

Investigating Pension Credit delays

Results from GMLC's Pension Credit survey, December 2022



Background and context

- As the cost-of-living crisis hit and energy prices rose in April 2022, the government launched a [campaign](#) to encourage low-income pensioners to apply for Pension Credit, which is a form of benefit designed to supplement the income of low-income pensioners over the age of 66.
- Following this campaign, the Department for Work and Pensions (DWP), who administer Pension Credit, received a large number of claims.
- These claims are purportedly processed within 6 weeks, but anecdotally, many advisers and claimants have reported severe delays in receiving a response. On 6 November 2022, *The Observer* [reported](#) that pensioners were waiting “months” for their claim to be processed.
- On 14 November 2022, the Minister for Pensions claimed that the DWP “currently aim to process claims within 35 days from receipt”. As of December 8 2022, the government were [still encouraging](#) new applicants to apply without mentioning the delays.
- GMLC, in partnership with the National Association of Welfare Rights Advisers (NAWRA) conducted a survey of advisers and claimants in December 2022 to determine whether Pension Credit delays were happening, and if so, whether these delays were widespread.

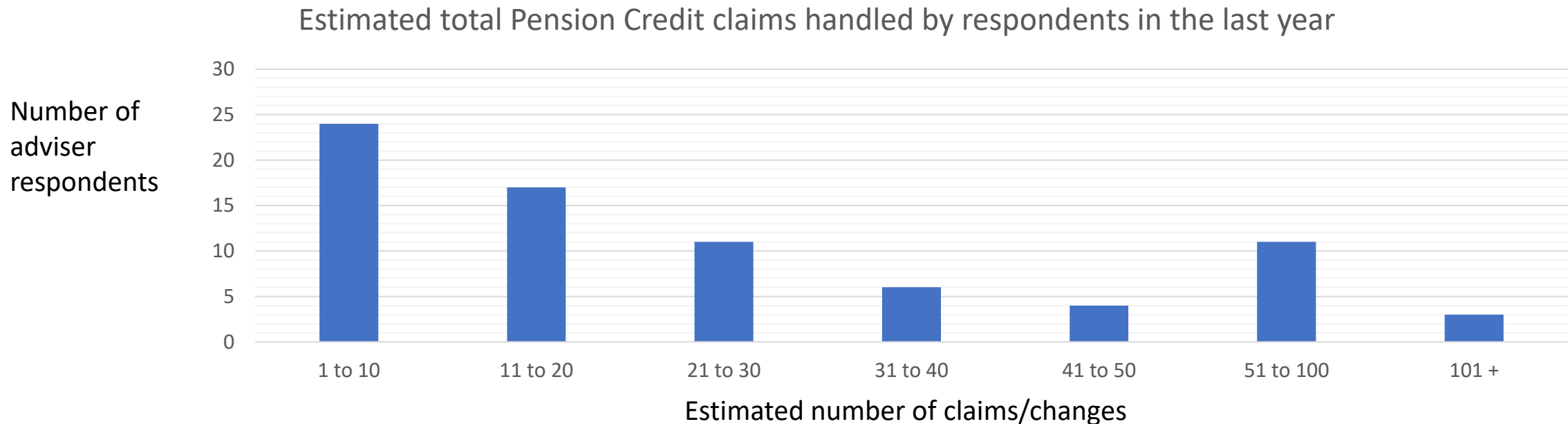
Our survey

- On 30 November 2022, GMLC shared a short survey publicly via Facebook, LinkedIn, Twitter and the GMLC newsletter, aimed at collecting responses from both claimants and welfare rights advisers.
- The survey was also shared with the NAWRA mailing list and other internal communications channels for welfare rights advisers, such as RightsNet.
- We received 77 substantive responses from welfare rights advisers, 1 from a claimant, and 5 from people who were neither.*
- In the case of the respondent being neither an adviser nor a claimant, the survey discounted the responses as ineligible.
- We did not collect demographic data from our respondents, as many respondents were not answering on their own behalf.

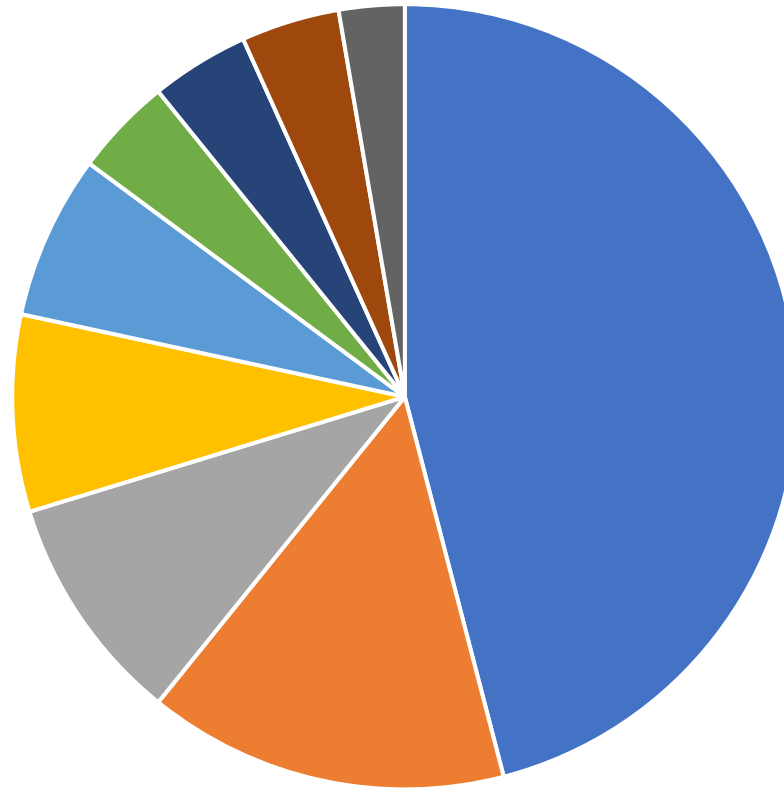
*Some respondents in each category left most or all fields blank, including 10 claimants, and these responses were discounted.

