How a mailing campaign helped to make London's pensioners better off by over £8 million a year

Challenge: £245 million of Pension Credit goes unclaimed in London

Policy in Practice work with the CFH to secure £8.4 million for pensioners across London. A leader in multichannel communications, the CFH successfully sent 8,000 letters to pensioners across London who were entitled to Pension Credit but not claiming.

Many pensioners do not claim as they are simply unaware of the support. Siobhan, a pensioner from Islington said:

"I thought Pension Credit was automatically included in the state pension, I didn't realise they were two separate entities - the state pension is one thing and then you have to apply for Pension Credit."

Solution: Directly informing pensioners of their eligibility

The campaign used local authority data to identify residents who were eligible for support across 17 London boroughs.
Personalised letters, sent on behalf of the respective councils, informed pensioners of their eligibility and signposted them to services such as Age UK London for help with the application process.

Research [credit Royal Mail MarketReach] shows that over 65's are most familiar with mail as a channel of communication so for a pension campaign it was the most effective communications channel.

Impact: £8.4 million in pension credit secured for Londoners

So far, over 2,300 pensioners have seen an average increase of nearly £4,000 a year, unlocking over £8.4 million in annual support.

This initiative not only secured financial support for pensioners but also addressed social issues. It helped households avoid loneliness, repay debts, and connect with housing teams when needed.

The success of this campaign emphasises the importance of mail marketing as a vital communication channel.

- Pension Credit is an extra support to help you cover costs if you're over the State Pension age and living on a low income. It is one of the most underclaimed benefits and over £245 million was estimated to be unclaimed in London.
- This means a third of eligible pensioners are missing out on a top up to their monthly income as well as help with other costs like heating, housing costs, and council tax.
- The AgeUK London and council logos were featured on the envelope. These reputable logos ensured pensioners knew the communication was trustworthy and the information was legitimate
- When factoring in cost of living payments and backdated support, the impact in the first year alone exceeded £12.5 million

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