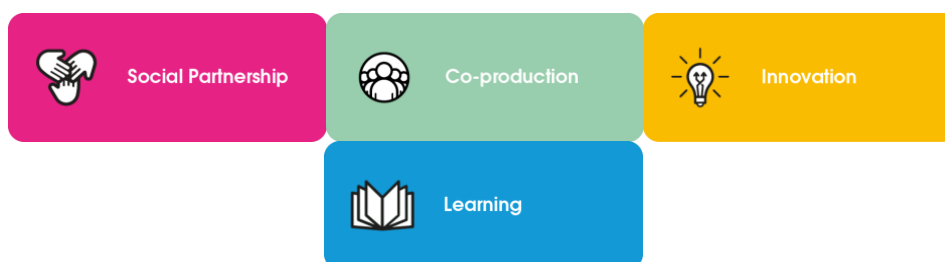




SOCIAL OUTCOMES



Trafford Council

Pension Credit Awareness

National government announced that, from winter 2025, only households in England and Wales that receive Pension Credit or certain means-tested benefits will be entitled to the Winter Fuel Payment.

From this announcement, Trafford Council decided to launch a Pension Credit task group, a subgroup of the Trafford Poverty Action Group, to support Trafford residents to submit Pension Credit applications, with the knowledge that eligible people must apply by 21 December to qualify for 2024/25 winter fuel payment. It is also vital that older people who are entitled to Pension Credit apply for it because it opens up eligibility for the Warm Home Discount, lower water bills, free TV licenses and possibly Housing Benefit and/or Council Tax Support.

In February 2024, there were 4,161 Pension Credit claimants in Trafford (10.5% of the population in Trafford aged over 66).

The Council used a data led approach as it knew that more than 2,400 residents in the borough may be entitled to claim for Pension Credit but have not yet applied for a variety of reasons, including that they feel there is a stigma attached to being in receipt of a benefit. It was estimated that around £6.15m in Pension Credit is unclaimed in Trafford every year and this is a figure that is on the increase. This equates to around 2,444 people who are eligible but not claiming.

Based on estimates from Independent Age, the estimated cost to the health and social care system due to this non-uptake was £18 million.

The estimated total amount of missed Pension Credit update was highest in three particular wards, Clifford Ward, Longford Ward and Stretford Ward. Therefore, the focus was on increasing claims North Trafford (Stretford and Old Trafford) in the run up to the Winter Fuel Allowance deadline on 21st December 2024.

The Pension Credit task group formed in September 2024 and included Trafford Council teams as well as external partners. Members include Welfare Rights, African Caribbean Care Group, Citizens Advice, L&Q, Your Housing Group, Trafford Carers Centre, Age UK Trafford, Stretford Community Hub, Old Trafford Community Hub. It was supported by Public Health, Policy, Communications, the TLCO Neighbourhood Team and the GM Ageing in Place Programme. The task group identified lack of awareness and a need for face-to-face support as key issues.

Resources

Additional staff resource was dedicated from Trafford Council's Welfare Rights team and Access Trafford team, funded with the Household Support Fund. Also, Trafford Carers Centre committed to supporting applicants and attending the Stretford Advice Hub on a weekly basis. Age UK Trafford, African Caribbean Care Group and Citizens Advice continued offering face to face support with eligibility assessments and claims. L&Q and Your Housing Group Financial Inclusion Teams focused their resources on supporting tenants eligible for Pension Credit.

Raising Awareness

- 6 social media posts on the Council's Facebook page; one post viewed 1.3k times.
- 2 community events organised, and groups visited by volunteers: reaching 550 people.
- Press releases prepared and published in the Messenger and Manchester Evening News.
- 500 leaflets distributed in Old Trafford and promotion via frontline NHS staff.

Case Study

Mrs G, a 72-year-old lady living alone who reached out to African Caribbean Care Group for support with a Pension Credit application, as well as Housing Benefit, Council Tax Support and her E-Visa.

ACCG supported Mrs G via two face to face appointments and multiple phone calls, including corresponding with the Council on her behalf.

Mrs G was awarded £188.50 per week in Pension Credit with a backdated payment of £1,696.50. £163.13 per week of Housing Benefit was awarded and Council Tax Support of £18.90 with a backdated payment. A total of £370.53 per week, providing Mrs G with more financial security.

"Thank you for all the help with my Pension Credit and other benefits. I feel much more secure knowing these issues are resolved. I also appreciate the step-by-step support with my E-visa - it has made things much easier for me."

Identifying potential claimants

The Council's Exchequer Services team identified 546 residents from Council Tax data who may be eligible for Pension Credit but not claiming; all were contacted by letter and phone. The Council's Access Trafford Team carried out overtime to phone these residents and book face to face appointments for those needing support from Trafford's Welfare Rights Team. The additional resources enabled face to face appointments to be offered to potential claimants for eligibility checks to be carried out and applications to be completed.

Outcomes

- Of the 546 residents identified, 271 of these liaised with Welfare Rights over the phone; 68 already had claims in process and 176 decided to make claims themselves or with support from family members/appointees.
- 27 residents were supported in person by the Welfare Rights Team with a Pension Credit application.
- Two of these residents were also not claiming their State Pension; one of these has received a back payment of £3,500 and the other has received a back payment of £10,000.
- 5 residents were also supported to apply for higher rate Attendance Allowance.

The collaborative work of the Pension Credit Task Group has led to:

- 377 Pension Credit claims
- 122 claims for alternative benefits
- In-person support for 201 residents

Further evaluation will be undertaken on this focused piece of work and case studies will be used for further promotion.

The estimated processing time for Pension Credit applications is approximately 6 months, so the full impact of our work will not be seen until mid-2025.

Our next steps will be to deliver further focused partnership working in a particular part of Trafford to raise awareness of Pension Credit.

For further information contact:

Emma Moseley

Senior Policy Manager – Trafford Council

emma.moseley@trafford.gov.uk | www.trafford.gov.uk