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Better Pension Credit take-up could help elderly ease inflation worries - Ros Altmann

The Government must make greater efforts to help the poorest pensioners through the cost-of-living crisis. It is vital that more effort is focused on ensuring all pensioners receive all the benefits they are entitled to.

By Ros Altmann

Thursday, 26th May 2022, 6:00 am





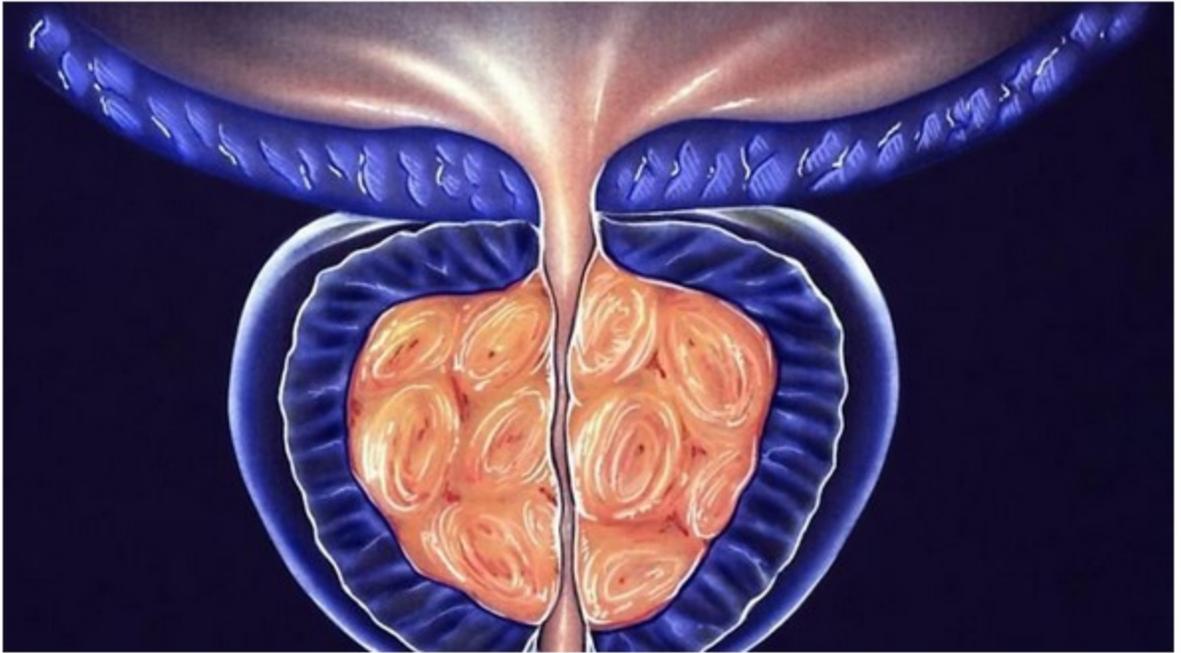
In particular, the ‘Pension Credit’, which is designed to give them extra money to help make ends meet. That is why I welcome a new campaign designed to drive awareness and encourage more people to apply. More than one in three pensioners who are entitled to this money are just not claiming it – with take-up shamefully stuck at these levels since 2010. Even before the latest price hikes, two million pensioners were living in poverty last year.

That number will have increased significantly, especially after the Government abandoned the promised triple lock and earnings protection for pension benefits.

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I believe the elderly have been badly neglected as inflation has rocketed. The basic essentials of life have soared in price, with food and heating costs hardly being 'optional extras'. This is an unprecedented crisis and promising help in future is not good enough. Pensioners may not live to next year – they need money now. Over 90 per cent of the income of the poorest pensioners comes from State support, so those who don't receive all the money they should have, will struggle just with their basic bills. Official figures show unclaimed Pension Credit leaves pensioners missing out on an average £1,600 a year.



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Government efforts to improve take-up have abjectly failed.

There are many reasons for the low take-up: Apart from pensioners being notoriously reluctant or too proud to ask for what they see as ‘handouts’, many do not even know what Pension Credit is, or are put off by the complexity of

the rules, form-filling aversion, reluctance to divulge information in the means-test or just wrongly believe they are not eligible. The name ‘Pension Credit’ is not well understood – perhaps calling it a ‘Pensioner Top-Up’ would have more resonance.

Most don’t realise they can have up to £10,000 in savings and still be entitled. Even if they only get small sums of the Pension Credit top-up itself, their eligibility opens the door to other valuable benefits, worth

thousands of pounds a year, including a £140 warm homes discount, additional money for carers, help with council tax, dental or other health treatments and free TV licences for over-75s.

Many pensioners who live alone, especially elderly women who are not online and have perhaps become even more isolated over the past couple of years due to the pandemic, need help and a national advertising campaign is really important. I am delighted to see The Yorkshire Post spreading the word, too.

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50-55	56-65	66-75
76-85	85+	

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The advertisement features a background image of a person's hands holding a large, ornate glass chalice. The text is overlaid on this image. The word 'Advertisement' is in the top left corner. The main headline is 'WANTED: 50+ YEAR OLD BRITS' in large, bold, blue letters. Below it, in smaller black text, is 'If You Were Born Before 1970 You Qualify for the 2021 Senior Benefit'. Underneath that is 'TAP YOUR AGE' in bold blue letters. A table lists age groups: 50-55, 56-65, 66-75, 76-85, and 85+. The 'Funeral Planning' logo is in the bottom right corner.

We are inevitably going to see rising pensioner poverty, which will cause serious hardship as food and heating bills, which comprise a larger proportion of pensioner spending than for younger groups, have gone through the roof, but benefits have not kept up. I welcome the latest campaign aimed at boosting

take-up for the poorest pensioners. Henry Tapper and Gareth Evans' 'Pension Credit – It's for you!' campaign began earlier this month, raising awareness of this pensioner top-up worth potentially £3,000. I hope this will finally boost take-up, so that all pensioners can be supported in the way they need for a decent lifestyle.

Official statistics highlight those likely to be worst affected by failure to claim Pension Credit are single pensioners, the over-80s, those living in rented housing or from Black, Asian, Indian or Pakistani backgrounds, who are in the lowest income groups. More than a third of single pensioners live on less than 70 per cent of median income, while one in three over-80s and one in two pensioners living in rented accommodation are in poverty. Around 40 per cent of Black, Asian and Indian pensioners and over half of pensioners of Pakistani origin are in poverty, too.

It is time to take the issue of pensioner poverty more seriously.

In 21st century Britain, there should not be hundreds of thousands of older citizens living in poverty unnecessarily.

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The advertisement features a background image of a person's hands holding a large, ornate key. The text is overlaid on this image. The word 'Advertisement' is in the top left corner. The main headline is in large, bold, blue letters. Below it is a sub-headline in black. The phrase 'TAP YOUR AGE' is in bold, blue letters. The age ranges are listed in a grid format. The logo for 'Funeral Planning' is in the bottom right corner.

If you know any older people, relatives, friends or neighbours, who might benefit from claiming 'Pensioner Top-Up' please help them find out more. Pension Credit can be claimed by phone, by post, or online: The Pension Credit phone line is 0800 99 1234, or friends or family can help the elderly apply by post or online.

- Baroness Altmann is a pensions campaigner and member of the House of Lords.