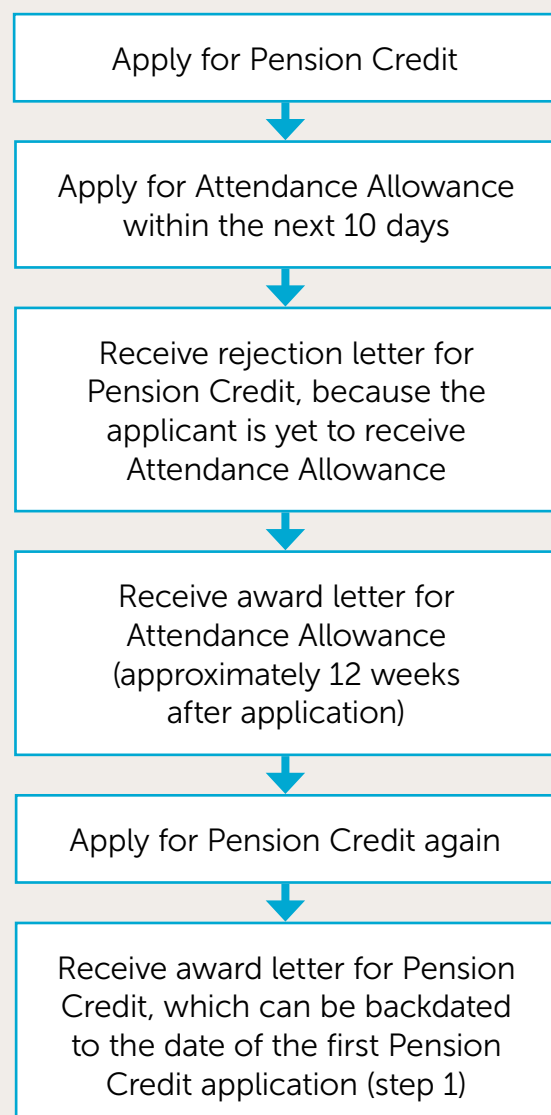
£1,000. This is because of the qualifying benefit backdating rule. However, they would have to complete the Pension Credit form twice, which takes up more of their time, and also takes up more of the DWP assessors' time, who have to process both applications. The rationale behind making two applications is also immensely confusing, as our Independent Age advisers attest.

### Routes to receiving Pension Credit and Attendance Allowance

#### Process 1



#### Process 2



*"The qualifying benefit rule...will overwhelm people... That's information overload a little bit, and I think that really puts people off."*

Independent Age adviser

*"It needs to be easier to backdate your pay if you're waiting for a qualifying benefit to come in."*

Independent Age adviser

*"That's really complex to get your head around, even as an adviser, let alone as Joe Public who is trying to navigate the system."*

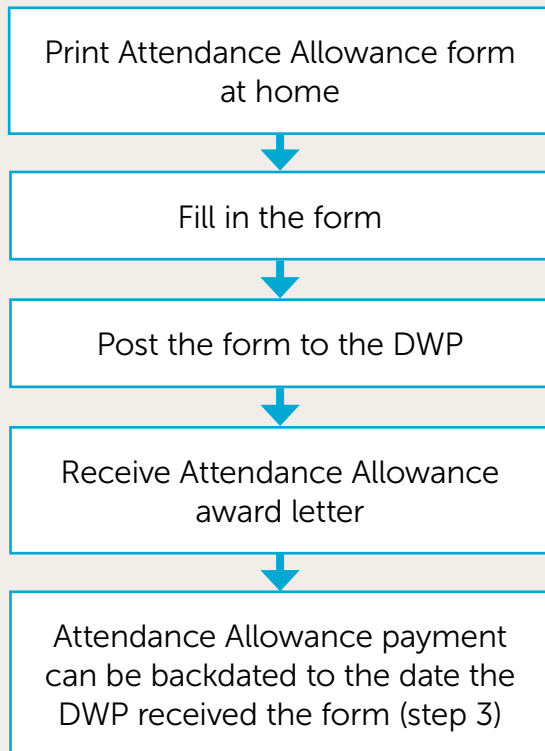
Independent Age adviser

To improve this situation, the DWP should allow those who apply for Pension Credit within three months of receiving an award of Attendance Allowance (or Pension Aged Disability Payment in Scotland) to backdate their Pension Credit payment to the date of their application for Attendance Allowance.

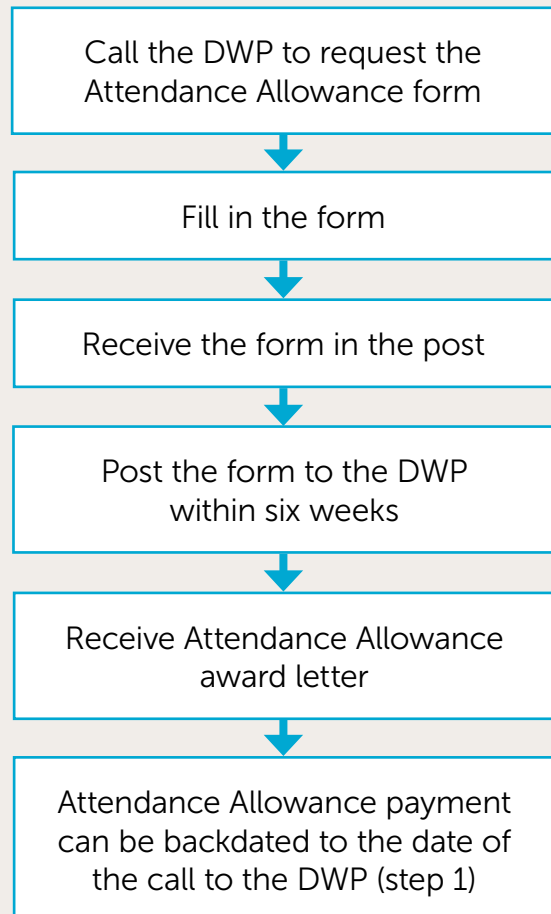
As if this process wasn't complicated enough, the way in which applicants access the Attendance Allowance form can affect how much they receive. Two different options are outlined below.

### Routes to access the Attendance Allowance form

#### Process 1



#### Process 2



## 5. Streamline application processes

As the flow chart shows, calling the DWP to request the Attendance Allowance form (process 2) triggers a claim, which ultimately means their entitlement can be backdated to earlier than if they had printed the form at home. Assuming someone takes the full six weeks after their call to return the form to the DWP, and they are granted the higher rate of Attendance Allowance, they will be £651 better off than if they had printed the form at home or the local library. Proactively printing a form should not cost so much.

While this process is briefly mentioned on the DWP website,<sup>18</sup> the implications for payments are not fully explained, and many people may not realise the impact of it. Moreover, the financial benefit of requesting the form on the phone is not made clear on the phone service itself.

*"I get very annoyed with the answerphone voice...which plugs very much about downloading the Attendance Allowance form and filling it in yourself."*

Adviser

We hear from our advisers that learning about such rules can make people feel that the system is just too complicated and not worth trying to navigate. The DWP should seek to make this fairer – for example, by creating a mechanism so the Attendance Allowance claim can be triggered at the point of downloading the form to print.

### Carer's Allowance

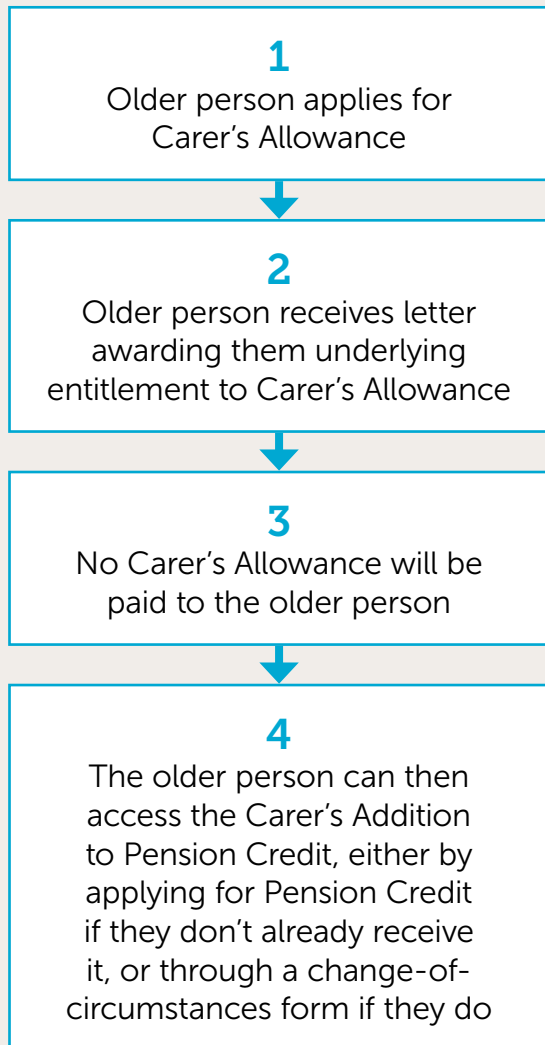
Another process that causes considerable confusion is how underlying entitlement to Carer's Allowance works. Anyone receiving more than £81.90 a week of State Pension is not eligible for income from Carer's Allowance. This is because they are deemed to have 'overlapping

benefits'.<sup>19</sup> This means the vast majority of people above State Pension age receiving the State Pension have an income that is too high to qualify for Carer's Allowance. In May 2024 only 0.77% of State Pension recipients living in Great Britain received less than £80 a week.<sup>20</sup>

However, being a carer changes a person's eligibility for Pension Credit and some other entitlements, because they can receive the Carer's Addition. Depending on their income, older carers may receive more Pension Credit or become eligible for it, which they would not have been if they weren't a carer. To assess whether someone is a carer for the purpose of their Pension Credit application, the DWP requires that person to apply for Carer's Allowance (as shown in the next flow chart). If the person would have been eligible for Carer's Allowance – that is, if their State Pension income was below the threshold – then they are given 'underlying entitlement' to Carer's Allowance. This doesn't mean they receive any additional income, but it does mean they can then apply for the Carer's Addition to Pension Credit, which could result in more money in their pocket.

