

9 in 10 People Think More Should Be Done to Help Older People Claim Their Benefits

Monday 20 October, 2014

An overwhelming 95% of people believe that more should be done to help older people claim the full range of benefits available to them, according to new research for the Charity (ii)

The research, published today to support Age UK's new campaign to End Pensioner Poverty, found that over half of respondents (53%) were completely unaware that so many pensioners are living below the breadline. Upon hearing 1.6 million pensioners are in poverty, a fifth of all respondents felt angry, a quarter felt worried, and a third reported feeling shocked – with this number rising to just under half (44%) of those aged 16-24.

In its [new report 'How we can end pensioner poverty'](#)(iii), Age UK warns that many pensioners are floundering on low, fixed incomes and have been walking a tightrope in recent years as food and utility bills have risen dramatically.

Yet despite high numbers of pensioners in the UK struggling to survive below the poverty line, with nearly a million of those living in severe poverty(iv), each year huge numbers of older people are missing out on as much as £5.5billion of crucial financial support(v). Some simply do not know that they could be entitled to extra income.

Others are acutely aware of the benefits available but feel too proud or embarrassed to put in a claim. Some have unsuccessfully tried before, or have been put off by the claiming process which they feel is too complicated or intrusive.

With so many older people struggling to make ends meet yet missing out on vital benefits such as Pension Credit, Housing Benefit and council tax support(vii), Age UK is calling on politicians and decision-makers to urgently prioritise tackling pensioner poverty and help those who desperately need it. If those eligible for Pension Credit made a claim, on average it could boost their budget by over £1700 a year – that's an extra £33 a week to spend on essentials such as decent food, clothing, transport or heating(viii).

Older people are not just missing out on income related benefits; many are also entitled to benefits linked to illness and disability. The increased spending pressures that disability brings, such as needing to take taxis and using more heating, can leave even those on decent incomes at risk of poverty and financial hardship.

Age UK is calling on the Government to provide a national training programme for health professionals and local authority staff to help older people who might be eligible to claim benefits such as Attendance Allowance(ix) and Carer's Allowance to help maximise their income.

There can be no doubt that the positive impacts of claiming benefits are huge. In a recent survey of those helped to claim their benefits by the Charity(x), two thirds (65%) said they are now better able to pay their bills as a result of claiming, well over half (53%) felt they now have enough money to live on, a third felt more prepared for the upcoming winter (30%), and almost one-fifth (16%) said they use the health service less than they did before.

The impact of the extra support on general wellbeing is also considerable with 70% reporting they feel less stressed and anxious, two-fifths (39%) feeling more independent and self-confident, and more than a quarter (28%) feeling less lonely and isolated and generally treated with more respect and dignity).

John Haywood, 66, who is supporting Age UK's End Pensioner Poverty campaign, said: 'I wasn't aware of any extra benefit, I thought 'I own a house so I won't get anything' - it was the State Pension and that was it. The worry was phenomenal and I was going short. After a benefits check, my local Age UK advised me of my entitlement to Pension Credit and Council Tax Benefit.

'As a result I'm nearly £60 a week better off. The relief that I felt when I came out of the Age UK was indescribable. The extra money has made a vast difference. I've bought a decent pair of shoes and I can go to the social club once a week and – otherwise it is just isolation.'

Caroline Abrahams, Charity Director at Age UK, said: 'Every day we hear heart-warming stories which

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demonstrate the transformative impact of claiming benefits. People [like John] tell us constantly what a huge difference the extra money makes and how much less they now worry about the cost of everyday life.

'Yet it is nothing short of a scandal that there are still so many vulnerable older people in the UK living in poverty – unable to afford decent food, heat their home or live an independent life – when billions of pounds in benefits are unclaimed.

'Now is the time for a concerted effort to help the very poorest pensioners – strong social support, affordable essential services and access to good quality information and advice are essential. We urgently need a comprehensive national strategy which sets firm targets and workable solutions to end the scourge of pensioner poverty once and for all.'

To mark the launch of its new campaign, Age UK is calling on MPs to support the campaign and urge the Secretary of State, Iain Duncan Smith MP, to urgently develop a national pensioner poverty strategy. People can visit www.ageuk.org.uk/endpensionerpoverty for further details.

Any older person who is worried about money can contact Age UK to find out if they could be entitled to some extra help. People can also call the national Age UK Advice line on 0800 169 65 65 for free information and advice or visit www.ageuk.org.uk/endpensionerpoverty.

[Download the How we can end pensioner poverty report \(PDF, 290KB\)](#)

Notes to Editors: Age UK publishes a number of information and advice guides including 'More money in your pocket' which is a handy guide to claiming benefits for people over state pension age. To order the booklet please call Age UK Advice free on 0800 169 65 65 or visit www.ageuk.org.uk/endpensionerpoverty where there is also a quick and easy online benefits calculator to help people find out if they might be entitled to any extra support.

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- (i) 97% of all respondents.
- (ii) TNS omnibus survey 01.10.2014 – 05.10.2014 – 1,999 GB adults aged 16+
- (iii) Please contact the Age UK media team for a copy of the report.
- (iv) Households Below Average Income 2012/13, Chapter 6, DWP, 2014
- (v) Income Related Benefits Estimates of Take-up in 2009/10, Department for Work and Pensions, 2012.
- (vi) Pension Credit comes in 2 parts and you may be eligible for one or both: Guarantee Credit tops up your weekly income to £148.35 if you're single or £226.50 if you're a couple. Savings Credit is extra money if you've got some savings or your income is higher than the basic State Pension and is £16.80 extra per week if you're single or £20.70 if you're a couple
- (vii) The Council Tax support you get may depend on factors such as which benefits you receive, your age, your income, savings, who you live with and how much Council Tax you pay. You may get more Council Tax Support if you receive a disability or carer's benefit. You can apply whether you own your home, rent, are working or currently unemployed
- (viii) Ibid.
- (ix) You may be able to claim Attendance Allowance if your ability to keep safe or look after your own personal care is affected by physical or mental illness or disability. Attendance Allowance has 2 weekly rates, and the rate you get depends on the help you need. You'll get: £54.45 if you need help in the day or at night and £81.30 if you need help both in the day and at night. Attendance Allowance won't reduce any other income you receive, and it's tax-free. If you're awarded it, you may become entitled to other benefits, such as Pension Credit, Housing Benefit or Council Tax Reduction, or an increase in these benefits
- (x) Age UK's 'Benefit take-up client outcomes survey 2013-14' – survey 'completed between March 2014 and June 2014 by 39 local Age UKs and local Age Cymru partners. A total of 597 clients who are now in receipt of their benefits were surveyed.

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