



Work and Pensions Committee

Oral evidence: Pensioner Poverty: challenges and mitigations, HC 465

Tuesday 1 April 2025, Greater Manchester

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[Watch the meeting](#)

Members present: Debbie Abrahams (Chair); Johanna Baxter; Damien Egan; Gill German; Amanda Hack; and Frank McNally.

Questions 129 to 155

Witnesses

I: Paul McGarry, Head of Greater Manchester Ageing Hub; Lauren McKechnie, Chief Executive, Age UK Bolton; Trish Martin, Advice Services Manager, Southway Housing Trust; Jo Volpe, Chief Executive, Leeds Older People's Forum; and Jo Rowlands, Financial Inclusion Manager, Leeds City Council.

II: Sue Forster, Welfare Benefits Co-ordinator, Citizens Advice Liverpool; and Idowu Khadijat Morafa, Founder and Director, Across Ummah CIC.

Written evidence from witnesses:

Age UK ([PPCM0027](#))

Leeds Older People's Forum, and Leeds City Council ([PPCM0014](#))

Greater Manchester Combined Authority ([PPCM0034](#))

Citizens Advice Liverpool ([PPCM0056](#))

Across Ummah CIC ([PPCM0042](#))



Examination of witnesses

Witnesses: Paul McGarry, Lauren McKechnie, Trish Martin, Jo Volpe and Jo Rowlands.

Q129 **Chair:** A very warm welcome back to Manchester Town Hall. We are still here but this time we are hearing from witnesses in connection with our pensioner poverty inquiry. Thank you all for coming along today from across Greater Manchester and Leeds. Perhaps you could introduce yourselves, starting from the end.

Paul McGarry: Hi. My name is Paul McGarry. I am Head of the Greater Manchester Ageing Hub, which is based in GMCA and is a unique partnership of policymakers, academics, community organisations and private sector organisations behind the mission of creating an age-friendly city region.

Jo Volpe: Hi. I am Jo Volpe, Chief Executive at Leeds Older People's Forum. We are a membership organisation for third sector organisations that work with and for older people in Leeds. Our ambition is to give older people the choice and control to live the life that they want to live.

Jo Rowlands: Hi. My name is Jo Rowlands. I am Head of Financial Inclusion at Leeds City Council.

Lauren McKechnie: Good morning. My name is Lauren McKechnie. I am the Chief Executive at Age UK Bolton and the Chair of our Age Well partnership in Bolton as well.

Trish Martin: Good morning. I am Trish Martin. I am the Advice Services Manager at Southway Housing Trust, representing housing associations.

Q130 **Chair:** Fantastic. Again, thank you so much, all of you, for coming along today. I will kick off the questions and then we each have a set of questions for you.

In the evidence that you submitted to the Committee for this pensioner poverty inquiry, I was struck by the number of pensioners who are struggling financially. Could you expand on that in a bit more detail, particularly who you have identified and in what ways they are struggling?

Lauren McKechnie: For us particularly in Bolton—but we know this is the same picture across the piece—it is our pensioners who are living with disability, women, private renters, and those from our black and minority ethnic communities. In Bolton there are three subsections that were found to be the most challenged, and that is our pensioners with disability, our private renters, and those just above the pension credit threshold. You will appreciate that there is also an intersection between each of those subsets as well.



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For our disabled pensioners, we know that the entitlements that they can access are insufficient. Even the moneys that come in, though people are in receipt of benefits, that does not alleviate the experience of poverty. That is a very difficult thing for us to overcome there.

For private renters, as you will appreciate, the market has by no means kept up with the local housing allowance. For the local housing allowance in Bolton, we are looking at £463 per month. The average private rented one-bed flat is anywhere from £700 to £800 in Bolton, so you are talking about 40%, nearly 50%, differentiation there in cost.

On just above the pension credit threshold, again we see time and again that eligibility for pension credit does passport people to a wider variety of different benefits and entitlements. However, for those who either are missed or not identified and connected to their entitlement, or those who are just above the threshold for that, it is an incredibly polarising situation. It really is genuinely feast or famine there.

The impact that we are seeing across all three of those—I know it sounds very remiss to say this—literally means the difference between life and death for people in Bolton. As for what we are finding, people are experiencing a struggle with the cost of heating, food and travel, and social isolation. We talk about finance sometimes in a very isolated manner, but the truth is that if you cannot pay for things, you cannot obtain those things and have those life experiences.

Without being too academic about it, if we look at Maslow's hierarchy of needs, the reality is that in Bolton—but again across the piece—we are not able to secure those fundamental needs for people to not thrive but survive at the moment. With energy costs, we find that our specialist staff are going into living situations with people who are literally living in one room. They are living with no access to food. They are living with literally all their clothing—

Q131 **Chair:** Does that lack of access to food mean they are malnourished?

Lauren McKechnie: They are malnourished. We find that there is a very strong correlation between financial poverty for pensioners and the prevalence of malnutrition and dehydration. Linked to that, we know that to save money people are reducing their alarm system services. People are falling more and not getting the care they need. The impact of their falling is more severe, so it really is a self-fulfilling prophecy that we are experiencing.

Jo Volpe: Just to reiterate that, what we are finding in Leeds is that with people who are living in poverty we are seeing greater frailty. If I look at the figures for falls, 63% of unplanned admissions this year of people who have fallen or had an injury from falling—

Q132 **Chair:** How does that compare to, say, previous years?



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Jo Volpe: I am not sure how it compares to previous years, but 63% of those who are admitted are from IMD 1. We are seeing the higher percentage of fallers from people who are living in poverty.

The other category of people who I wanted to say we are seeing experiencing poverty is unpaid carers. We have an annual survey of unpaid carers, and around 35% of those must go into overdraft or borrow money from family and friends. That is not sustainable.

Q133 **Chair:** No. Is increasing debt something that you are seeing?

Jo Volpe: Yes, increasing debt. I am happy to look at the figures for falls in comparison to previous years.

Q134 **Chair:** Thank you. We wanted to try to pick up whether that had been noticed because of the change in the winter fuel payment and the eligibility for the winter fuel payment—whether there had been an increase in hospital admissions and so on.

We were in Glasgow yesterday and the point that Lauren mentioned about living in one room resonates with what this older people's group was telling us then, not switching on heating. Are there other examples like this as to how this manifests and how people struggling means they do not go out because they cannot afford to go out?

Jo Rowlands: That is exactly what we are finding through the evidence that we get from our health partners and other third sector organisations. It does impact things, even simply like transport to hospital appointments, which is obviously necessary.

On loneliness and isolation, we have had people say, "It feels like we are back in the pandemic. Where previously we would be able to go out and maybe have a coffee with friends or look after grandchildren or go and spend time, that has been impacted".

Across the board, I would just like to reiterate what has already been said. It is important to point out that this is a continuation of a situation that has been apparent for a long time. Yes, we have a cost-of-living crisis, but we have evidence in Leeds prior to the pandemic that people were already struggling to meet basic living costs and were no worse prepared for a financial shock or crisis than they had been 10 years previously. It is just getting worse.

Q135 **Chair:** Trish, is arrears in rental payments something that you have noticed?

