



Help hard-up elderly relatives and friends apply for pension credit when you meet up after lockdown, urges ROS ALTMANN

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PUBLISHED: 08:48, 29 May 2021 | UPDATED: 10:25, 1 June 2021



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Ros Altmann is a campaigner for the elderly and a former Pensions Minister, who is now a member of the House of Lords.

This Bank Holiday weekend, if you're visiting elderly relatives or neighbours, could be a golden opportunity to stop pensioner poverty.

Does your granny, grandad, mum, dad, auntie, uncle, friend or neighbour struggle to make ends meet?

Are they one of over a million pensioners missing out on thousands of pounds a year in extra money for basic necessities like heating, rent, mortgage, medical and council tax bills?

The money is rightfully theirs, but many don't even ask for it.



Ros Altmann: Four in ten of those eligible for pension credit do not claim

So, if you visit after lockdown, you have a chance to help them apply.

An estimated £1.8billion in pension credit is going unclaimed by pensioners, even though it's waiting for them.

And while working age people rightly received Government furlough money to help with their living costs during the pandemic, the plight of our elderly citizens, isolated from family and support networks, has worsened.

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Pension credit take-up is the worst among all income-related benefits, with four in ten of those eligible not claiming, leaving them in poverty.

Perhaps this is because pensioners find form-filling off-putting, are too proud to apply for help, or wrongly believe they are not eligible - so tell them about it, or assist them to apply.

Pension credit tops up single pensioners' incomes to at least £173.75 a week - or £9,000 a year - and to £265.30 for couples.

Pensioners can also gain up to £12,000 a year on top because receiving pension credit is a passport to extra help for housing, heating, council tax, carers, TV licence and other bills.

Any pensioner with up to £10,000 in savings could be eligible, and even if you only receive a couple of pounds a week in pension credit itself, applying would give you access to this other important financial support.

Most would get less than £12,000, but amounts can still be substantial. Here is a rundown.

Housing benefit - rent/mortgage /service charges* £5,000

Council tax** £1,700

Carers allowance addition £2,000

Severe disability addition £3,500

Dental treatment/glasses vouchers £300

Free TV licence if over 75 £159

Warm homes discount £140

Cold weather payment £50

*** Precise amount will vary, depends on actual housing costs**

**** Amount will vary across regions but this is suggested average**

A 12-week Department for Work and Pensions campaign last year tried to promote pension credit take-up with leaflets in GP surgeries and post offices.

Unfortunately, this coincided with Covid-19 lockdowns.

Updates to the pension credit toolkit and adding an online claims system to existing post and phone application processes also had little effect, as isolated pensioners had nobody to help them.

The easing of lockdown restrictions is a chance to find out if a family member or friend needs more help than they might have let on before.

It would also be great to see national and local radio, television, newspapers, and energy companies encouraging everyone to help the poorest pensioners claim their money as they come out of isolation.

How to apply for pension credit

You can apply yourself by phone, online or by post, or a friend or family member can do this on behalf of an elderly person.

You can call 0800 99 1234, claim online [here](#), or find out how to apply by post [here](#).

Charities also have further useful information. Age UK offers help [here](#) and the Citizens Advice Bureau [here](#).



No one should be struggling to choose between heating or eating, so help older people enjoy a better future.

When we start seeing them again, the lockdown legacy could be to end pensioner poverty.



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