

# Funding the Future

## £2.8 billion of benefit credits available to pensioner...

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The [Department for Work and Pensions](#) has just published this data:

### 1. Estimates of Take-up by Caseload and Expenditure

#### Pension Credit

The estimates show that:

- caseload: 7 out of 10 of those entitled to Pension Credit claimed the benefit
- expenditure: 77% of the total amount of Pension Credit that could have been claimed was claimed

Overall Pension Credit caseload and expenditure figures for financial year ending 2020



7 out of 10 of those entitled to Pension Credit claimed the benefit



77% of the total amount of Pension Credit that could have been claimed was claimed

#### Housing Benefit (for Pensioners)

The estimates show that:

- caseload: 8 out of 10 of those pensioners entitled to Housing Benefit claimed the benefit
- expenditure: 86% of the total amount of Housing Benefit (for pensioners) that could have been claimed was claimed

Overall Housing Benefit (for Pensioners) caseload and expenditure figures for financial year ending 2020



8 out of 10 of those entitled to Housing Benefit (for Pensioners) claimed the benefit



86% of the total amount of Housing Benefit (for Pensioners) that could have been claimed was claimed

What this suggests is that significant sums that could relieve pensioner poverty are not being paid by the government, even though it has good reason to believe that they are owing. They quantify the sums unpaid as follows:

## **2. Estimates of non-take-up for families and expenditure**

### **Pension Credit**

The estimates show that:

- caseload: up to 850 thousand families who were entitled to receive Pension Credit did not claim the benefit
- expenditure: up to £1.7 billion of available Pension Credit went unclaimed:
  - on average, this amounted to around £1,900 per year for each family entitled to receive Pension Credit who did not claim the benefit

### **Housing Benefit (for Pensioners)**

The estimates show that:

- caseload: up to 260 thousand pensioners who were entitled to receive Housing Benefit (for pensioners) did not claim the benefit
- expenditure: up to £1.1 billion of available Housing Benefit (for pensioners) went unclaimed:
  - on average, this amounted to around £4,000 per year for each family entitled to receive Housing Benefit (for Pensioners) who did not claim the benefit

This is £2.8 billion unpaid that could make a massive difference to people's lives.

My question is a simple one. It is why aren't we seeing national television advertising campaigns to encourage people to claim these benefits they are due? Surely that is the least that the government should be doing if it really cared about those in need in the UK?