Trish Martin: Not particularly because they try to pay their rent before anything else. When we find somebody who is struggling, it is usually that the income team might notify us, or our age-friendly team will see somebody and forward it on to us. We find that people of pension age pay their rent first before anything, so we do not really notice.



Paul McGarry: On the examples that we have heard, I wrote my first ageing plan for the Manchester City Council in 1997, I think before New Labour was elected. Many of the issues that have just been raised as examples were examples then: issues around pension poverty, transport, housing, access to health services, and so on. We know that there have been changes in national policy that have affected some of those things over the last 25 years, but for a certain part of our ageing population, a certain group of our older population who generally live in low-income communities, these things have remained issues in their lives for a long time.

On the issue of frailty and falls, there is some evidence that the impact from around about 2008, 2009, 2010 and onwards is that the health status of that midlife group has higher levels of frailty than the group immediately older than them at the same stage. That research was done by our colleagues here at Manchester University based on data from the English Longitudinal Study of Ageing.

Q136 **Chair:** Have you sent that to us?

Paul McGarry: I am not sure, but we can. There was a report called "Golden Generations" issued about five years ago. These issues are new but they're not that new I think is the point. What is critical in all this is that there is no strategy or accountability on ageing society. There was an ageing strategy up until about 2010-11 and for the last 15 years there has been no governmental accountability to local authorities, mayoral authorities and other authorities around the ageing society.

When you think about the fundamental change that will make in how we all live over the next generation, there is a huge gap. Other countries—Singapore, Australia, Norway—are all dealing with this, but it seems to me that the No.1 thing that will make a difference to all these conversations is it needs to be a Government-wide strategy on the ageing of our population. That seems to be the number one thing.

Q137 **Chair:** Thank you. That is helpful, to be honest. In your evidence you submitted, you say that exploring Government targets to tackle poverty and promote greater independence in later life should be part of that. Is that right? Do you want to add to that?

Paul McGarry: It is. Pension poverty is nothing new. It has gone up and it has gone down. It is changed. The narrative, which is persuasive, that older people are okay at the moment in general compared to younger people is not borne out by the facts. Social class and ethnicity and gender and so on are the defining issues rather than age.

Certainly, our experience is that when you place accountability—and I know this from having experience being a local government bureaucrat under a number of different Governments—and when the system has some accountability, then local authorities and others bring forward resources and focus on that issue.



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When the system has no accountability at the national level—as the Mayor said before—one of the great things about how we do GMCA is we can decide what we do on these issues. The work that we have done over the last decade in GM and before that in the city council here was work that we decided to do ourselves because we saw the gap at a national level in policy making. It is bewildering on one level that we have this fundamental shift going on in our population, but nothing said at a national level. That, in some cases, makes the situation worse.

We could do something about pensioner poverty by putting more of a focus on older workers. The number of people between 50 and the state pension age who are out of work and looking for work is in some cases as large as it is among younger groups as well. It seems to me that our colleagues in DWP have done a lot of research with us and have designed programmes jointly with us and need to do more nationally to talk about it and to get employers to sign up to taking on older workers. If you are out of work when you are 50, the chances of being poor when you are 65 are significant.

Chair: Absolutely. And prevent them from becoming out of work as well.

Paul McGarry: Yes, sure.

Q138 **Damien Egan:** I have some questions about the household support fund and looking at examples in your area of how it has been used because it is being used flexibly to support pensioners this winter.

Jo Rowlands: The approach that we have taken in Leeds has been collaborative. We have worked across council services and across our third sector.

We broke it into three key areas. One is direct funding. Where we are able to identify as a local authority that people on a low income, we are able to give cash payments via our council tax support caseload, including pensioners. Over the last winter because of the removal of the winter fuel payment, we identified people on council tax support who were not eligible for the winter fuel payment and gave them an additional amount.

We have distributed funding via our own council services for housing and children's public health. Where public health services are identifying people with clinical need, they are able to refer into energy support, for example. Then around 25% of the funding has gone out through the third sector. We have had a mixed approach. We have adapted it year on year or every six months, depending on what is needed. It has been a real lifeline for people and for organisations.

One key thing it enables is, in services and the third sector, being able to engage with people in really difficult situations. We are seeing complexity of cases and issues across the board increasing. Even if it cannot solve the problem, it enables engagement and it enables a slow move into



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support where it is available. That is how we have been using it primarily in Leeds.

Jo Volpe: Should I add about the third-sector distribution? Leeds City Council involves voluntary action leads such as Forum Central, which is a partnership between the Leeds Older People's Forum, another third-sector infrastructure organisation, and the Food Aid Network. Between us, we identify community organisations that have a real reach at a grassroots level into communities and the people who need that support.

At Forum Central, I have managed the grant programme. We open a grant programme for three weeks and we are absolutely inundated with applications to enable community organisations to buy food and fuel vouchers. We funded 62 organisations in the last round and 28% of that funding went to either pensioners or people with a disability. The highest number went to households with children.

Lauren McKechnie: To add to both Jo and Jo's points here, we took a similar approach in Bolton. Funding for the VCSE sector came via our local infrastructure organisation, Bolton CVS, and very much took that collaborative approach. In Bolton, we pride ourselves—as with other places as well—for not working in isolation and providing that entry point for individuals.

Sometimes we forget about the degree of dignity and pride and control for people as they are living in poverty and facing these fundamental challenges of survival. As Jo was saying, they affiliate with those grassroots organisations and those street-level hyperlocal organisations. They are the people in their street that they know that they have relationships with and that they trust. It cannot be understated how important it is for people to engage with those organisations for support.

In Bolton, we have capitalised on that, for want of a better word. Even from Age UK Bolton's point of view, we can seem quite intimidating. We have our own barriers for engagement there, sometimes, for people. If we work with those hyperlocal groups that have that rapport, that trust and that connectivity, it also passports people into that, as Jo was saying, more holistic support for people in the imminent and the longer term as well as and when they need it.

Paul McGarry: I have a couple of things. Manchester City Council and Salford Council have used this fund for one-off payments for residents not in receipt of pension credits or just above the pension credit cut-off. They have done that through trusted voluntary sector organisations. The City of Manchester allocated about £1 million to pensioners in lieu of the reduction in the winter fuel payments as well. You will see across the region how that has been used by a number of them in a targeted way or a more general way.

However, again, doing that involves a layer of bureaucracy and requires capacity and expertise and links into local communities, which is a plus,



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but it also then creates work for those organisations to do when they might be doing some other things as well. That needs to be more systematic. It needs to be more part and parcel of business as usual and what we do to get those resources out to people.

Q139 Damien Egan: GMCA has taken more of this cash-first approach. What was the thinking behind that?

Paul McGarry: For us, it was the most effective way of getting resources out to people quickly. Throughout all of our work—and we have run three or four campaigns around pension credit and attendance allowance—a lot of the campaigns have raised money in other areas, such as people underclaiming state pension, housing benefit and a range of other entitlements. You need to be able to do these things quickly. You need to be able to respond quickly.

Across the 10 authorities—and again this, I suppose, builds on what you have heard from the Mayor in terms of the Live Well work—is that we are able to do things quickly because we have built up relationships over time with partners at a city and regional level and at a local authority level but right into communities as well. We have great relationships with probably hundreds of community organisations.