Consequently, 97% of people above State Pension age in Great Britain who have been awarded Carer's Allowance do not actually receive any income from this entitlement – meaning that fewer than 11,000 older people receive income from Carer's Allowance.<sup>21</sup> The consequence of this is that more than 313,000 older people have had to apply for a financial entitlement that they get no direct monetary gain from.

### Accessing Pension Credit through Carer's Allowance



Not only is this process potentially complicated for applicants to understand, but it is also not well advertised. The DWP Carer's Allowance webpage does not clearly explain underlying entitlement, saying only 'If your pension is £81.90 a week or more, you will not get a Carer's Allowance payment'.<sup>22</sup> It could be clearer that a carer can still apply for an underlying entitlement, and that this might make them eligible for Pension Credit if they weren't previously. People

with a weekly income of more than £81.90, reading only this webpage, would be likely to assume there was no reason to apply for Carer's Allowance.

The advisers we spoke to said repeatedly that they find it immensely difficult to explain to people why they need to apply for something that won't directly result in any money. This is especially true when they are speaking to carers who received the entitlement when they were working age. Many unpaid carers feel that they are still providing the same care as before, but that they are not receiving financial support for it any longer.

Independent Age advisers also shared that many people get so confused by the letter informing them that they won't receive any Carer's Allowance payment, that they assume they have been deemed ineligible. The risk is that they then neglect the next stage of the process – applying for Pension Credit – and miss out on much-needed income.

*"There must be so many people that don't understand it, but will just leave it, because they're scared to speak to the DWP or, yes, they'll just think, 'Oh, okay, I'm not entitled to it anymore.' And then just leave it and then just maybe suffer in silence."*

Independent Age adviser

*"It feels like they designed Carer's Allowance for working-age people and then just, sort of, said, 'Well, pensioners can use it too for this reason.' But it just doesn't make sense."*

Adviser

*"If that person hasn't come to us, they would never know [about underlying entitlement], of course they wouldn't."*

Adviser

## 5. Streamline application processes

*“With Carer’s Allowance, it seems that the Carer’s Allowance stops but the caring doesn’t stop.”*

Anonymous older Helpline caller

*“The fact that Carer’s Allowance stops when you reach State Pension age seems discriminatory against pensioners.”*

Anonymous older Helpline caller

Older people living on a low income who connect with Independent Age tell us they often feel hidden – for example, a DWP report on experiences of Carer’s Allowance has no mention of underlying entitlement, Carer’s Addition or people in later life.<sup>23</sup> It is essential more is done to bring these issues to light.

There are several ways that support for older carers could be improved. As a starting point, the DWP could immediately review how the current process of applying for underlying entitlement is promoted and communicated (see chapter 6).

Longer term, the DWP should assess how this process could be simplified. Through our research, we believe the most effective way to do this is to determine eligibility for Carer’s Addition as part of the application process for Pension Credit. This means ending the concept of underlying entitlement for new applicants, and only requesting Carer’s Allowance applications from the tiny minority of older people who have a very low State Pension and so will be paid Carer’s Allowance directly.

Instead, the application forms for Pension Credit – and potentially Housing Benefit and Council Tax Reduction – should have short sections added about caring responsibilities. This would enable eligibility for Carer’s Addition to be assessed within the standard application process for these entitlements. This is in line with the current process for people applying for Universal Credit, where they can apply for the carer’s element of this within the same form. For people who become carers after they started to receive Pension Credit, they could access the Carer’s Addition by outlining their new caring responsibilities through the Pension Credit change-of-circumstances form.

While adding questions to the Pension Credit application form would make it even longer, this is outweighed by the benefit of reducing the number of forms applicants would have to complete. Changing the process in this way would mean older people only have to apply for entitlements they actually get money from, and the process would be much easier to understand.



**If that person hasn’t come to us, they would never know [about underlying entitlement], of course they wouldn’t.**

**Adviser**

## Independent Age's recommendations

- The DWP should change backdating rules to make the process simpler for those who become eligible for Pension Credit only once they receive another entitlement, such as Carer's Allowance or Attendance Allowance.
- The DWP's Disability Services department should create a mechanism so the Attendance Allowance claim can be triggered at the point of downloading the form to print.
- The UK Government should eliminate the need for older people to apply for underlying entitlement to Carer's Allowance to receive the Carer's Addition. Instead, eligibility for Carer's Addition should be determined during the Pension Credit application process.



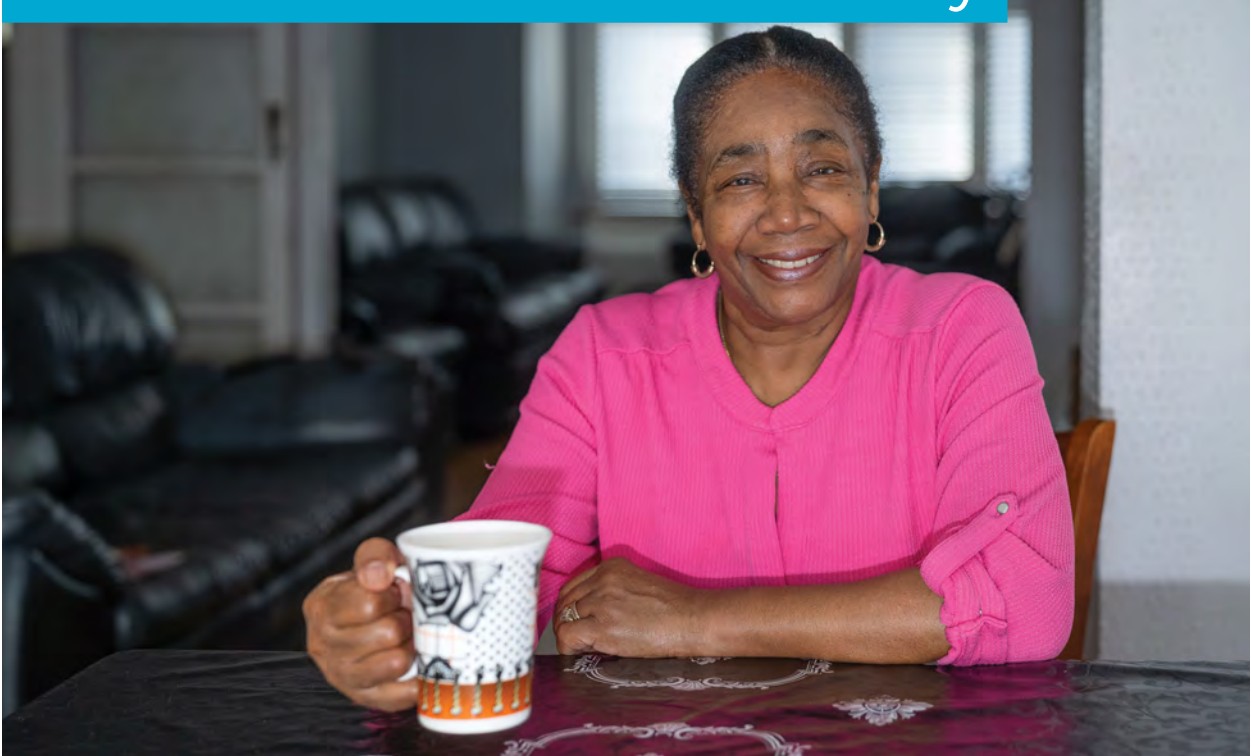
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The fact that Carer's Allowance stops when you reach State Pension age seems discriminatory against pensioners.

Anonymous older  
Helpline caller



## 6. Communicate effectively



No matter how much application processes can and should be simplified, there will always be a high volume of information that needs to be conveyed to people, to explain who may be eligible for what.

