

## Meeting of HiH on 4 November 2019 – Item 4 Matter Arising

### Response from Revenues and Benefits Service

#### Unclaimed Pension Credit- Briefing for Health in Hackney scrutiny commission

We recognise and value the role independent advice organisations play in supporting residents in realising their rights. That's why we have protected our advice grant budget from cuts and why we are working proactively with the advice sector to respond to the increasingly challenging environment.

The overarching principle of funded advice services is understanding what matters to residents in context and not just focusing on the presenting issue. This would include helping to identify unclaimed benefits or tax credits and helping people to claim. For example if a person approached a service about debt, organisations would explore other ways to support them which may include how to maximise their income. More information on the approach can be found in the [Advice grant framework](#)

Advice is provided in health and community settings to reach people who may not go to traditional advice settings.

The funding for Hackney's advice sector remains the same as in previous years and is approximately £770k. A further £120k is also available to support the advice sector based in GP surgeries.

The Council has also protected its wider voluntary sector grants programme of £2.6m

With regard to the specific details relating to pension credit take up in the area it is very difficult to concur with the numbers quoted in the Independent Age report as there are only 20,394 people over the age of 65 in 2017, living in Hackney and a recent exercise which looked at all households where we hold information relating to Housing Benefit customers only identified 830 households that are potentially eligible to claim Pension Credits but are not doing so as at the end of July and of those around 100 are from mixed age couples for whom that entitlement no longer applies.

Having said this, we do recognise that there is a significant number of households that are not claiming pension credits (this is likely to exceed those currently claiming Housing Benefit or Council Tax Support) when they are eligible and we fully understand the consequences of this. That is why over the last few months we have:-

- Undertaken an exercise to try and personally contact 100 mixed age couple cases in advance of the 13th August deadline and advised them to make a claim for Pension Credit.
- Worked with AGE UK East London to provide signposting support for claimants needing assistance
- Had regular contact with the Department for Work & Pensions to highlight issues we know claimants have encountered with the Pension Service application process

- On the 28th September we have written to 741 households across Hackney and advised them to make a claim for Pension Credit, providing guidance on how to make the claim and again signposting support that is available from AgeUK East London.
- In a few cases where we have identified income shortfalls in households we have attempted to make telephone contact and we will be following this up with personal visits.
- We have shared information with colleagues in Council Tax and Housing Services in order that they are aware of these cases and can provide a more targeted support when delivering their own campaigns for collection of rent and Council tax.
- We will be writing to all Members of the Council advising them of this campaign and providing details of the number of cases we have contacted in each of their areas.

The Council is committed to maximising the income of Hackney's disadvantaged residents and has a range of processes across many departments to deliver this. Where officers are engaged with government departments such as DWP and MHCLG they will continue to lobby against welfare reform and austerity, reminding central government of its responsibility to ensure all benefit take up is maximised.