A challenge for those of us who work in these systems is to be able to draw a line between the decisions and the programmes and campaigns that we design jointly with older people, right into the living rooms of older residents so that they feel that there is a relationship with what that we do. That is about building trust and showing impact quickly.

One negative thing I would say about the whole experience is that we should have done this earlier. Actually, I remember these campaigns in the 2000s as well. For a long time, there were no genuine national campaigns to do any of this work. Because of that issue of accountability that I mentioned before, few local authorities made this work routine. Where they did, there were some great examples. In Manchester and here in Salford, experienced council employees ran these programmes. They melted away a little bit between 2010 and onwards.

Q140 Damien Egan: I have a final question. We have different uses of the household support fund. Can you share some examples of older people where you have seen it work particularly successfully and any awareness of about how the household support fund is evaluated as well?

Jo Rowlands: I guess it depends. For Leeds, because we have such well-established local networks across the city, it makes sense that we fund those networks. We have used the funding for what we now call welcome spaces as opposed to warm spaces, which is what they were when we first established them. That is where locally based community organisations open their doors and then people can come, have a drink and have a chat. There is no expectation on them.



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That works well because it links in. It slowly links into other support and advice and makes people feel comfortable. These are well-established networks. Then they can like link into other types of social activities that are going on. That works well. It is about using what is already there and then amplifying that across the board.

Jo Volpe: I can give an example of a gentleman who was referred into that grass-level community support. This particular gentleman was identified by his postman because he always sat in his porch with his coat on because that was the warmest place in his house. The postman knew that there was a local community group, which was then able to get food and fuel vouchers to the gentleman and then link him into ongoing support and get mechanisms for him to be able to cope in in the long term.

The fact that the postman sees someone always sitting in the front of their house with their coat on is not where we want to be, is it? It is about a community wrapping around an individual and making sure that that individual is supported and gets what they deserve and are entitled to.

Lauren McKechnie: We had a similar example in Bolton of a gentleman who attended a grassroots community group with his grandson. His grandson is in his 20s. It was a group that particularly supports people with drug and alcohol misuse and recovery. The granddad was turning up more and more at these sessions. He went from attending the walking football to being the umpire at the five-asides to being the tea and coffee guy at the knit-and-natter event. That was a bit of a red flag to that group.

The reality was that the gentleman could not afford to stay in his house. It was better for him to be out. He was engaging in the community and so that offset the social isolation, but the actual motivation for it was that by going to this group and serving other people with warm tea and coffee, he got some warmth and some connectivity. Through the household support fund, he was then in receipt of some white goods for himself, which helped at home, but he was then referred to Age UK Bolton.

We were able to do a whole assessment of his current financial situation. Had he not been identified within that grassroots group, albeit proxy to his grandson's engagement there, that connectivity would not have happened, and he would have been one of many lost within that system or blind to that system.

Trish Martin: When Southway Housing announced that they were giving the household support fund out to people who did not get the warm homes payment, we promoted it and put it out to all our tenants. We had quite a lot of take-up by people who were not on pension credit who applied for it. It was easy to do as well. It was one simple form online. They found it very easy.



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With regards to what my colleagues have been speaking about, we started a warm space, which has become a welcome space. It is in our head office where a lot of people of pension age are coming now. It is every Monday. We call it cosy Mondays. Then they can get help with advice. They can get help with their rent.

We even have a link in with a local company that has been donating rugs to us, which we have been giving out to tenants and anyone in the local community. This is free. These rugs were going to landfill. They are brand-new rugs of all sizes. Now we have a regular delivery of them. People from all over have heard about it and come to pick a rug up. This is another way of keeping warm because we find that people cannot afford to carpet a lot of our properties. Having a rug gives them something. That has been successful, and it has been free. If you approach local businesses, you can get things out there for free.

Paul McGarry: I want to build on that last point. Southway Housing has been a partner of ours for many years and takes an active role in building community infrastructure, capacity and relationships with their tenants and other groups. They have done some brilliant work on creating what we call age-friendly neighbourhoods and communities, which are built around the needs and desires of older people.

As much as it pains me to say it, Leeds has done some brilliant work over 20 years or so on the Leeds Neighbourhood Networks and we have done something similar here with our various programmes. This is all about building community capacity, particularly in low-income neighbourhoods, for older people. They need places to hang out and places to go.

There was a great report under New Labour by the Social Exclusion Unit, "A Sure Start to Later Life". There was a report by Professor Chris Phillipson on social exclusion in later life. So many of these things are known. Research has been done. A lot of that public policy work has already been done. It is a question of how we implement it.

A lot of this does not take a lot of resources. It needs to be integrated. If we are building other programmes, whether it is Live Well centres or even children and young people centres, why can they not be multigenerational instead of building for just one part of the community? It is putting an ageing lens on all these policies rather than saying we need huge investment and so on. The examples you give are those where we have used existing stuff and existing levers in the community to address the issues that we are talking about today.

Q141 **Johanna Baxter:** Good morning. Thank you for coming this morning. The household support fund is funded until the end of March 2026. You have quite articulately explained the importance of it. Can you perhaps talk a little bit more about the impact if that funding is not continued?

Lauren McKechnie: One key thing here is that opportunity to work across systems and interconnectivity of organisations. If that funding is



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not there, as much as it is a real-time gesture to someone, as you will appreciate, it does not necessarily fix the deep underlying problems. It provides that opportunity to give someone real-time support, which in itself builds trust and builds rapport.

For people and for our pensioners who are experiencing poverty, as you will appreciate, this is not necessarily new for them. They have engaged with different systems and different institutions throughout life or perhaps towards later life. They have felt failed. They have felt unseen. They have felt unheard. The household support fund has allowed us to give tangible support and resource in real time, which builds that narrative and support and—as Jo mentioned earlier—opens that door to that wider holistic longer-term. It allows us to scratch beneath the surface with that person and, hopefully, connect them to that longer-term support that they need that will further address the root problems.

Jo Rowlands: To reiterate that, for Leeds, it was £14.2 million, and it is now £12.5 million and that would be taken out of budgets. There is no way of replacing that. It is providing those essentials, feeding people, heating homes, allowing them to stay in their tenancies, providing advice, helping them be active parts of society. In Leeds it would have a significant impact on the third sector, on how we can support people who come through for housing, for example, and people who come through our health services as well. It would have a significant and detrimental impact.

Jo Volpe: I guess the concern I want to raise is that if we do not have it and we are not able to do that community wrap-around support, people will turn up somewhere and most likely to more acute, more expensive medical environments. It feels like a preventative sticking plaster, which, when you take it off, hurts. My concern is that if we lose capacity and opportunity to wrap the community around people, they will turn up somewhere, more likely A&E or primary care.

Q142 **Johanna Baxter:** The LGA called for local welfare support to be put on a more sustainable footing. What amounts, timeframes and distribution mechanisms are needed?

Jo Rowlands: In the longer term, three years minimum. We are used to it now, but we found out at the beginning of March how much money we will get to start today. That does not help. I mentioned the amount of funding that we have had each year, but that equates to about £70 million in Leeds if we had had a longer-term approach.

We welcome the fact that there is now more focus on prevention as well. We agree that the focus should still be on crisis but also with prevention. When we look at our programme, we had built that in any way and that was part of what we were doing. In the longer term, we are calling for the ability to plan and the ability to work towards prevention.