Effective, accessible communication is critical to ensuring that this information is presented clearly, and is less likely to overwhelm or confuse people who are potentially eligible. The literature supports this, with one report highlighting 'simplifying language' as a key way to improve social security take-up,<sup>24</sup> and an Israeli study analysing how things like word count can affect people's ability to understand benefit information.<sup>25</sup>

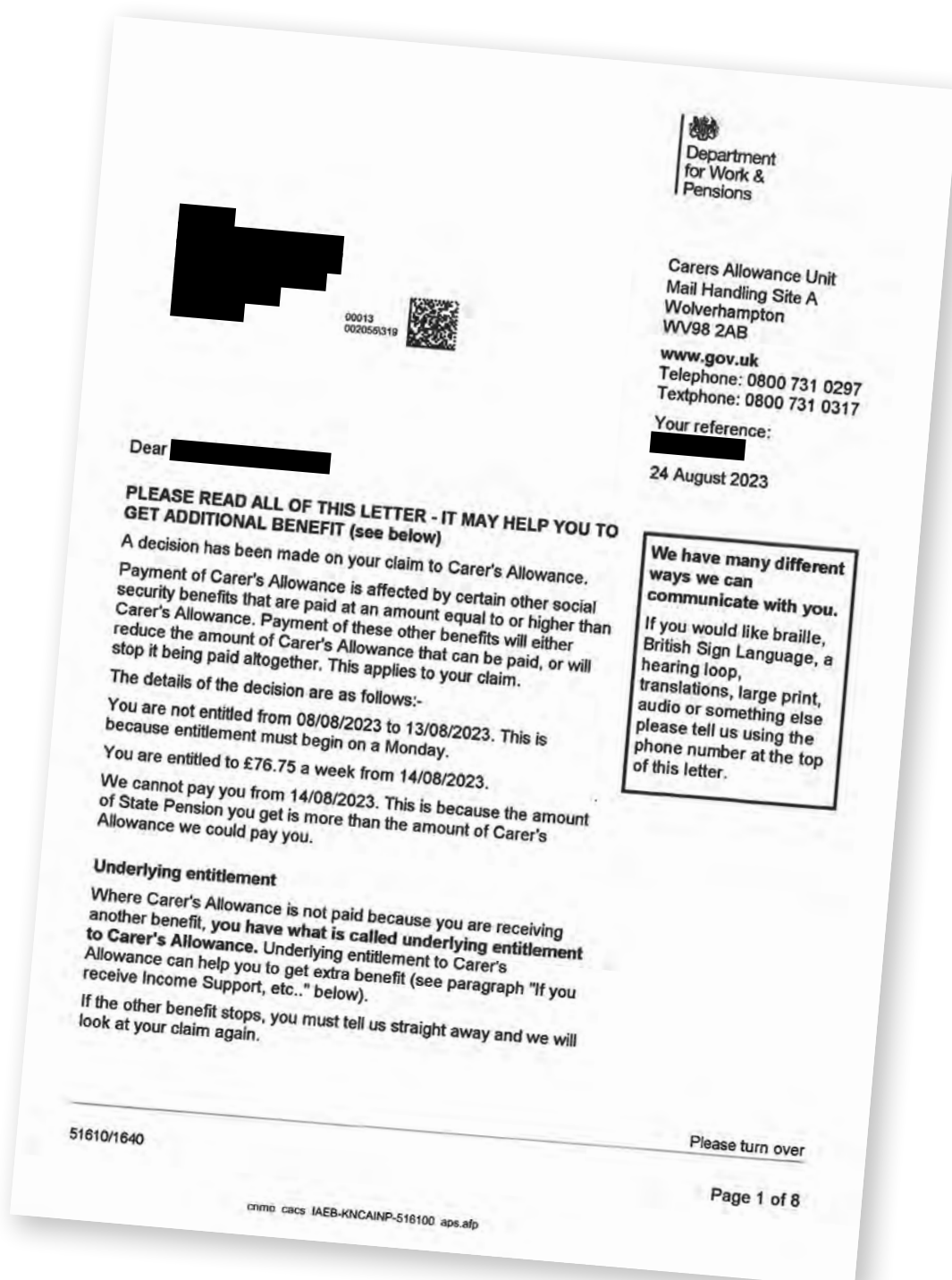
Given the fragmented nature of the social security system, it is particularly important to clearly communicate how to navigate the different elements of this journey. For instance, award letters should explicitly and clearly signpost to other entitlements that a person may now be eligible for, including the next steps they need to take to receive these.

There are already some positive examples of effective DWP communications, such as the letter about claiming the State Pension, which older people have told us they find relatively clear, well designed and with useful signposts to Pension Credit. But there is scope for improvement.

## Spotlight on the Carer's Allowance award letter

Below is the first page of a letter from 2023, explaining that someone has been awarded underlying entitlement to Carer's Allowance. This was shared with our advisers by an older caller who had been helped to make an application.

Advisers tell us that those who are unfamiliar with the system often struggle to understand why this letter says 'you are entitled to £76.75 a week from 14/08/2023. We cannot pay you from 14/08/2023'. Although accurate, this could appear to be a contradiction for those who don't understand the system.



## 6. Communicate effectively

While the letter's additional pages do outline how underlying entitlement to Carer's Allowance can unlock additional income, this information could be much more prominent. For example, it is not until page 7 that the letter explains that someone who is not currently receiving Pension Credit may now be entitled to this extra money. It is likely not everyone will read that far, either because they assume from the first page that they are ineligible for everything, or because they are overwhelmed by the amount of information. It would be helpful to have a summary line on the first page, such as:

'You may now be entitled to Pension Credit, even if you weren't previously. You may also be able to receive more Pension Credit if you're already getting it. Find out more on page x.'

Our advisers agreed that this letter is currently not well understood.

*"The letter is so unclear...it just reads like they're not entitled."*

Independent Age adviser

*"It's not user friendly at all, is it? ...a very wordy letter and it needs to be bullet points and simple, because otherwise you just get lost and fed up of reading."*

Independent Age adviser

The concept of underlying entitlement is confusing. We recommend replacing it by assessing eligibility for the Carer's Addition to Pension Credit as part of the Pension Credit application process. However, developing new processes can take time, so the communication around the current system needs to be made clearer in the meantime.

## Terminology

Beyond Carer's Allowance, advisers felt that communications around financial entitlements more generally could be simplified:

*"It's written for professionals at the moment, but they're sending it to people that don't necessarily have the skills to read a professionally written letter."*

Independent Age adviser

*"It could maybe be more clear cut on how to apply in plain English."*

Independent Age adviser

*"The letters need to be simpler and easier to process."*

Independent Age adviser

*"A lot of people are deterred from claiming as they don't understand the terminology."*

Adviser



“

**The letters need to be simpler and easier to process.**

**Independent Age adviser**

It is important to consider this in the context of literacy in the UK, where 7.1 million adults have a reading age of nine years old or younger.<sup>26</sup> A report by the Learning and Work Institute found that 27% of over-50s in England have difficulties with literacy, and the same number have difficulties with numeracy.<sup>27</sup> To ensure that people are better able to understand critical health information and are empowered to take decisions around their care, the health sector has had an increasing focus on making their communications more accessible and readable.<sup>28</sup> There needs to be a similar approach in the social security system, to make it easier for everyone to understand what they might be eligible for.

All communications, including online information pages, awareness campaigns and decision letters, should be reviewed by the DWP to check they are easy for non-expert audiences to understand. Older people, including those on a low income, should be consulted during this process – similar to how many NHS trusts use patient panels to review their patient information.

One specific example of terminology that is poorly understood is the name 'Attendance Allowance'. Advisers told us that there is "a huge mix-up" and "no end of confusion" between Carer's Allowance and Attendance Allowance. They said they have to clarify this for callers every day. The name brings to mind an 'attendant', so many people think that, to be eligible, they either have to be a carer for a family member or have a carer themselves. However, there is no requirement for this.

This confusion means that some people don't apply for Attendance Allowance despite likely being eligible.

*"I'd been putting off applying for it because I thought, okay, I'm falling to pieces, but I don't need somebody looking after me."*

Carol, 78

*"I was told to apply for Attendance Allowance but, as I don't need help inside the house, it seemed pointless."*

Barbara, 68

*"In some cases, they are worried that if they apply, a carer will be sent to their house to attend to them, which they don't want."*

Independent Age adviser

The DWP should consider whether another name could better convey the purpose and intended recipients of Attendance Allowance. In Scotland, the new devolved equivalent of Attendance Allowance will be called Pension Age Disability Payment, which was decided following consultation with an 'experience panel' made up of people with experience of applying for DWP entitlements. The name Pension Age Disability Payment conveys more clearly that the entitlement is related to physical abilities rather than caring status.

The DWP should consult with key stakeholders, including older people, older people's organisations, and health and disability charities about what a new name for Attendance Allowance could be.

## 6. Communicate effectively

### Digital inclusion

Effective communication is not only about the language used, but the medium. While a growing number of older people are gaining digital skills,<sup>29</sup> this is by no means universal, and can affect people's ability to navigate the social security system and access entitlements. For example, only 78% of the DWP's Pension Credit customers said they had access to the internet. Having access to the internet and a computer is also not the same thing as having the confidence and skills to create an online account and use this to complete an application form. This is shown by the same DWP survey, which found that, even if internet was available, only 38% of Pension Credit customers could have accessed government services without help.<sup>30</sup>

One reason for digital exclusion among older people is that costs can be prohibitive: Independent Age's polling in July 2024 found that 39% of people aged 65 and over on a low income (less than £15,000 per year) in England had struggled 'from time to time' or 'constantly' to keep up with their broadband bill over the previous six months.<sup>31</sup>

On the whole, the advisers we spoke to said that the DWP did usually cater for those who were not comfortable applying online.

*"I think the DWP in general seem to be quite good at sending out paper forms."*  
Independent Age adviser

Posted paper forms are accepted for Pension Credit, Attendance Allowance and Carer's Allowance, and the ability to apply for Pension Credit over the phone was noted as a positive option that generally works quite well. The DWP Home Visiting service was also considered very helpful, though under-resourced, and the equivalent Scottish service was also strongly welcomed by advisers. However, it was noted that sometimes people offline may find it harder to find out about what entitlements exist and how to access the non-digital application methods in the first place.

*"I know from friends they didn't know these payments existed, so now they are on Facebook but not everyone has access to the internet."*

Ena 69

We also heard repeatedly that there is significant scope for LAs to make their application channels more digitally inclusive. LAs are supposed to provide offline application options for entitlements such as Council Tax Reduction, Housing Benefit and Blue Badges. This is in line with the Public Sector Equality Duty of the 2010 Equality Act, meaning that public bodies should consider the needs of those with protected characteristics such as age and disability. In practice, however, our advisers find that there is real variation between LAs regarding the extent to which offline options are offered, and how easy it is to find out about these.

