

# Islington Council secures over £1 million for pensioners in successful Pension Credit take-up campaign

## LIFT platform case study

### Challenge

One third of Islington's over 60s live in income deprived households, with many missing out on the £1.7 billion available nationally in unclaimed Pension Credit

Ensuring that pension age residents were receiving all the help available was a top priority

### Solution

A targeted campaign using the Low Income Family Tracker (LIFT) identified pension age households who, although eligible, were not claiming Pension Credit

### Impact

Islington identified **689 eligible households** and successfully helped **274 households** to claim Pension Credit

The campaign achieved a **total of £1,231,633** for eligible residents

Each household received **£4,495 in Pension Credit and associated benefits**, on average

### Tackling poverty in income-deprived pensioner households

Islington is London's sixth most deprived local authority, and more than a third of the borough's over 60s are living in income-deprived households. Ensuring that pension age residents were receiving all the help that they were eligible for is a top priority.

With up to £1.7 billion worth of Pension Credit unclaimed nationwide each year Islington Council researched why their residents weren't claiming.

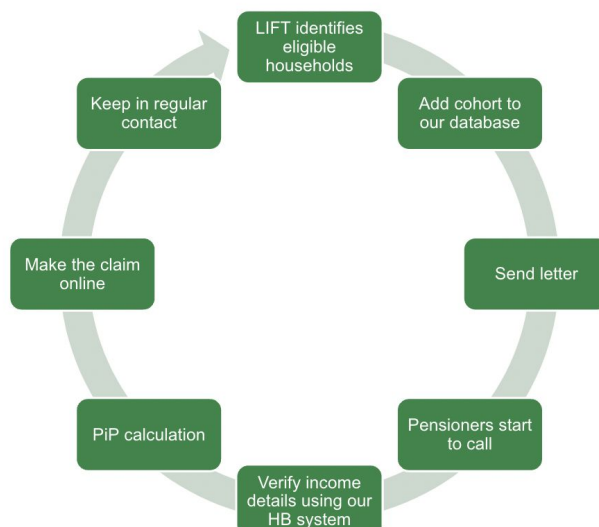
The most common responses were lack of awareness, assuming they weren't eligible, fear of long forms to fill out, no-one to help and no idea who to ask and believing that savings made them ineligible

It became clear that Islington needed to reach eligible residents with a targeted campaign.

### Using data to identify financially vulnerable families to offer targeted support

Islington Council was able to identify financially vulnerable pensioner households and approach them to offer targeted support by analysing its data via the Low Income Family Tracker (LIFT) platform.

By proactively targeting households and engaging them using data-led campaigns, Islington Council was able to boost Pension Credit take-up in the borough by 39%.



## Eligible households receive an average of £4,500 in Pension Credit and associated benefits

Islington Council has achieved incredible results using their administrative data in LIFT to drill down to household level and identify 689 eligible households. By running a targeted campaign, they helped 274 households to successfully claim Pension Credit totalling £939,100 per year.

Islington was also able to distribute £230,970 in backdated Pension Credit to these households. £56,136, was distributed in other associated benefits such as a Free TV Licence, Cold Weather Payments and help with heating bills. These associated benefits also contributed to an additional £5,427 in backdated payments.

The total amount of benefits awarded was £1,231,633, or an average of £4,495 per household.

25 of these households also owed money to Islington Council, mostly in the form of rent arrears or Council Tax debt. As these households became more financially resilient, £13,649 of this debt has now been repaid.

The council has also saved £209,606 because the extra income awarded to residents now enables those with caring responsibilities to care for longer before applying for a care package.

The average resident entitled to Pension Credit in Islington is aged 77, with an average life expectancy of 83. The Pension Credit take-up campaign may therefore bring in total economic benefits to Islington Council of £6,431,068.

“Some of our residents assumed that because they received a state pension that was all they were entitled to.

We came across some people who were living on just £70 or £80 state pension a week.”

**Sarah Gamble, Income Maximisation Officer, Islington Council**

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