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Lauren McKechnie: To build further on Jo's point, absolutely that, what Jo said. One key thing for us in terms of that planning is the skillset we have, particularly within the third sector, about that specialist benefits advice as well. We know that people need that specialist benefits advice upfront first. Otherwise, we are at risk of people, again, falling under the radar or not being able to claim that to which they are entitled.

We find in Bolton—as I am sure is repeated in other places—part of that can be around form filling. Engaging with an organisation to support form filling, particularly perhaps about Universal Credit, is done with the best of intentions, but it is misinformed. It was a different pathway that was appropriate for that individual and they missed out.

With longer-term planning, we can work more collaboratively across the system and work closer with our partners to make sure we are all working to strengths across that provision, adding that capacity and retaining the skills and employment of those specialist advisers who are genuinely specialist in what they do. We risk losing them all the time.

Trish Martin: I agree with that. I have worked in welfare rights for over 25 years. We are seeing a real lack of good advice out there because there is a shortage of good advisers who have the specialist knowledge. Within housing associations, we are lucky. We have a team of advisers, which is quite rare. We have three or four welfare rights advisers within our organisation, but that is because Southway recognises the need for it. I agree that the shortage of good advice is a factor and, if people do not get good advice, they do not claim the benefits that they are entitled to.

Lauren McKechnie: To add to that part as well and to give a real-time picture of that, at Age UK Bolton we have one full-time specialist adviser. We have underwritten and paid for reserves going into this year for another two, who are already with us. As it stands, we had no external support for funding for that and so it is coming out of charity reserves. However, if we were to lose two thirds of our capacity within that particular area, you can appreciate the knock-on effect that has. Sometimes it does feel even within us we are firefighting to take that preventative approach where we can or have the capacity to address crises.

Paul McGarry: I have a couple of additional points. I absolutely agree that we do not have enough expertise or capacity in the system to be able to get people onto the entitlements quickly enough. We are missing out on getting people onto those entitlements. There is a reduction in cost to health and social care services. We have already submitted some evidence from Loughborough University that estimated, just in Greater Manchester, that the impact of non-claimants of pension credit is nearly £300 million on the health and social care system.

The amount of resource that local authorities and their partners can bring into the city and the city region for older people compared to the outlay on the staff that are doing this work is dwarfed as well. Again, it is



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making the case for that in a marketplace of competing demands on local welfare and other economies. The evidence is clear that you put a small amount of investment into this work, and you get huge amounts of impact. That message has to be clear as well to our colleagues.

Q143 Gill German: We have talked quite a lot already about joint working between organisations. I want to throw that out a bit wider and talk about other frontline workers—people having face-to-face interactions every day in health or in housing, for example. What work has been done to raise the awareness of those people and how they know where to signpost? We spoke about the importance of qualified and experienced welfare support. Have you done work in your area to engage those organisations? Can you outline some positive outcomes for us?

Jo Rowlands: Yes. We have been working around financial inclusion for more than 20 years in Leeds and our approach has always been around working across partners and that includes our own council services. We have lots of different front-line services across the city. We have our hubs and libraries. We have healthcare. We have social care. We have housing across the board and transport across the board. We work collectively with other organisations. We deliver awareness sessions. We have an approach at a strategic and operational level across the council through partnership boards.

Then we develop our own training and awareness sessions so that we are constantly getting the message across that you do not have to be experts in any of those issues and please do not be. Make sure that you refer into the advice services that are available.

There is a slight risk with that about capacity and it is more than a slight risk, to be honest. It is a big risk. There is sometimes a bit of debate that we are raising expectation, and we are, but we also want to make sure that people know where to go for qualified, free, confidential advice. That is particularly important for the older generation, particularly because we know that they are targets for scams and frauds and all of that.

We have worked consistently for many years. The focus over the last couple of years has been on cost of living specifically and it has given renewed focus for that. We use teams within the council and across the third sector to get those messages out in as best as we possibly can.

Lauren McKechnie: Further to that, on Jo's point there around capacity, which I know we all feel, for us in Bolton there is a double-edged sword of awareness raising and then being able to tackle that. We organise ourselves in Bolton through Age UK Bolton to hold a bit of a triaging meeting with other partners working across the system every week.

We all signed up to the principle of working collectively as a collaborative and not as an island. That meant looking at our own service provision and how we run model those services to try to make sure we complement each other. If people are referred into different parts of the system, that



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Monday meeting allows us to know what capacity across the system we are managing, who has—I dare say the word—spaces or capacity, where there is flexibility and where there is particularly space.

Also, from the point of training, I mentioned earlier about people carrying out that form-filling support and for people to feel that no matter what role you have, be it paid or voluntary across that system provision, you are a vital part of that system. Coming together to be part of these triaging capacity meetings each week has been incredibly valuable for that and for people to feel that we do not need to keep the role that they play isolated and act as an island, but we are serving the people of Bolton and the older people of Bolton much more valuably by working as a collective. That is taking a bit of shapeshifting and reorganising to do.

Paul McGarry: In a way, we replicate that at a GM level. For three or four years now, we have had a task group that brings together an alliance of the willing of the Greater Manchester organisations, specifically around this issue of cost of living and older people. It brings together voluntary sector, statutory and so on, which my colleague Jo Garsden has organised. It has enabled us to be able to bring together expertise and capacity right across the system.

It has also enabled us to run the three or four annual campaigns we have run. We have produced 300,000 magazines that went across all our organisations. People in the ambulance service, pharmacies, GP surgeries, housing organisations could receive the “Winter Wise” publication. That started during Covid when we knew that older people were not getting access to printed materials with accurate information. We put a lot of energy into that, I should say with zero budget as well. We had to beg, borrow and not quite steal resources. That has been invaluable for bringing together all the talents that we have.

We have also worked nationally with the Independent Age charity. Something like 200 frontline staff have been through a short training course that they do online, again, from all the different sectors. If you think about the number of professionals who enter the house or have a face-to-face encounter, if you like, with people in this group, it is significant—everybody from the fire service to home help to the GP. There are lots of opportunities to get these messages into the system.

However, you have to fight to do it and to be organised to do it and to have the right tools with the right information, coproduced with older people. Absolutely, the language has to be right and so on. That has enabled us then to penetrate into local networks with communities who use different languages and so on. We knew that in some communities written literature—even if it was in other languages—was not the way to go and it was through trusted people.

This is about knowing your system and using the system. It is a system or an ecosystem that can then be used for other things as well, not just for this campaign but for other campaigns around housing, transport and



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so on. It has been a planned approach to build an ecosystem of agencies and organisations focused on this particular group.

Trish Martin: From the housing perspective, we work on the ground, and we work with all the local agencies like Energy Works. The CAB works with us. We work with the local mosque to get messages out there to people of different languages. We work with the local health services. We get people coming into our cosy Mondays to talk to tenants who want to come along and meet them. We get out in the community with our community centres as well and a range of people from these organisations to come along and spread their message.

With Energy Works, we have a good partnership that we can get out to anybody, any of our tenants, including older people. They can get out and do a home visit to assess their needs and what they need to do with energy. We also have a relationship with the HACT scheme as well, where we can give out energy vouchers straight off to people. They can get up to £300 worth of energy vouchers through the HACT scheme and so we have linked into that as well.