*"There is overwhelming digital-by-default with Housing Benefit claims online."*  
Adviser

*“Councils should support people to apply more. Often they ask people to apply online but this isn’t always possible for older people.”*

Independent Age adviser

This is corroborated by Age UK research, where ‘mystery shoppers’ enquired about applying for Council Tax Reduction offline.<sup>32</sup> Applying online was the most common initial option offered to callers (25%), despite all the mystery shoppers having said they couldn’t use the internet. Following persistent asking from the callers, all but 20 were eventually offered offline options (out of 220). However, someone who is already daunted by the application process may be less likely to push for alternatives. It is important that the first step of accessing a form does not feel like a hurdle, or some people may decide it’s just not worth it. It is essential that every LA consistently and openly offers offline options for applications.

Digital inclusion was one of the topics that came up most regularly from the older people and advisers we spoke to.

*“Why, oh, why do they want everyone to use a computer?”*

Anonymous older survey respondent

*“People who don’t go online find it much more difficult to apply for benefits, and also to cope with life in general.”*

Brenda, 84

*“No one really that I speak to would apply online or would feel confident with applying online.”*

Independent Age adviser

“

## Independent Age’s recommendations

- The DWP should improve the clarity of letters – both those encouraging applications and others sharing claim decisions – in consultation with older people who are part of groups that may be eligible for support.
- The UK Government should consider renaming Attendance Allowance, so that the purpose of this entitlement is more clearly conveyed.
- All stakeholders must ensure digital inclusion is a priority throughout the social security system. LAs must meet their responsibilities to provide offline options to apply for Housing Benefit and Council Tax Reduction.



**Why, oh, why do they want everyone to use a computer?**

**Anonymous older survey respondent**

## 6. Communicate effectively

### Eudette's story

Eudette lives in London and previously worked in customer service for British Gas, and then as a teaching assistant. Since retiring, she was twice told by the DWP that she was ineligible for Pension Credit – but was advised by Independent Age that this was incorrect.

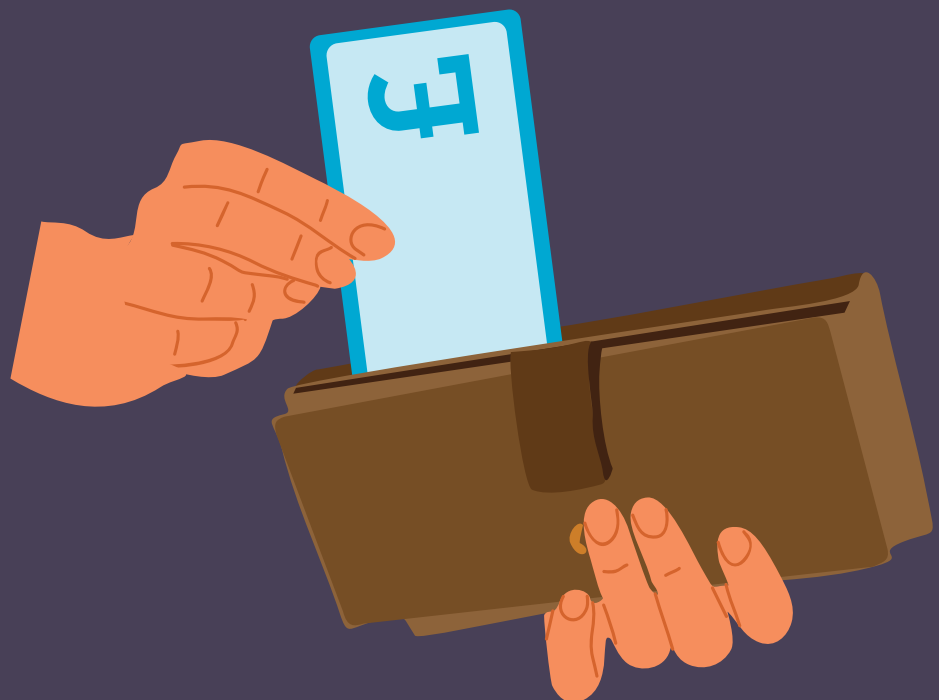
*I phoned [the DWP] back again and got through to someone else. I said, "I've tried twice now to get Pension Credit and I've been denied both times. But I've contacted Independent Age, and they've told me I'm eligible for Pension Credit. I'd like you to go through the paperwork with me."*

*The man on the phone went through it all, put me on hold, then came back and said, "Well, you are entitled to it, but it's only a matter of pence." I told him it wasn't a matter of pence, it allowed me to get other benefits as well, and he put me on hold again and, when he came back, said that we could backdate it.*

*Because my Pension Credit was backdated, I was able to get a [cost-of-living] payment, which was £300, so it all worked out fine in the end, I suppose. I felt good in one sense but, then, what if I hadn't been persistent?*

*Years of working in a school with kids with learning disabilities took a toll on my back and mental health. Because I spend a lot of time in bed, I'm able to use my phone and research things, Google things. But there are lots of people who can't do that, and maybe they really do qualify for a benefit but don't challenge it. They don't know the system, don't try to fight it.*

*Unless you've got children, or someone who can help you, it's very difficult to make an application or challenge a decision. Everything is online. Not everyone is able to go online or is even aware that there are people out there to help, like Independent Age.*



## 7. Harness the power of data



In an ideal world, everyone would automatically receive all the means-tested financial entitlements they are eligible for. This would move the onus from the individual to apply for entitlements to the state to identify and pay eligible households. This would avoid people needing to be aware of, understand and use a hugely complex system, and could lead to near total take-up for means-tested entitlements, while also reducing the administrative costs associated with social security delivery. It would also be very popular, and was supported by some of the older people we spoke to.

*"[People on low incomes] should get an automatic top-up to the average wage."*  
Anonymous older survey respondent

This is echoed by a 2012 DWP report, which noted that 75% of those eligible for, but not receiving, Pension Credit thought that this should be paid automatically without the need to apply.<sup>33</sup>

In reality, we appreciate that full automation like this is difficult to achieve within the current system, with the DWP report noting that it 'would probably generate an unacceptable level of error because of inaccuracies in the available data'. While use of data has evolved since 2012, more recent reports have also expressed concern about the accuracy of automating payments, which might lead to underpayments (so people miss out) or overpayments (which people are often forced to repay at a later date).<sup>34 35</sup>

To assess the amount of Pension Credit someone should be paid, the DWP would need to know the value of that person's private pension and savings, which they may not know if that person has not applied for other entitlements, and if the DWP do not have access to the relevant HMRC data. Moreover, the Pension Credit additions for caring and severe disability can currently only be assessed if the DWP has access to data on health and

## 7. Harness the power of data

caring responsibilities. Data-protection rules mean this is likely to be challenging, as does the fact that this is somewhat determined by subjective interpretations of personal experience.

It is true that proprietary software exists that can help LAs identify who might be eligible for Pension Credit. This software enables LAs to write to individuals inviting them to apply, which is hugely important for effectively targeting awareness campaigns. But this does not necessarily mean full and immediate automation is practical. It is not possible for all LAs to afford software of this kind and, even when using it, not every eligible individual will always be identified, and the exact amount they are entitled to could be wrong.

The DWP should conduct an updated research project assessing exactly what data would be needed to automatically pay people Pension Credit and other financial entitlements aimed at those on a low income, such as Housing Benefit. This research should consider the barriers to accessing this data, and if there is any way to overcome these.

### Improved passporting

While it may be tricky to automate payments to those who have not yet engaged with the social security system, it is practical to improve the passporting process between entitlements.

This exists in some cases but does not always work effectively. For instance, if a renter applies for, and is awarded, Guarantee Pension Credit, they can request that a Housing Benefit application with their LA is triggered, without them having to complete a separate application. Similarly, if a person receiving Pension

Credit is later awarded Attendance Allowance or underlying entitlement to Carer's Allowance, the amount of Pension Credit they receive should, in some cases, be automatically increased.

The advisers we interviewed shared mixed experiences regarding how frequently these systems work.

*"It's supposed to be an automated thing, so I've got no idea why it doesn't work. But I have never had a successful story... where we've ticked yes to 'start my Housing Benefit application' and then the Housing Benefit application has actually been started."*

Independent Age adviser

*"In my experience, [the automation] doesn't always happen."*

Independent Age adviser

*"I think [Pension Credit being increased after an award of underlying entitlement to Carer's Allowance] should be an automatic notification but, just occasionally, it doesn't happen."*

Adviser

Advisers told us that, because the automation can't be relied on, they often tell older people to apply for Housing Benefit separately. This creates extra work for the individual and potential duplication of effort for LA assessors. In some cases, where the older person had not filled in a separate Housing Benefit form (because they assumed this had happened automatically), they waited many months before realising there was an issue – all the while struggling to pay their rent.

In October 2024 the UK Government announced they will bring together the administration of Pension Credit and Housing Benefit in 2026. This change was previously scheduled for 2028/29.

If done well, this will be welcome news for the older renters we engage with, who are one of the groups at most risk of poverty in later life. Depending on the form this merger takes, it has the potential to improve the passporting process and reduce administrative burden for older people. But it is critical to consult with older people living on a low income and with the advice sector on the proposed changes, to make sure nobody is worse off than they would have been otherwise as a result of the merger. This should include message testing to ensure that anxiety isn't created for older people who aren't sure how their incomes will change.

While the new system is being developed, the DWP should urgently look at why the current passporting process is inconsistent and address the flaws.

The DWP should also take note of the proposed approach to Council Tax Reduction in Wales. The Welsh Government announced in August 2024 that from April 2025 'a person in receipt of Universal Credit may be recognised by a council as having made an application for a Council Tax Reduction'.<sup>36</sup> This could eliminate the need for many people to complete an additional form. We know that people are often confused about why they have to apply for Council Tax Reduction separately, given that receipt of Guarantee Pension Credit makes you eligible for this discount.

