Policy in Practice

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One million households will miss out due to the changes announced to the Winter Fuel Payment

Policy in Practice in new exclusive analysis estimates that

- Over 850,000 older people are eligible for but not claiming Pension Credit
- An estimated 130,000 older people miss out because they are just £500 over the income threshold to claim Pension Credit. They could be better off by having lower income and claiming Pension Credit and the Winter Fuel Payment

Social policy data analytics company Policy in Practice uses administrative data to help local authorities find residents who need support, identify unclaimed benefits, and better direct local discretionary support, such as the £1 billion Household Support Fund.

Policy in Practice works to resolve issues such as the cliff edges, low awareness, complexity to claim and stigma around social security that result in UK households missing out on an estimated £23 billion of unclaimed support each year.

850,000 people are eligible but not claiming Pension Credit. These households miss out on passported support such as the Winter Fuel Payment, alongside Pension Credit. They could be missing out on more than £10,000 a year overall.

Over 850,000 eligible pensioners are missing out on Pension Credit today

Pension Credit is a valuable benefit, worth £2,677 a year on average to eligible people

Pension Credit also unlocks other support such as Housing Benefit and Council Tax Support. It opens up eligibility for social tariffs, the Warm Home Discount, cheaper broadband, free TV licenses, lower water bills and the Winter Fuel Payment

The total value unlocked by Pension Credit could be over £10,000 a year

	Average award
Pension Credit	£2,677
Housing Benefit	£4,338
Council Tax Support	£1,670
Winter Fuel Payment	£300
Broadband	£200
Free TV licence	£170
Water	£160
Warm Homes Discount	£150
Total	**£9,665**

Pension credit claims awarded by 21 December 2024 will be eligible for the Winter Fuel Payment

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Visit **gov.uk/pension-credit/what-youll-get** to find out more

Email **hello@policyinpractice.co.uk to find out** how much Pension Credit is unclaimed where you live

They have found that local authority led take up campaigns can narrow the take up gap. A recent pan-London takeup campaign saw over 2,300 households take up Pension Credit who did not know they were eligible. Locally led takeup campaigns were found to be more than twice as effective as national campaigns. Their project is expanding, operating across over sixty councils this year to drive takeup of Attendance Allowance, Free School Meals, Healthy Start and social tariffs.

The founder of Policy in Practice, Deven Ghelani, was one of the architects of the Universal Credit system. He said:

> *Taking the Winter Fuel Payment from better off pensioners is one of the few reasonable ways to save money in social security, particularly as they benefit from the triple lock. However, there really is no excuse for the shockingly low levels of Pension Credit take up as many older people continue to struggle with the cost of living.*
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> *The Secretary of State should prioritise simplicity in the benefit system and promote proactive support for people. The DWP could start by sharing data with local authorities and widening legislation to allow for automated take up campaigns for benefits such as Pension Credit. If Universal Credit data were shared more widely, we could boost incomes while lowering administration costs.*

Editor's notes

- A recent pan-London takeup campaign saw over 2,300 households take up Pension Credit they didn't realise they were eligible. Read: How data made London Pensioners better off by over £8 million a year

- Locally led take up campaigns were found to be more than twice as effective as national campaigns. The take up rate achieved by local authorities across London averaged 29% compared to 13% achieved by a national DWP campaign

- An estimated £23 billion in benefits goes unclaimed each year. Read: Missing out 2024

- Data led take up campaigns are being implemented by over sixty councils this year to drive takeup of Attendance Allowance, Free School Meals, Healthy Start and Social Tariffs

- To learn how much is going unclaimed in your local authority email hello@policyinpractice.co.uk

- **Case study:** Miriam's story: How a successful Pension Credit claim changed her life

- **Methodology**
  Nationally 1.4 million people claim Pension Credit, 850,000 are missing out (see

Report: Missing out 2024 page 41 for how this figure was calculated.) Therefore a total 2.25 million people should be receiving Pension Credit.

In a sample of local authorities we found that there should be 42,154 people receiving Pension Credit. We also found that 2,500 are within £500 of being eligible for Pension Credit, but are not eligible. So the ratio of 2,500:42,154 was then compared to a ratio of X:2.25m nationally. The X there equals 130k figure of people who are missing out because they fall just below the eligibility threshold.

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About Policy in Practice

Policy in Practice is a social policy, software and analytics company that helps people to access support. We work with over 250 organisations and 60 local authorities to prevent hardship. Our award winning betteroffcalculator.co.uk linked to from GOV.UK, helps around 40,000 people every month to get about £1,650 worth of support each. This is equal to £60 million a month and at least £720 million a year.

For more information visit www.policyinpractice.co.uk