Jo Volpe: I guess it is not enough that we know each other and who to refer to at different times and who to support because a cohort of people believe that they will “make do and mend”.

We have done some research with York St John University around generational pride because that comes up. Then an advice worker who has been around a while said that people talked about generational pride 30 years ago but why is this generation still proud? It is because they look back and watch their parents cope and they feel some pride in being able to. How do we get that message through that this is an entitlement that you deserve? That research showed that peer-to-peer interaction will be important. We are looking at it. We literally got the research last week. We will have to think about how we can use that to change how we are and how our campaigns work.

The DWP’s campaigns look at family members passing that message on. Our research suggests that people do not want to listen to their family if their family tell them they need some money and this is their entitlement but, if their friend tells them, that message is more likely to land.

Paul McGarry: We produced some talking points for peer support and family members, again coproduced with older residents, about how to have a conversation with a friend or family member, taking your point, and others. That material is in the system, but you need somebody to drive the system forward and to curate the system and to keep energy in it. As soon as you relax, the system tends to relax.

Q144 **Frank McNally:** Good morning, everyone. I want to touch on some of the challenges linked to data. When I was serving in local government, one big frustration and challenge that our tackling poverty team experienced was that cross-agency data sharing. Do you think that you



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have the information that you need to support those pensioners in the most need? What is missing at this stage?

Jo Rowlands: No, but I will reiterate the point that with more data comes the need for capacity to do something with that data. We will make that point.

If we look at pension credit at the moment, we have a broad estimate based on analysing the national figure of the number of people in Leeds who are not claiming pension credit. We can identify about 15% of those through interrogating our own council tax support data or own housing benefit data. We estimate a significant number, but we do not know. If we were to have that data given to us, it would be helpful, but we would have to have the capacity to work alongside that to be able to do something with it.

It would be helpful to get that data, even just an anonymised local super output area on Stat-Xplore, so that if there was capacity at some point, we would be able to share the hotspots in the cities with low take-up of pension credit. That would be useful.

The onus is on the DWP to use the data that it has to target more specifically the resource to encourage people to take up pension credit and other benefits. As a local authority and local partners, we would happily assist in that, but the point needs to be made that it is for the DWP to lead that.

Lauren McKechnie: I agree with Jo completely. The flipside of that coin as well is, speaking about my own organisation, the capacity and the resource that goes into trying to scrutinise or chip underneath and understand the data that we have and the story that tells. As you will appreciate, when you are in the third sector, you flip from being the information and advice specialist or service manager or volunteer co-ordinator to, all of a sudden, to being the data analyst and the researcher and the specialist in that field.

For me and for my team, a lot of time is spent trying to pull together the datasets we can have access to. What stories did they tell? How do we scrutinise it? How do we particularly engage with the people that are identified through it? As Jo was saying, higher-level, broader, more holistic support on that and more intention around that would mean that we could focus on doing what we do best and that is providing that support to the people who need it.

Q145 **Frank McNally:** Paul, if I can come to you, I know that you have called for legislation and more powers for Mayors to do some important work that Andy was outlining earlier on. How do you think that would work in practice and would there be any barriers or unintended consequences to that? Do you think there would be any barriers or unintended consequences to legislating to give more powers to devolved authorities or to combined Mayors and how would you see that working in practice?



Paul McGarry: On the data issue, the position that many of many of us are in is hugely frustrating. More can be done with HMRC working with DWP, local authorities and others to identify the individuals who are in the position of being able to claim pension credit, attendance allowance and other entitlements. It involves political will, organisational will and prioritisation. It can be done. We have evidence that it can be done. Some work is being done by companies to help us do that. It can be achieved, and it is value for money.

Mayoral and combined authorities have a role to co-ordinate some of that activity because, frankly, it is easy when you have 10 authorities doing it together rather than one local authority on its own. One of the ironies of doing work around older people is that quite often it is lonely work. You are on your own. Sometimes it is one or two people. If you can combine that with others, it gives you more chance to share good practice and to share the evidence.

We know the work that the GLA has done with 30-odd local authorities and with the Mayor and others. This can have an impact. We also know from Wales, Northern Ireland and some of the other devolved nations work that if you can combine the expertise at that level, you can have more impact. However, it goes back to this point of accountability. I know we do not like to set targets. There needs to be a framework in which we do more on this agenda.

I will come back to whether there is any downside to all this. I am trying to think of it as I am speaking.

The other issue is that pensioner poverty is a part of a broader issue of what I describe as social inclusion or exclusion in later life. You can have money but maybe you cannot get to the bus, or the bus does not go to where you want to go, or you live in an area with few social facilities for ageing populations. They are quite often in inner city areas with many young people, such as this city, where goods and services and local infrastructure are organised around younger people rather than older people. Studies going back 25, 30 or perhaps 50 years describe all this phenomenon.

At a city, regional and national level, if you think about Wales and Scotland and Northern Ireland, we can do far more on this agenda. The evidence is clear. It needs a little bit of support, and it needs some national leadership.

What are the downsides to all this? I am not sure. I have not heard any yet. We have produced a report. We launched a report last week about how a regional impact—I have copies here—can have an impact across all these issues, but it is a struggle to keep this issue as a priority. All of us would agree that we struggle to do that.

Q146 **Frank McNally:** We met with a group of pensioners yesterday in Glasgow. One of the themes that came out of that is that there is still a



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reluctance for information to be shared and for older people to provide agencies and charities with some information. That can be linked to a whole range of reasons such as pride and Jo touched on some of that earlier on.

How do you imagine pensioners would view more of their data being shared and how would you seek to, I suppose, alleviate some of the concerns that pensioners in particular carry around the sharing of such data?

Jo Volpe: It came through from the generational pride research that we did that people were surprised that they had not been told of their entitlement. They thought, "Somebody must know. Why have they not told me?" That maybe leads me to think that, if data is being used to automatically tell somebody they are entitled to this benefit and therefore it is getting paid from their 67th birthday, it would be okay. I cannot speak on behalf of the whole population, but that would be my surmising from the research that I have read.

Jo Rowlands: That is an important point that was brought up. We have done a quite a localised campaign looking at our own local authority data on take-up of pension credit, which has had amazing results. It has been small scale. We have had around 200 pensions taken up and it is equated to well over £800,000 annually. The largest amount that somebody received was an additional £330 per week. The average is around £80. The impact is significant.

One key thing was that we focused that work on those individuals who are likely to get the highest awards because we have tried all sorts of different approaches in the past. We focused on those who were likely to get the highest award. They were told that they were likely eligible and there was then a follow-up with a housing officer or a welfare rights officer going in and saying, "Come on. Have you received this letter?" There was encouragement. They needed encouragement, guidance and support to be able to claim. The issue of their data was not raised. It required quite a lot of continued support to be able to do that.

We continue to do that work. That work is being done by our benefits service. It is done by officers who are expert in that area. It is being done as an aside to the day job, but the value that has come across is significant.

Paul McGarry: I have a similar story from a GM point of view about the group, which I mentioned before, that co-ordinates this work. We were able to track virtually in real time the number of claims being made. Successful claims were being made by the partners who attended that meeting, many of them social housing organisations that have dedicated staff who work on this such as Southway Housing.