*"I didn't know I was entitled to council benefit when I got Pension Credit, so only found out about six months later."*  
Anonymous older survey respondent

If this initiative in Wales is successful in increasing take-up of Council Tax Reduction among recipients of Universal Credit, we urge the Welsh Government to explore extending this scheme to recipients of Pension Credit within Wales. The UK Government can learn from the outcomes in Wales, and then explore whether an application for Council Tax Reduction could be automatically triggered for recipients of Pension Credit in England.

## Data sharing

For passporting of entitlements to be as effective as possible, data must be shared between all the different departments and organisations administering financial entitlements. This includes the retirement and disability functions of the DWP, LAs, Social Security Scotland, TV licensing, the NHS and utility providers that offer social tariffs. If data from successful applications was shared, this could allow organisations to proactively reach out to people about what they are potentially now eligible for. This would also reduce the amount of form-filling required, which is important when trying to reduce the complexity of the process – especially for those who struggle, spending hours form-filling because of a health condition or the sense of shame they feel asking for help.

While there is some specific information required to assess eligibility for certain entitlements – such as health information for Attendance Allowance, or water usage for the water bill support schemes – there is other information that is repeated in almost every application, like an applicant's National Insurance number, contact details and income sources. This repetition can prove frustrating.

## 7. Harness the power of data

*“Endless hours of filling in the same information.”*

Anonymous older survey respondent

*“There is a large amount of personal information to submit and, if you are elderly, it can be difficult to remember facts.”*

Anonymous older survey respondent

Provided applicants consented, organisations could share applicants’ core personal information among themselves and create pre-filled forms. This would mean that applicants would just be required to check that this information remained accurate and then fill in the entitlement-specific sections. This would make applications less daunting, and reduce the frustration around repetition and the time taken to apply.

An alternative to pre-filled forms would be creating one combined form that captures all a person’s circumstances. This could then be assessed in the round, as many existing eligibility checking tools do. Provided data-sharing agreements existed, information could then be passed to relevant DWP departments, LAs and Social Security Scotland to allow them to make decisions and payments. This would reduce the number of questions someone had to answer, and that had to be assessed, reducing the administrative burden overall.

As well as reducing repetition, a single application process could also help address the issue that many people only receive one or two of their financial entitlements, and are not aware that there are other things they can apply for (or perhaps cannot face doing so). Introducing a combined form would also mean some of the recommendations made earlier in this report about specific application forms were no longer necessary. However, these should be considered in the meantime regardless, because creating one combined form is likely to be a longer-term innovation, and it is critical to start reducing the complexity of processes for older people now.



There is a large amount of personal information to submit and, if you are elderly, it can be difficult to remember facts.

**Anonymous older survey respondent**

Both pre-filled forms and creating one combined form should be explored, to see which is most feasible, and which would most reduce the burden on older applicants. It is possible that a combination of these options might be most practical – for example, creating one form for all DWP entitlements and then sharing the data from this with utility companies, to pre-populate forms for social tariffs.

To further support this process, the DWP should conduct a review of what data sharing is currently permitted by legislation, and whether there is scope or need for this to be amended. This should also consider what guidance is needed to ensure that staff feel confident regarding what data can be shared and empowered to do it well. The DWP and other relevant bodies should also consider whether there are learnings that can be drawn from other systems that share information between different government functions. This includes the Tell Us Once service following bereavement, and the Government Gateway, which brings together a range of HMRC services, from Income Tax to Gift Aid to pensions. It would also be worth assessing whether other countries have similar processes the UK could learn from.

## Independent Age's recommendations

- The DWP and LAs should assess whether any entitlements could be automated or semi-automated and better understand the barriers to this.
- The UK Government should prioritise proceeding with the merger of Pension Credit and Housing Benefit, but with careful consultation so nobody loses out. In the meantime, the DWP should review the passporting from Pension Credit to Housing Benefit to identify and address the reasons why this does not always happen.
- The DWP and LAs should consider the feasibility of creating forms that are pre-filled with the data the applicant has shared when applying for other entitlements.
- The DWP should explore the feasibility of combining all DWP application forms – and ideally LA forms too – into one application for all types of support.
- The DWP should conduct a review of what data sharing is currently permitted by legislation, and what guidance is needed for support staff to deliver this.
- All stakeholders should continue to learn from examples in the UK and around the world of where data is shared effectively between public sector bodies, and to unlock higher take-up of entitlements.

## 8. Improve customer service



Older people's experiences of the social security system are naturally shaped by their interactions with the administrative teams processing their applications – primarily at the DWP and their LA. Challenges encountered include the length of time taken to speak to someone or to get an application decision. While many may have positive encounters, others may have a very negative experience, which may make them less likely to continue with their application or to apply for subsequent entitlements.

It is important to acknowledge that the DWP and its staff also face considerable pressures. Like many in the public sector, they have had to operate against a background of constraints on departmental budgets. Several of the recommendations made earlier in this report would hopefully contribute towards easing some of these pressures – for example, by streamlining application processes and reducing the number of

forms that need to be reviewed by DWP staff for each individual applicant.

At the same time, we wanted to set out the current challenges that many older people told us they faced interacting with the DWP.

### Decision processing times

Many older people report a long delay in finding out if their application is successful. Some entitlements, such as Pension Credit, have publicly available targets on processing, although these are not always met. However, from our research, not all entitlements have such targets or data on whether they are being met. Publishing the data, for example for Attendance Allowance, would help to assess the current situation and where improvements could be made.

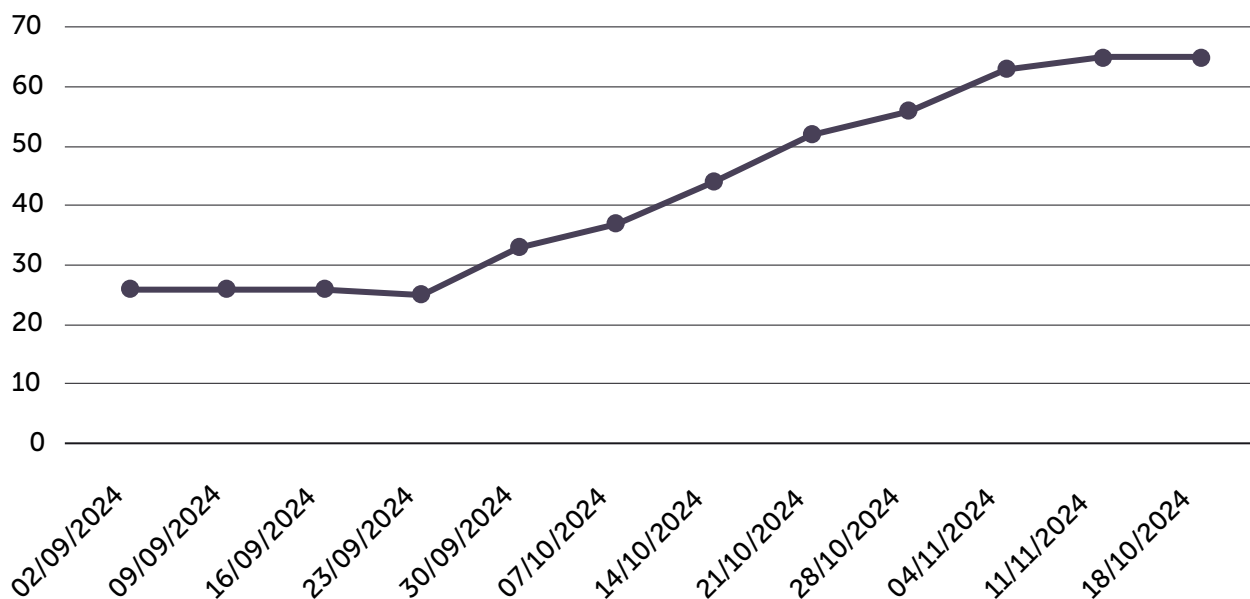
Independent Age’s Helpline has regular calls from people who have waited well over 12 weeks to hear about Attendance Allowance. Additionally, in November 2024, advisers spoke to people who had been waiting for a decision on their Pension Credit application since May or June 2024. It is important to note that Independent Age advisers are most likely to speak to the people who need help and are experiencing difficulties with the process, rather than those who get a prompt decision – but the fact that anyone is waiting so long for a decision is deeply concerning, because they may desperately need the money.

In 2023/24, 77.7% of Pension Credit applications were processed within planned timescales, a significant improvement on the 45.7% of 2022/23.<sup>37</sup> One reason for delays in processing applications in 2022/23 was the increase in applications prompted by Pension Credit receipt being linked to the UK Government’s cost-of-living payments.

In 2024 the increase in the number of applications for Pension Credit following the Winter Fuel Payment changes also affected processing times. As applications went up, waiting times increased 2.5 times, from 26 working days in September 2024<sup>38</sup> to 65 working days in mid-November – or 13 weeks.<sup>39</sup> This is despite the additional 500 staff assigned to Pension Credit in anticipation of the increase.<sup>40</sup> The target processing time during this period was 50 working days.<sup>41</sup>

In comparison, the processing time for Housing Benefit is relatively fast. From April to June 2024, it took LAs on average 21 calendar days or three weeks.<sup>42</sup> While acknowledging that the demand for Housing Benefit is slightly lower (and, in recent months, processing times will not have been as affected by the Winter Fuel Payment changes), we wonder if there is anything the DWP could learn from LAs’ approaches to speed up the decision-making process for Pension Credit.

