

## LIFT platform case study

### Challenge

£1.7 billion remains unclaimed in Pension Credit. Many eligible households may believe they are ineligible to claim due to savings or owning their property

### Solution

Using administrative data via the LIFT platform, local authorities can contact eligible residents and boost Pension Credit uptake

### Impact

The average take-up secured for residents by local authorities is worth an average of **£2,700 per household**

Successful campaigns see **take-up rates of over 33%**, on average

The lifetime impact of the campaign is **worth £1.5 billion**

“There are 51 households claiming Pension Credits which, for a couple, is worth £255 per week. This means £676,000 annually has been brought into our district which I think is an awesome result for what was, in realistic terms, a few afternoons by three benefit staff.”

**Jane Worrall, Revenue and Benefits Senior Specialist, Folkestone and Hythe Council**

# How data-led take-up campaigns could help DWP allocate £1.7 billion in unclaimed Pension Credit

## The challenge

As the cost of living crisis continues many pensioners face unprecedented financial challenges. With about a third of eligible pensioners missing out on unclaimed Pension Credit, the DWP is reminding people that this support is available.

DWP estimates that up to one million pensioner households may be eligible for £1.7 billion of unclaimed Pension Credit and has launched a new campaign to boost take up.

## The role of local authorities in a successful Pension Credit take-up campaign

Some leading local authorities have achieved great success with Pension Credit take up campaigns informed by their administrative data. Councils who use Policy in Practice’s LIFT platform have secured take-up for residents worth an average of £2,700 per household.

The involvement of local authorities is key for a number of reasons.

- They are best placed to offer support directly or through trusted partners such as local charities. This ensures that residents know where to go for local support, or if they need any further help now or in the future
- Local authorities can tie in any other support residents may be eligible for in terms of other benefits, or support in reducing their bills such as a free TV licence and warm home discounts
- Importantly, local authorities have built up trust with residents during the pandemic due to contact around various discretionary benefits administered. This would likely lead to a greater take up success than a generic communications campaign

## Data analysis as a key tool in benefit uptake

Working with councils across London and Kent, we have demonstrated the effectiveness of Pension Credit take-up campaigns at a local authority level.

The total value of Pension Credit take-up we have secured for clients across nine local authorities in the South East is currently £1,905,720.

## Key results from Pension Credit campaigns

### Islington Council

- 689 eligible households
- 39% take-up
- £3,396 average benefit to households

### Folkestone and Hythe District Council

- 98 eligible households
- 44% take-up
- £2,700 average benefit to households

Over 20 local authorities are successfully running, or planning to run Pension Credit campaigns using administrative data, bringing an **average of £1.25 million to eligible households**

Using Policy in Practice's LIFT platform we can help 85,000 pensioners across 33 local authorities take-up Pension Credits within three months

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In a Pension Credit take-up campaign with Islington Council, Policy in Practice identified 689 eligible households. The ensuing contact from the council resulted in 269 households (39%) successfully claiming Pension Credit, and confirmed economic benefits to residents of £910,007, or £3,396 per household. 238 of the 269 households also received £218,803 in backdated Pension Credit worth an additional £919 per household

In a similar campaign by Tower Hamlets Council, 415 households were identified and contacted, with 58 taking up Pension Credit, a success rate of 14%. While the success rate was lower, this was achieved without follow up calls being made. So even when the council had minimal resources to spare, they achieved take-up of 14%, with benefits to residents totalling £223,000, or £3,845 per household.

## Data analysis led take-ups provide economic benefit of £2,700 per household

The Revenue and Benefits team at Folkestone and Hythe District Council used LIFT to support their mixed-age pensioner campaign, identifying 98 potential claimants. Just 10 days after contacting these residents by phone, 51 had begun claiming Pension Credit, an uptake of 44%.

The average gain for each household is £2,700 per annum. Similar gains have been achieved at Gravesham Council where Pension Credit campaigns have led to over £232,500 in additional annual income for pension-aged residents within six months.

## The impact nationally

There are currently 20 other local authorities already successfully running, or planning to run, Pension Credit campaigns using their administrative data. These results are entirely replicable. Campaigns reach 500 households on average (varying according to the size of the authority), this would bring in £1.25 million on average.

Based on our analysis across thirty-three local authorities, we believe we can identify 250,000 pensioners missing out nationally. If one in three are supported to take-up Pension Credit, we could help 85,000 take-up the benefit within three months.

The impact nationally would be an additional £230 million in annual income to the worst off pensioner households, while the lifetime impact of the campaign would be £1.5 billion.