We were able to demonstrate, through a relatively limited investment of our time and resources, the amount of money coming into Greater



Manchester and into the pockets of some of the poorest older residents. When we went in front of senior officials and politicians and said, "This money is coming in at this rate and this is the gap between what GM should be getting and what it is getting", people's jaws hit the floor. Half a billion pounds is being unclaimed in various entitlements. That money could be coming into our poor poorest neighbourhoods. It is telling that story. It is building a narrative as well around all this, which is key.

The issue of people being worried about their data, on balance, is a lot less of an issue than the success that we can describe.

Q147 **Amanda Hack:** We have zero minutes to get answers to two questions and so I will be brief on a few key elements. The Government's plan to pull together pension credit and housing benefit is a way to try to increase take up. I am interested to understand your view of those challenges and, conversely, the real opportunity that that could provide to the older population.

Lauren McKechnie: One key thing, if I may reiterate it, is that specialist advice first. If we get the sequencing correct of almost entry points or where people are getting that specialist advice, if we organise ourselves correctly, that is a real opportunity for us not just in terms of ensuring people are getting the financial pounds and pence in their pockets and bank accounts, but that holistic support as well.

If we see people at the right time with the right advice, what does that mean for hospital admissions? What does it mean for other parts of our system? That seems like a real opportunity with this. Sequence specialist advice first.

Paul McGarry: We can do a few things including this, but the narrative is the backdrop to all this work, which is important for society. We must make the argument that if we invest in these types of services and make these changes, we are helping the poorest and other older people now, but we are helping our society as a whole because of the impact it will have on reduced demand on some of our services.

That is not just why we do it but because people will have better lives, and future generations will have better lives. This is not a special pleading by a particular group of people. It is good for us all in our society. The narrative and the way that we tell this is as important as some of the specific actions that we take and the measures that we implement. Otherwise, we are at risk of fuelling division and so on.

The last point I would make is that the impact of some of these programmes and measures are in some of what are described sometimes as left-behind communities and neighbourhoods, which have felt the impact over the last generation or so of feeling disconnected with politics and policymaking. It seems to me that if we can offer hope and help and ambition for older people in some of those left-behind neighbourhoods, that gives us a chance to engage people on other things because they do



not feel that they are being listened to. It is an important part of the broader body politic that we do some of this work.

Q148 Amanda Hack: To follow on from that, as part of this reform should the Government consider looking at tapering the pension credit try and reduce the cliff edge that we have now and that threshold of missing out on other passported benefits?

Trish Martin: Yes, I agree. They should taper it because we see a lot of people who miss out. I was dealing with a gentleman yesterday who rang. He had no food and needed a foodbank voucher. He recently went on to the pension in January. Because he is just over the limit for claiming pension credit, he is struggling because everything else is going up. We had to give him a foodbank voucher and we have also given him energy vouchers. He is so grateful for the help but someone who is newly retired should not have to do that. He has no savings, but he is already struggling, and he has only just started out.

What I would like to see, if we do merge pension credit and housing benefit, is being able to contact the DWP. This is the biggest gripe with my advisers. You can never get in touch. You are hanging on the phone for about an hour and then it goes down. We do not have time to sit in someone's house for that time trying to communicate with the DWP.

We used to have the Apollo list where advisers could register and had a direct number that they could ring and deal with an issue straight away. That has gone and I wish they would bring something like that back. If advisers are out there in the community trying to get people pension credit, if we cannot get in touch with the DWP to deal with any problems that are happening with that claim, it does not work. We have people who have put in claims of pension credit and waiting three, four, five or six months to get the pension credit. It is not immediate, either, so they are still waiting to get that that benefit once they have put it in.

Q149 Amanda Hack: I will speed on to the next question. Thank you. Paul, you talked earlier about the working age to pension credits and that sort of that pre-pensionable age concern. What can we do to ease the transition from Universal Credit to pension credits? What problems would that address?

Paul McGarry: My comments were more about the support that people get in that period. We know again—and it is an international phenomenon—that we have people in their 40s and beyond who are out of work for a long time and then this creates challenges in later life. A lot of disadvantage in later life is cumulative across the life course and the intersection between age and that earlier disadvantage creates many of the challenges in many of our neighbourhoods.

There have been programmes in the past. We have piloted programmes in GM and in West Midlands as well and under the last Labour Government there was a new deal for over-50s which had a mixed



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impact, it is fair to say. But we know that many of the things that the Mayor spoke about before that people need spaces and places that they can go that are trusted and that it can take a long time to get people from where they are now in that age group into a position where they can work or indeed do volunteering work or some non-paid work, which can be hugely helpful as well.

The flipside of that is having employers that will take on all the workers. Towards the end of the Covid, we saw some of the big corporates advertising for older workers and so on. Again, that issue is being lost in current discussions around employment. You do not see it figuring that lots of people in their 50s want to work but need quite often specialist support. They need to talk to people who understand their lives. Quite often the digital systems that are used are not particularly useful for this group as well.

We project in GM the growth in the workforce over the next generation will be amongst older workers and that is true nationally. Those countries and those economic systems that can support people to work in later life will be more successful than those that do not. That is the truth of it. Unless we place some prioritisation on this, our economic systems or opportunities for growth will be hindered by the fact that we have this group of middle-aged or older residents who cannot find work when they want to or are confident to do and so on.

You will see international examples where people are trying to address this issue. There is little research literature on this. Internationally, the Germans tried it after reunification with a programme called Perspektive 50 plus. Japan and South Korea are attempting to do this, but it needs a whole system approach, as ever, to address this issue.

Jo Rowlands: Can I briefly comment? There needs to be greater work around that transition from working-age benefits into pension and into later life benefits. To go back to the point that we made before, people just did not know. There needs to be greater automation. There needs to be greater combination. The benefit system is quite difficult to navigate even if you are fully upon it and know what you are doing. It is difficult to navigate. You must apply for something to not actually get it but then be entitled to something else. The systems need to be brought together. The teams need to be brought together and that is across Government and working with local areas as well.

Amanda Hack: That is a perfect point to finish on. Thank you so much for that. That was useful. Thank you.

Chair: Can I thank you all so very much for coming along today and for the evidence you provided? It has been important to us. Thank you.

Examination of witnesses



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Witnesses: Sue Forster and Idowu Khadijat Morafa.

Q150 **Chair:** Thank you. We will move on to our next panel in this pensioner property inquiry session in Greater Manchester. It is lovely to welcome our selection to the panel from Liverpool today and I wonder if you would like to introduce yourselves.

Idowu Khadijat Morafa: Good morning. My name is Idowu Morafa. I am the Founder and one of the Directors of Across Ummah community interest based in Manchester. We work to mitigate crisis and support mental awareness within the community. Thank you.

Sue Forster: Hello. My name is Sue Forster, and I am the Welfare Rights Co-ordinator at Citizens Advice Liverpool. We are the biggest provider of advice in the Liverpool city region.

As a welfare rights adviser, I suppose I am here because the current system does not work. It does not provide an adequate safety net for the poorest pensioners. It does not target adequate support to the poorest pensioners. My advice is from a welfare rights perspective about why the system is not working and how it can be changed.