### Pension Credit application average actual clearance times (working days)



## 8. Improve customer service

Long wait times for some financial entitlements are compounded by the fragmentation of the social security system, because of the number of entitlements a person might be waiting for a decision about. For example, if an individual applies for and receives Attendance Allowance, their income might then fall within the threshold for Pension Credit. Once they apply for and receive Pension Credit, they can also apply for Council Tax Reduction. Given that each application must be done in sequence, however, the weeks of waiting add up, and it will be many months before they receive all their entitlements. If their initial income was not enough to meet their needs, they could build up debt while waiting for a decision. And while receiving backdated payments might help clear this debt, interest could have accumulated, alongside considerable stress and worry about what would happen if they were turned down. Moreover, the impact would be worsened if they had to appeal against any decisions, because timelines for this are also lengthy.

The advisers and older people we spoke to agreed that long waiting times could be a barrier to people receiving their social security payments. They highlighted the impact of this, which even extended to some people deciding not to continue their application journey.

*"They may think, 'Well, I'm not going to apply for Housing Benefit or Council Tax Reduction if it's going to take that long. I'm better off just not having it.'"*  
Independent Age adviser

*"I've already waited 90 days to be told it will take another 90 days to challenge their decision [to turn down my Pension Credit application]. They keep moving the goalposts."*

Anonymous older Helpline caller

*"When I applied recently for Attendance Allowance, I was told I would have to wait 12 weeks to be assessed!"*

Jan, 74

*"Months of stress that's not needed if it was just to be sorted quickly."*

Independent Age adviser

*"Pensioners need money right now, for stuff right now. They don't need to wait six months for something to come through."*

Adviser

### Long call times

Another commonly cited issue is that it can take a long time to reach a DWP adviser.

*"You can never get to speak to anyone."*

Anonymous older survey respondent

*"I would make their helpline more accessible; people sit on there for hours. That's just not okay, that puts people off, and that just feels like a stumbling block to begin with."*

Independent Age adviser

*"I've been working here since 2011 [and] it used to be a lot quicker to get through... Some of our team will be on the phone for 40 minutes and not have spoken to anybody."*

Adviser

The DWP reported that, in 2023/24, the average time taken to answer calls to their in-house phone lines was 15 minutes and 23 seconds, but this varied greatly depending on the benefit in question, with some people waiting much longer.<sup>43</sup> This does not include people who were never assigned to a queue because lines were too full, which was 14% of calls to DWP in-house lines in 2023/24.

Independent Age’s advisers reported that it usually takes them around 20 minutes to get through to the DWP, but that call times of up to an hour are very common, especially for Pension Credit – and sometimes waits are even longer. They noted that wait times for Attendance Allowance tended to be shorter than for Pension Credit, particularly if the purpose of the call is requesting the Attendance Allowance form, rather than a more technical question or following up on an existing claim.

Calls to DWP’s outsourced phone lines were answered much more promptly, in an average of 2 minutes and 29 seconds. There was also significant variation in call time for LA-administered benefits, with our advisers describing this as “a bit of a lottery”.

Physical and mental health conditions make it very hard for some people to wait on hold for long. This can be because of fatigue, anxiety, or a physical health condition or disability that means they can’t stay in the same position for long periods of time. Similarly, it can be very difficult for carers to plan calls at specific times, given how reactive they have to be to the needs of the person they care for. Independent Age advisers have been on calls to DWP assessors with carers, waiting on hold, but then having to end the call because the carer has to address the needs of the person they care for. The Independent Age adviser cannot continue the call without them because of data-protection rules.

Even for those who are able to wait until the phone is answered, the delays can have a negative impact on them, compounding hesitancy around whether it’s worth applying, as well as feelings of shame or being a burden. For example, anecdotal evidence from advisers shows that those faced with a long wait may think that “the system is so busy and I’m sure others need the money more than I do, so I won’t apply”.

Research from Johns Hopkins University on international approaches to take-up has highlighted that having more staff and better IT systems is one of the best ways to reduce complexity and boost take-up.<sup>44</sup> Feasibility of this in a UK context could certainly be explored.



**When I applied recently for Attendance Allowance, I was told I would have to wait 12 weeks to be assessed!**

**Jan, 74**



## 8. Improve customer service

An alternative strategy could be taking steps to reduce the number of unnecessary calls: the DWP estimates that 43% of customer call times on its in-house lines in 2022/23 were avoidable – for example, if processes or communication were improved.<sup>45</sup> This could include making it clearer when customers can expect a decision, and providing updates on the application, to reduce the number of chasing calls.

### Fragmented service

Our conversations with older people and advisers has highlighted that it is not uncommon for applicants to be passed between a number of teams before they get the answer they need.

*“I think a big problem is that...everything’s fragmented. So, one person will say, ‘I just deal with this, so I need to pass you over.’ Then the other person goes, ‘I just deal with this.’”*

Adviser

We heard from advisers that they believe this is partly because of the structures within the DWP, with separate helplines dealing with Pension Credit, Attendance Allowance and Carer’s Allowance. While this allows each team to specialise, it has significant consequences for someone who is eligible for multiple entitlements and has to go to each DWP team separately. Having separate teams and helplines for each entitlement also risks the connections between the entitlements – such as disability- or carer-related additional amounts – being missed.

Moreover, this can be challenging for those who have limited awareness of what is available. Our research found that while some older people call advisers about specific entitlements – often because they have heard about these through the media, Martin Lewis, or friends and family – others do not know what entitlements are available but are very worried about their finances and want to know what to do.

*“So out of 10 people, five people would just say, ‘Can I have a benefit check to see if I’m getting everything I’m entitled to?’ and then you’ll get the other five that say, ‘I’ve heard about Pension Credit. Would I be entitled to this?’”*

Independent Age adviser

*“[Callers often say] I’m struggling, is there anything that I’m entitled to?”*

Independent Age adviser

Many third sector advice organisations are able to offer advice and eligibility checks across a broad range of entitlements. We understand that there is no equivalent DWP service, meaning it is much harder for older people to learn about and apply for their entitlements, unless they have specialist help. This could be addressed with a ‘one-stop shop’ that centralised information and advice about the entitlements available to people above State Pension age. This could be a shared helpline, where DWP advisers can speak about all financial entitlements – similar to the successful Make the Call campaign in Northern Ireland. Or, in the longer term, the DWP could explore providing a similar centralised service in a physical space, learning from the support that job centres can offer to working-age people.

## Independent Age's recommendations

- The DWP should publish, and report on progress against, a plan to meet processing target times and reduce phone-line waits.
- The UK Government should explore whether there is a way to create a one-stop shop to centralise DWP advice and support for older people, across means-tested benefits and other forms of support.

“

[Callers often say] I'm struggling, is there anything that I'm entitled to?  
**Independent Age adviser**



## 9. Support the advice sector



Faced with a complex system, many older people need help from professional advisers to access their entitlements. This support is available, from national charities such as Independent Age and organisations with local partners such as Citizens Advice and Age UK, to housing associations and small community groups. Each organisation will take slightly different approaches, but the help they provide can include:

- raising awareness of the types of financial support available. In some cases, the older person will be using other services provided by an organisation, such as a food bank or social club before finding out about the income advice offer, which they may never have approached otherwise
- taking the time to build trust, so someone is confident sharing their financial situation and personal information
- using eligibility calculators to assess what support someone is likely to be entitled to
- explaining the application processes and eligibility criteria, particularly where people have struggled to find, or understand, this information from DWP sources
- support filling in the application form, especially for complex forms like that for Attendance Allowance
- joining three-way calls with the applicant and the DWP, to provide reassurance, to explain the DWP's questions in a way the individual can understand and to support by providing relevant information to the DWP
- challenging decisions when applications are incorrectly rejected, including by helping with mandatory reconsideration, and going all the way to tribunal if necessary.

*"There's a real knack to answering the questions and, hopefully, we know what that knack is."*

Independent Age adviser

*"It might be that they're in a lunch club here and they tell one of our volunteers they are actually living in the dark...and it leads to a benefits check."*

Adviser

*"We can be more encouraging and say 'Just do this. We'll take it step by step.' But if they're on their own out there and they come across a barrier, they may be less inclined to...overcome that barrier."*

Independent Age adviser

Not every person will need all – or even any of – these types of support, but it is critical that those who do need them can access them. Advisers mentioned that they often support particularly vulnerable older people, including those with physical and mental health conditions, those with learning disabilities, and those with language or literacy barriers. For some of these individuals, the complexity of the social security system can create an insurmountable challenge, unless they can access professional support.

*"Specifically for our client group, because they are people with complex needs, a lot of the time they do need somebody to help them, and to advocate for them, nine times out of 10."*

Adviser

*"My sight loss makes all form-filling difficult."*

Anonymous older survey respondent

*"We have a lot of people who are illiterate...and we have a lot of people with learning difficulties."*

Adviser

Regardless of the reason someone seeks assistance, the value offered by advice workers who are independent of national and local government is reiterated time and again by those who have been helped by this. Many told us that, without it, they would not have received their entitlements.

*"Had to use an organisation to do the forms for me as they were so problematic."*

Judith, 73

*"Not easy to get help but Age UK came up trumps."*

Jean, 82

*"I really don't think I would have sent the form in if it wasn't for Independent Age."*

Anonymous older Helpline caller

*"I would not have got it if I hadn't been to Citizens Advice."*

Anonymous older survey respondent



**My sight loss makes all form-filling difficult.**

**Anonymous older survey respondent**

## 9. Support the advice sector

The support that Independent Age offers, alongside countless other organisations up and down the country, results in tangible and significant improvement to people's quality of life. But, unfortunately, these charities and advice organisations are not always able to help everyone who needs them, because of a range of barriers including insufficient resources, lack of awareness and data-sharing concerns.