As I say, I have been on the front line. I have given welfare rights advice for over 30 years. I still represent clients at tribunals. I still see clients every day. We have never seen the levels of poverty that we are seeing now in recent years. Our service is now a firefighting service, trying to cope with the onslaught of unprecedented demand. We often see clients who get the right benefits. They get their full entitlement. It is not a benefits issue.

Chair: It is about inadequacy.

Sue Forster: We provide anti-poverty support to people who cannot eat or heat their homes.

Q151 **Chair:** We each have some questions for you. I appreciate we are a little bit tight on time, but we are okay—if you are okay—to go to just before quarter to 11, if that is all right with you. I will ask a similar question that I asked to the first panel. Within the Liverpool region, what issues are pensioners facing in relation to financial difficulty and how do you support them?

Sue Forster: What we see, as I say, is a benefit system that is not working. We see increased levels of pension and poverty, increased need for emergency and crisis support, issuing food vouchers and fuel vouchers to pensioners and all age groups. We see the widening income and health inequalities between the richest and poorest and, in Liverpool, reduced life expectancy.

Since the pandemic, we are seeing reduced life expectancy in the sixth richest country in the world and there is a 10-year gap between the life expectancy rates of the poorest and the richest pensioners across the UK.



The cost-of-living crisis has also compounded the problems we have seen with a rise in pensioner poverty because pensioners have the same costs as everybody else, but they do not necessarily have the capacity to increase their income by working. The price rises that we see in the costs that pensioners spend most of their money on—food, fuel, rent, water rates, council tax—are putting on huge pressure and driving more pensioners into poverty.

Idowu Khadijat Morafa: I would like to share my own opinion in support of what my colleague has said. It is shocking sometimes when you see the pensioners coming to some of our services and then you can see the effects of the cost-of-living crisis. They do not need to say it because you can read it all over them. Distress for some of them, even in terms of their hygiene as well.

For example, at the food hub that we run every Friday, we always tell them they do not need to come early but some of them see it as an opportunity for them to interact because some of them are widows and widowers who come to the services that we give for the community. The reduction in their benefits is impacting them greatly. They struggle to maintain basic needs for themselves in terms of their food and warming up their houses. It is a struggle and you can tell from their faces and when they contact us and one-to-one as well.

I always have great pity for pensioners, especially because of the fact that they work all their life and then them going through struggle at this later age is alarming and shocking. The Government need to step in for them to maintain and improve their dignity at this later stage of their lives.

Q152 **Johanna Baxter:** Thank you both for your time this morning. What is unique or particular about the role your organisations can play in encouraging pensioners to take up benefits that they are entitled to?

Idowu Khadijat Morafa: We mitigate crisis in the family. We run a food hub, digital skills, a family hub, counselling, a holistic approach for the entire community, a holistic approach in the sense that they can relate with their cultural background, and counselling, therapy, food production because of this cost-of-living crisis, and then support for people with substance misuse and to maintain mental awareness and to improve health and wellbeing.

We run a cookery section for families and then for diverse communities to know how to use some of the food that we have. Some of them have canned food in their homes but they do not know how to cook it. We run a session for them. Then we do an exercise club as well, especially to prevent a sedentary lifestyle, and then for our senior citizens as well to come out.

We have been sponsored recently by Manchester City Council to facilitate a relationship between our senior citizens and for them to come out of



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their niche to interact, to learn from other senior citizens, to learn new skills like knitting, sewing and so many other skills. We run these different activities to help diverse communities across Manchester.

Sue Forster: I agree that those services that are provided, particularly to ethnic minority communities who are facing greater levels of poverty and poor take-up, are vital. At Citizens Advice, we provide welfare benefits advice, debt advice, financial capability advice and crisis support. We now have whole teams of people who work on the help through hardship national helpline, which issues food vouchers and provides benefit cheques to try to address the underlying causes of why people need that emergency crisis support.

We have an advice-on-prescription service where the NHS or clinical commissioning group invests in our service so that every GP and healthcare professional in Liverpool can refer their patient directly to Citizens Advice for the practical advice they need and social prescribing and to address issues like social isolation and loneliness.

Of course, the big challenge we face with pensioners is not only poor take-up but the unnecessary complexity of the system and the barriers that pensioners face to claiming their correct entitlement.

Also, it must be said that our job of reaching those hard-to-reach pensioners is made more difficult every time the Government messaging is focusing on the cost to taxpayers and the burden to taxpayers of those who are economically inactive, sick and disabled and their carers. The current messaging will feed into these problems of generational pride of people not claiming what they need.

Since the Green Paper announcement, we are already seeing people who we are telling should be entitled to PIP or should be entitled to attendance allowance and who say they do not want to claim. This messaging and benefits policy is being written by the Treasury with the intention of making cuts rather than with the intention of improving the benefit system and providing an adequate safety net for those most in need is a huge problem that makes our job harder, along with our perennial problem, which was mentioned by the previous witnesses to the inquiry, and that is funding and resources.

At the same time as we are seeing unprecedented increases in demand—and we are quite a well-resourced advice agency with multiple projects—in the last six months we have had multiple redundancies and cuts to various projects, cuts to our local authority funding, cuts to our advice-on-prescription service, cuts to our mind and money matters service, which works with the most vulnerable to provide financial capability, build resistance and resilience and provide individualised keyworker support, and also cuts to our social prescribing service. We have seen cuts in all those services and have had to make redundancies.



Our concern is in the current climate, usually what we saw, for example, with the withdrawal of legal aid from welfare benefits and debt was that that happened alongside the start of welfare reform and the £14 billion of cuts that have been taken out of the benefits system since 2010-11. Usually funding for advice services contracts at the time of most need when we are seeing policies and a focus on austerity and making cuts. That is our major concern going forward, not only about what our clients are suffering day-to-day, but we reach the people who need us in the current climate of funding cuts.

Q153 Johanna Baxter: Can you tell us a little bit about the ways in which the support your organisation provides is particularly important for our minority communities and how that cultural link benefits the communities that you serve?

Idowu Khadijat Morafa: Thank you very much for the question. The support that we give for the minority community is huge because we know there are a lot of barriers to accessibility to all the benefits that are available for them in the community.

With the value of the fact that we have the language skills for the diverse communities that we serve, residents have access to some of the projects and our events. When they come to our events, they can have the language skills. Some of them come when they want to book appointment with the GP. The digital skills are a problem and then speaking as well is another issue. They come to our services and we able to give that interpretation for them.

Not this only, but when they come to our services, our doors are open not only to diverse communities. Many come and then we help them to book appointments with a GP and then sort out the issues with the pension scheme. We can signpost them as well to other services that are available that they do not have access to. We are calling and then signposting them to other VCSEs and to other bodies. These are some of the things that we do for the community.

Then we help them as well in terms of accessibility to well-informed information for services that are available there. For example, the funding came from Manchester City Council but so many of them do not have access to this. Then the complexity of the application as well is huge. So many of our pensioners cannot do this. By accessing us, we can support them and help them to fill in forms and applications for their pension, and their appointments at the hospital and so many other things like that. These are the things that we do for the diverse community that we support.

Q154 Gill German: My question is directed to Sue, if that is okay. You have touched on some of the reforms that have come through from the Government and some of the valuable services that your organisation offers like social prescribing and so on. With those reforms will come investment. I hope to see that come through to support that holistic



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package because I believe that is the way we need to go.