I really don't think I would have sent the form in if it wasn't for Independent Age.

**Anonymous older  
Helpline caller**

### Jean's story

My name is Jean and I'm 77 years old. I've had a lot of health problems: breast cancer, emphysema, diabetes, arthritis in my legs, back and arms, and my kidneys are damaged. I've also had four heart attacks and double bypass surgery.

Walking has become very hard for me. If I do a bit of shopping, I walk very slowly. I've got a trolley, but I can't stay out too long as everything starts to ache, and I just want to get out. My biggest concern is housework. Things like changing the bed, clearing up in the kitchen or cleaning the house gets a little bit harder for me each time. I get the mop out and then I have to sit down for 10 minutes before I can even move again!

I recently contacted Independent Age to see whether I qualify for Attendance Allowance, after my GP mentioned it to me. They were very nice and friendly. The Attendance Allowance process took about 12 weeks. Then I found out I was successful! I am over the moon about it, as this means I can now get some help with housework. This will improve my life no end.

No one had ever explained anything about benefits to me before. I had no idea where to go first or what to do.

Independent Age really opened my eyes. My advice to others who might think they are not entitled to benefits is to just go and find out! You might be missing out too.



## Signposting to the advice sector

It is important that people know that this professional, independent support exists to help them apply. Our research demonstrates that not only are people unaware of the social security payments available, in many cases they also don't know which organisations they can turn to for more information.

*"Nobody tells you these things and you're running around like a headless chicken trying to find someone who can help you."*

Anonymous older Helpline caller

*"[Many people are] stuck in the dark of not knowing where to go and what they can potentially apply for."*

Independent Age adviser

There is a risk that if people struggle to understand the social security system, or are daunted by the forms, they give up because they don't realise help is available – and so miss out on potentially vital income. This is corroborated by research by Age UK, which found that the third most common reason participants had not claimed their entitlements previously was "I didn't have anyone to help".<sup>46</sup>

Advice organisations are doing what they can to proactively promote their services, but the DWP can help reach more people by signposting to relevant independent organisations throughout their webpages and resources. In some instances, this is already happening – for example, the DWP's Pension Credit webpage notes that both Citizens Advice and Age UK can assist applicants to complete the forms. This good practice should be

built on, with signposting available for all entitlements. In particular, this should be included on the Attendance Allowance webpages, and even on the form itself, given this is considered especially complicated.

The DWP has also drafted a 24-page guide to explain how to fill in the Pension Credit form. While having such detailed guidance is valuable, it would also be helpful for this to reference where to turn if you need more assistance, especially for those with limited literacy who may struggle to follow such lengthy instructions. Consistent signposting requires very limited resources and could be enacted quickly.

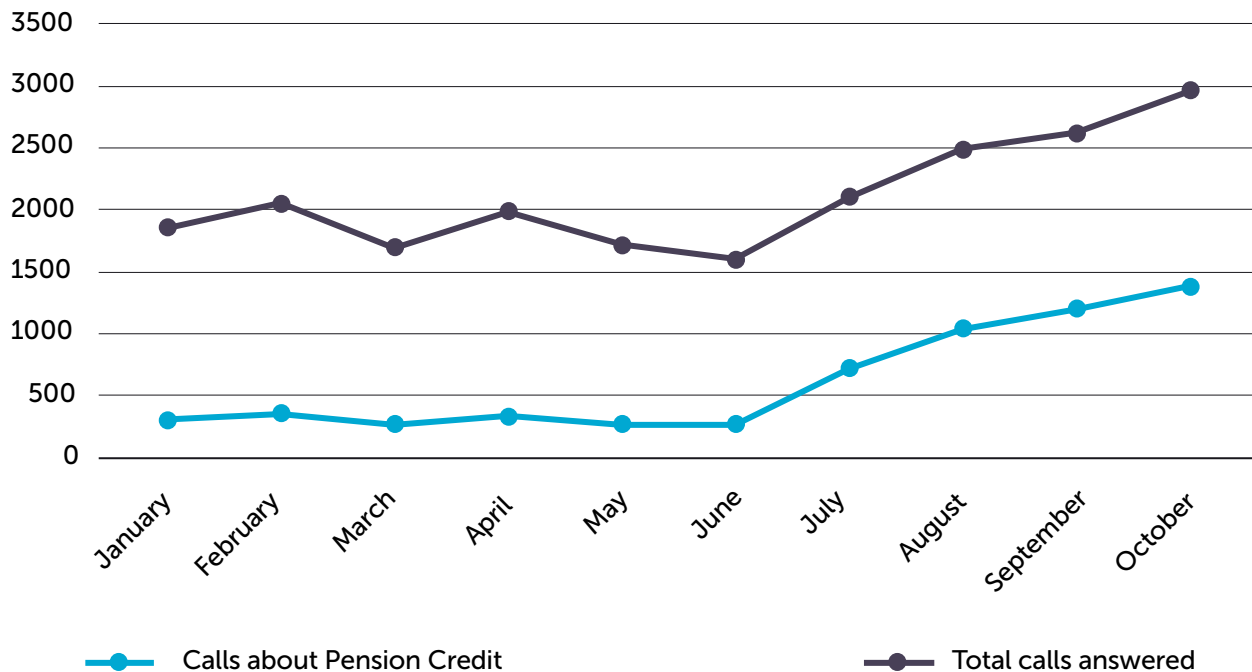
## Resources

Improving signposting to the advice sector is likely to increase the number of people accessing these services, so must be done in tandem with increasing the sector's resources. This is particularly pertinent given that the demand for independent advice services is already enormous and growing.

In 2023 Independent Age answered more than 20,000 Helpline calls, 37% of which were about social security entitlements.<sup>47</sup> But, by the end of November 2024, we had already answered more than 21,000 calls, with a month of the year remaining. Like many in the sector, Independent Age noticed a significant spike in calls following the UK Government's announcement to restrict the Winter Fuel Payment to people receiving means-tested entitlements such as Pension Credit.

## 9. Support the advice sector

### Calls to Independent Age’s helpline in 2024



Funding to maintain or increase the capacity of the sector is a concern, as highlighted by the Advice Service Alliance running a lobbying campaign in 2022–23, encouraging LAs not to keep cutting funding for the sector.<sup>48</sup>

One housing organisation we spoke to served 60,000 residents with a team of 15. However effective the advisers are, it is an almost impossible challenge to help everyone who needs support if there is a ratio of 4,000 residents to one staff member. This is not a one-off experience. We heard repeatedly that financial pressures mean many organisations are simply not able to support everyone in their community. Consequently, some services – particularly those operating face to face – are having to shut down.

*“Our local Citizens Advice office has closed down, so we can only speak to someone in the library, but they are only there for two hours a week... I don’t drive, library is three-quarters of a mile up a steep hill, so it’s difficult to get there for me.”*

Anonymous older Helpline caller

*“We need more people in the community that can do benefit checks for a start. More face-to-face support [is needed]... Since Covid, it has just disappeared, or they’re so swamped.”*

Independent Age adviser

*“It just seems to be never-ending, the amount of people who need help. We expand the team, we’ve still got too many referrals, we expand it again, too many referrals.”*

Independent Age adviser

Independent Age supports others in the advice sector through our community grants programme – for example, we awarded £1.5 million in grants to 36 partners in 2023.<sup>49</sup> But the sector overall is in urgent need of more funding, so it can continue to support older people living on a low income to navigate the complexities of the social security system.

There are examples of governments supporting the advice sector with funding. For example, the Scottish Government's take-up strategy includes more than £12 million of funding for the provision of free welfare and debt advice from organisations including StepChange and Christians Against Poverty.<sup>50</sup> And the UK Government provided Citizens Advice with £39 million in 2019 to support people to claim Universal Credit,<sup>51</sup> with more funding in subsequent years.<sup>52</sup> More recently, the Home Office announced £1.5 million for organisations assisting people to apply for the Windrush compensation scheme, 'to ensure that claimants feel supported'.<sup>53</sup> The UK and Scottish Governments should learn from these schemes to explore different models of funding for organisations supporting older people to access their entitlements, particularly since this group may be less confident in claiming online on their own.

## Data sharing with the advice sector

Another barrier that advisers said they face is accessing all the information they need to support vulnerable older people. In particular, advisers generally don't receive copies of an applicant's decision letter. Services with limited resources often don't have the time to follow up with all applicants regularly to check if they've received their decision yet, and so the onus is on the older person to share when they receive the letter, which often doesn't happen. This can mean that opportunities for advisers to challenge incorrect decisions are missed, or that older people who have been awarded an entitlement may not realise they can now apply for passported support.



We need more people in the community that can do benefit checks for a start. More face-to-face support [is needed]... Since Covid, it has just disappeared, or they're so swamped.

**Independent Age adviser**

## 9. Support the advice sector

Even when applicants do call back advisers to discuss the letters they have received, this is sometimes not straightforward. For some older people, understanding the content of the letters and articulating this can be a real challenge. Advisers reported long, confusing conversations trying to get to the bottom of what the letter actually says, which would have been avoided if they had the letter in front of them.

Finally, not receiving decision letters means advisers can't easily track how much additional income they've enabled callers to receive. This makes it harder for organisations to show the scale of their impact, which is often needed when trying to evaluate the effectiveness of their services or when applying to funders such as LAs or philanthropic trusts.