One thing you have suggested that could be part of the reform package is a national help-to-claim service. Could you tell us why you think that is needed and touch on how it could be delivered and funded and what we need to do to ensure that it is effective?

Sue Forster: From my point of view, we need to stop tinkering at the edges of these systems that do not work for the poorest pensioners. They do not deliver. The figures are shameful. We have £1.5 billion of unclaimed pension credit and £1.1 billion of pension age housing benefit. How much longer? How many more decades will we talk about the poor take-up of pension credit and pensioner benefits?

As well as reform of the actual conditions of entitlement simplification and merging of the system to make it easier to navigate, we need a properly funded, trusted, and expert help-to-claim service for pensioners. It makes absolutely no sense that we have that service for working-age people through the help-to-claim Citizens Advice service that offers advice on Universal Credit and yet we do not have the same offer for pensioners. national help-to-claim service is so important because it would help us to address and overcome the main problems with the current system. First, as I have said, the figures for poor take-up are shocking.

Secondly, we have seen a rise in pensioner poverty. Since 2011, we have seen pensioner poverty rise year on year even though expenditure on pensioner benefits is the biggest item of expenditure in the social security budget. We are spending more than ever. We are spending 55% of the social security budget on pensioners, who are 16% of the population. Expenditure on state pension dwarfs even expenditure on Universal Credit and benefits for working-age people and children and yet we are seeing a rise in pension and poverty. Something radical needs to be done. We are not spending the money correctly to target those most in need.

We have a lack of capacity of pensioners, as Idowu said, to navigate the complexity of the current system, to fill in all these multiple forms, to make contact with the myriad agencies that currently administer pensioner benefits. We have the Pension Service. We have local authorities administering housing benefit and council tax reduction. We have the carers allowance unit, the attendance allowance unit and the PIP unit because a lot of pensioners are on PIP. The system is so complex, and pensioners do not have the capacity to fill in all those long forms and to understand who they contact. Then we have the problem of the proud pensioners not wanting to claim benefits.

Provide access automatically by building it into the system instead of leaving it up to pensioners to navigate all this and the hit-and-miss approach of whether they find out what they are entitled to or not and have a system that is properly funded to provide high-quality welfare



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benefits advice. As was said by local authority and housing association colleagues, access to welfare benefits advice is needed first.

We have an opportunity because of course, once legacy benefits are ended, most of the poor working-age people will all be on Universal Credit. We have an opportunity to stop this messy transition of working-age people to pensioner benefits by the DWP having the responsibility to trigger an automatic referral to the help-to-claim service for people who are approaching pension age and then for properly trained staff to provide a holistic service. For pensioners, it is not like Universal Credit. It is not about giving advice on one benefit. Pensioners need advice on all the benefits they might be entitled to.

I will give a quick example. You can have a pensioner who struggles to pay their rent. They will struggle and somehow manage to make a claim for housing benefit. They are disabled. They have savings over £16,000 and housing benefit is refused because they are they are above the upper capital limit. If they see a welfare rights adviser, a welfare rights adviser can tell them there is no upper capital limit for pension credit. We claim your pension credit and then you will get access to passported entitlement to maximum housing benefit, maximum council tax support, your winter fuel payment, your free dental and glasses costs, and access to cost-of-living payments, although they have gone.

Lots of pensioners missed out on those cost-of-living payments because they were not on pension credit and receiving the means-tested benefits that they should have been receiving. We have a unique opportunity to use technology, to modernise the DWP computer system and then to replicate what we already know is working for working-age claimants of Universal Credit.

If I can go on to explain how that could work, we have the model already. Citizens Advice is already delivering a national help-to-claim service to working-age people. Since 2019, we have delivered that service, originally via face-to-face phone and web chat channels but from 2023-24 the DWP removed the funding for face-to-face.

The pensioner help-to-claim service would need to be different. It would have to provide face-to-face support rather than concentrating on telephone and webchat. It is not appropriate for the vulnerable people that we need to reach out to. We already have the infrastructure to deliver. We have the model.

We have the infrastructure. Now, we have 434 full-time advisers working in a help-to-claim service for working age nationally. That funding was increased in December 2024 to support the migration of ESA claimants to Universal Credit. That service is being delivered via 53 local Citizens Advice offices. Previously when we gave face-to-face advice, it was delivered via 530 locations face-to-face not only in our network of local Citizens Advice offices but also in located advice offered in Jobcentre Plus settings, GP surgeries and other community settings.



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We can do it—we did it before. Some 60% of help-to-claim advice was delivered face-to-face in 2019-20 and so we can replicate that, but there would be important changes to the help-to-claim service for pensioners to make it work for them. As I say, it needs to be an automatic referral, not the random chance that someone might hear about the pensioner help-to-claim service with funding for face-to-face advice and a holistic service that covers all benefits.

Also, it is important that we work in partnership. Citizens Advice could take the lead because we have the national infrastructure and the experience of delivering help-to-claim, but we should work in partnership with the third-sector organisations that work specifically with pensioners, local authorities, housing associations and all the other people we have heard from who are working hard. We could work jointly under that umbrella, and we could make a massive difference to changing those appallingly low take-up rates and reducing pensioner poverty for those most in need.

Q155 Gill German: That certainly echoes what we heard from the previous panel about using an age-related lens on things that already exist. Yes, that does chime there.

You have talked about changing how we do things, which we need to look at. Could the DWP make any small changes in the meantime that would be possible to do in a shorter timeframe? You mentioned face-to-face appointments. Would you like to see that reinstated sooner rather than later?

Sue Forster: Yes for both working age and pensioners because the working-age population is more digitally capable, but with the rollout of Universal Credit managed migration, the help-to-claim service has seen a huge rise in inquiries from those aged 50 to 64. A lot of those vulnerable ESA claimants are coming into our drop-in service as well because they cannot ring the national help-to-claim service and cannot cope with making that phone call. In local offices where we do not have the specially trained help-to-claim staff, we must pick up that problem because the face-to-face advice is not there.

Other things can be done, and one thing should be done urgently. At the moment, we still see a significant number of pensioners and mixed-age couples who are on Universal Credit. When the youngest partner reached age 66, you would think that the DWP's flagship computer system for Universal Credit would automatically stop Universal Credit and tell those pensioners that they should claim pension credit and a state pension. It does not.

You will see a case study that I have highlighted in my written evidence of a client of ours. Not only did she not get told that she should not be on pension credit anymore, not only did she miss out on thousands of pounds of additional benefit—because, of course, pension credit is paid at a much higher level than working-age benefits—but, to add insult to



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injury, when she has actually underclaimed benefits, the DWP is pursuing her for a £9,500 overpayment of Universal Credit. We have asked for a waiver. We still have not heard anything in response to that waiver. That pensioner, who has never been in debt, has the worry of a £9,500 Universal Credit technical overpayment that occurred due to DWP official error.

There is absolutely no excuse why the DWP Universal Credit system does not stop Universal Credit immediately when someone reaches age 66 and tell those people and direct those people to Citizens Advice and other agencies that can help them claim pension credit and state pension.

Chair: Thank you so much, both of you. This has been informative and will help us when we come to write our report. For the time being, I will finish our final panel here in Greater Manchester.