As well as a mechanism for receiving correspondence, it would help advisers if they could speak directly to the DWP on the phone, on behalf of an older person. Currently this can be done with a three-way call, but the advisers we spoke to reported that in some cases the DWP were not willing to do this. Some advisers gave examples where the call was ended by the DWP, because the older person got confused about the details of their case and were deemed not to have passed security. For some scenarios, such as challenging a decision on a technical basis, it would be helpful if the adviser could speak to the DWP with the older applicant's consent, but without them present. The DWP could learn from HMRC, which used to administer Tax Credits, a legacy benefit that has been phased out following the introduction of Universal Credit. At one point, HMRC ran a separate Tax Credits helpline that

was just for advisers. This meant advisers spent less time waiting for the call to be answered and had more time to help applicants. The DWP should consider the feasibility of running something similar.

The primary barrier to the DWP engaging directly with advisers at advice organisations is concerns about data protection. However, this could be addressed if application forms had a section where people could nominate an adviser or organisation who could advocate on their behalf and receive a copy of their correspondence. During our interviews, we heard about rare occasions when an organisation had been able to receive a copy of a letter or speak to the DWP directly about a particularly vulnerable customer without them being present. In these scenarios, the information had been invaluable. This needs to happen much more consistently, and gathering explicit consent would help enable this.

There is precedent for this once again from the Tax Credits system, and also from Social Security Scotland. There used to be a consent form that meant Tax Credits recipients could consent for an adviser to contact HMRC on their behalf and to receive a copy of any letters. This consent lasted 12 months and could be renewed. Social Security Scotland has a third-party authorisation form, so applicants can give permission for the DWP to share their information with a named representative, such as a family member or an advice organisation.<sup>54</sup> Advisers we spoke to for this research agreed that having something similar for the DWP and LA pension-aged entitlements would make a significant difference.

*"It would save a lot of time and hassle if [the DWP] could just speak to [the adviser] directly."*

Adviser

*"[Having correspondence sent to an adviser] would be a dream come true. My God, it would save us so much time ringing people for outcomes."*

Adviser

*"A lot of these clients will have dementia, or memory problems, and it's easy for us to do it for them, but it's quite hard when we're, sort of, left out of the loop by the DWP."*

Adviser



It would save a lot of time and hassle if [the DWP] could just speak to [the adviser] directly.

Adviser

## Independent Age's recommendations

- The DWP and LAs should make sure their website, letters and application guidelines clearly and regularly signpost to organisations that can support applicants.
- The UK and Scottish Governments should continue to invest in the advice sector and make sure some of this funding is ringfenced for organisations supporting older people to access their entitlements.
- The DWP and LAs should allow applicants to nominate an adviser at a recognised organisation who can speak to the authorities on their behalf and receive a copy of decision letters.
- The DWP should explore the feasibility of creating an additional helpline for advisers.



## 10. Recommendations



“ I just find it a bit overwhelming and I’ve given up mid-application in the past.

**Anonymous older Helpline caller**

It is deeply worrying that many older people in need may be missing out on crucial income because of difficulties claiming their financial entitlements. Our evidence is clear that the complex, fragmented nature of the system makes it hard for some people to understand what they might be eligible for – and that the long, repetitive forms can be too challenging for many.

It’s time for this to change.

The UK Government has repeatedly voiced its commitment to ensuring everyone gets the Pension Credit they are eligible for, especially following the changes to Winter Fuel Payment

in summer 2024. There is now a real opportunity to demonstrate this commitment by publishing a comprehensive and ambitious social security take-up strategy and by delivering on its commitments.

This strategy should cover all financial entitlements, not just Pension Credit, and reflect the interlinking nature of the system to make sure everyone is supported. Previous endeavours to increase take-up, primarily focused on awareness-raising campaigns, have not sufficiently turned the dial, so it is important to deliver bold interventions that address a range of barriers to take-up. A key strand of activity should be around making it easier for people to claim their entitlements. We offer a range of recommendations here on how to do this.

## Independent Age's recommendations

- The UK Government should develop and publish an all-entitlements take-up strategy for the UK, learning from the strategy in place in Scotland. This should include a genuine commitment to increasing take-up, along with target take-up levels for the coming years. This should be accompanied by plans for measurement, accountability and transparency, as well as tangible recommendations for reducing barriers to take-up.
- The Scottish Government should build on their work around take-up of devolved entitlements by also incorporating reserved entitlements, such as Pension Credit, within future iterations of the take-up strategy.
- National and local governments should continue to prioritise increasing take-up within their populations, through targeted local awareness campaigns, by considering how to reduce stigma and by improving the application processes.

## Simplifying application forms

Long application forms can be daunting and affect older people in vulnerable circumstances the most. The Pension Credit application form is the longest at 225 questions, but is considered simpler than the Attendance Allowance form, which can take more than two hours to fill in, even with the help of advice specialists.

## Independent Age's recommendations

- The DWP and LAs should urgently assess the scope to shorten application forms across the range of pensioner benefits.
- The DWP should conduct a specific review into the Attendance Allowance form, with a view to ensuring it is clear what is required of applicants to be eligible. This should be co-designed with older people, to make sure it is as easy to understand as possible.

## 10. Recommendations

### Streamlining application processes

Complicated processes are a huge disincentive when applying for entitlements – and sometimes mean people can end up worse off without realising it. For instance, someone who prints their Attendance Allowance form could be paid £651 less than someone who calls the DWP and asks for the form to be posted to them. Moreover, backdating rules mean that some people would be better off applying twice for Pension Credit, even though they know that they will be rejected the first time.

But the process that advisers told us was the most difficult to explain to older people is underlying entitlement to Carer's Allowance. The confusion around this can lead to older people missing out on thousands of pounds of other entitlements. There are some relatively simple changes that would make these processes much more straightforward and reduce the administrative burden on the DWP.

#### Independent Age's recommendations

- The DWP should change backdating rules to make the process simpler for those who become eligible for Pension Credit only once they receive another entitlement such as Carer's Allowance or Attendance Allowance.
- The DWP's Disability Services department should create a mechanism so the Attendance Allowance claim can be triggered at the point of downloading the form to print.

- The UK Government should eliminate the need for older people to apply for underlying entitlement to Carer's Allowance to receive the Carer's Addition. Instead, eligibility for Carer's Addition should be determined during the Pension Credit application process.

### Clear communication

Currently the communications around the social security system contribute to the confusion about how to access entitlements.

#### Independent Age's recommendations

- The DWP should improve the clarity of letters – both those encouraging applications and others sharing claim decisions – in consultation with older people who are part of groups that may be eligible for support.
- The UK Government should consider renaming Attendance Allowance, so that the purpose of this entitlement is more clearly conveyed.
- All stakeholders must make sure digital inclusion is a priority throughout the social security system. LAs must meet their responsibilities to provide offline options to apply for Housing Benefit and Council Tax Reduction.

## Harnessing data

Developments in technology and data usage present potential opportunities for simplifying the social security system to improve take-up. While full automation of entitlements may be too complex, there is scope to improve how joined up different parts of the system are, to make the experience smoother for those eligible for multiple entitlements.

### Independent Age's recommendations

- The DWP and LAs should assess whether any entitlements could be automated or semi-automated and better understand the barriers to this.
- The UK Government should prioritise proceeding with the merger of Pension Credit and Housing Benefit but with careful consultation to make sure nobody loses out. In the meantime, the DWP should review the passporting from Pension Credit to Housing Benefit to identify and address the reasons why this does not always happen.
- The DWP and LAs should consider the feasibility of creating forms that are pre-filled with the data the applicant has shared when applying for other entitlements.
- The DWP should explore the feasibility of combining all DWP forms – and ideally also LA forms – into one application for all types of support.

- The DWP should conduct a review of what data sharing is currently permitted by legislation, and what guidance is needed to support staff to deliver this.
- All stakeholders should continue to learn from examples in the UK and around the world of where data is shared effectively between public sector bodies, and to unlock higher take-up of entitlements.

## Customer service

In 2023/24 the average time taken to answer calls to the DWP's in-house phone lines was 15 minutes and 23 seconds, but this varied greatly depending on the benefit in question, with some people waiting much longer. Processing times for applications also varied, rising significantly for Pension Credit in autumn 2024. Some older people also reported feeling that the system was fragmented, making it harder to find out what help is available. All these factors can contribute to older people feeling frustrated and anxious about whether they will receive the income they need. It can also make them less likely to apply for other entitlements in future, as they may not want to "go through it all" again.

## 10. Recommendations

### Independent Age's recommendations

- The DWP should publish, and report on progress against, a plan to meet processing target times and reduce phone-line waits.
- The UK Government should explore whether there is a way to create a one-stop shop to centralise DWP advice and support for older people, across means-tested benefits and other forms of support.

### Supporting the advice sector

The independent advice sector in the UK provides essential support to help older people living on low incomes apply for their financial entitlements. Many older people told us they would be on significantly lower incomes without this support. But the sector faces barriers, including funding constraints, a lack of awareness among the public about how advisers can help, and difficulty engaging directly with the DWP because of data-protection concerns.

### Independent Age's recommendations

- The DWP and LAs should ensure their website, letters and application guidelines clearly and regularly signpost to organisations that can support applicants.
- The UK and Scottish Governments should continue to invest in the advice sector and ensure some of this funding is ringfenced for organisations supporting older people to access their entitlements.
- The DWP and LAs should allow applicants to nominate an adviser at a recognised organisation who can speak to the authorities on their behalf and receive a copy of decision letters.
- The DWP should explore the feasibility of creating an additional helpline for advisers.

Taken together as part of an entitlements take-up strategy – which should be in addition to efforts to address awareness and stigma barriers – these changes could make a life-changing difference to older people living in financial hardship.

# Acknowledgements

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This team includes both in-house colleagues and those from Independent Age's Helpline, run by Kura.

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