Spread and scale of data

- The survey was filled in by welfare rights advisers from across a wide geographical spread in England, Wales and Scotland.
- Welfare rights adviser respondents were asked how many Pension Credit claims or changes they had notified in the last year. Where advisers gave an estimated range, we used the lower end of their estimation to calculate the total.
- In total, our survey suggests that we collected data from advisers handling over 2000 claims or changes in total, at a conservative estimate.



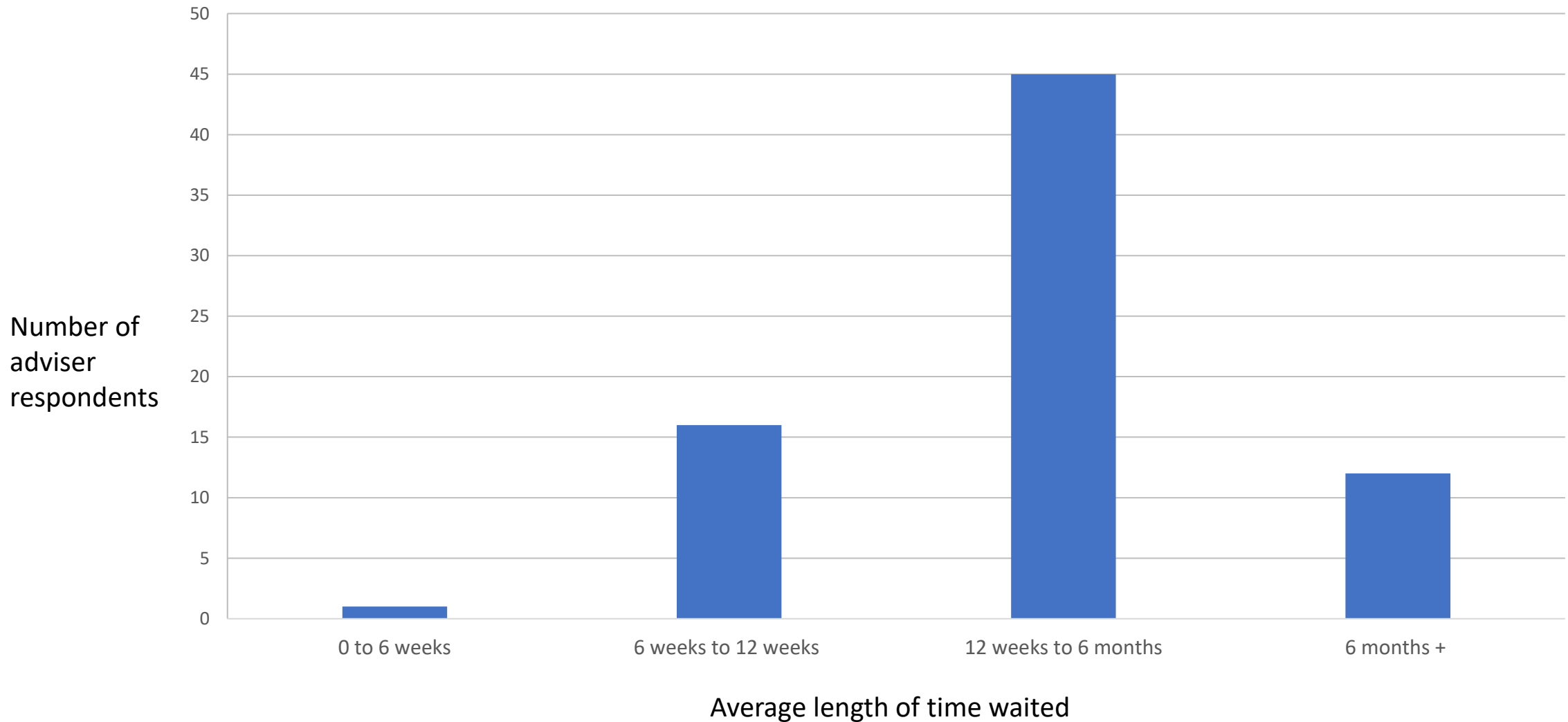
Type of organisation for which adviser respondents work



- Council
- Housing association/provider
- Age-related organisation
- Health-related charity/organisation
- Fuel poverty-related charity/organisation

- Advice/other charity/organisation
- Citizens Advice Bureau
- Disability-related charity/organisation
- Money advice charity/organisation

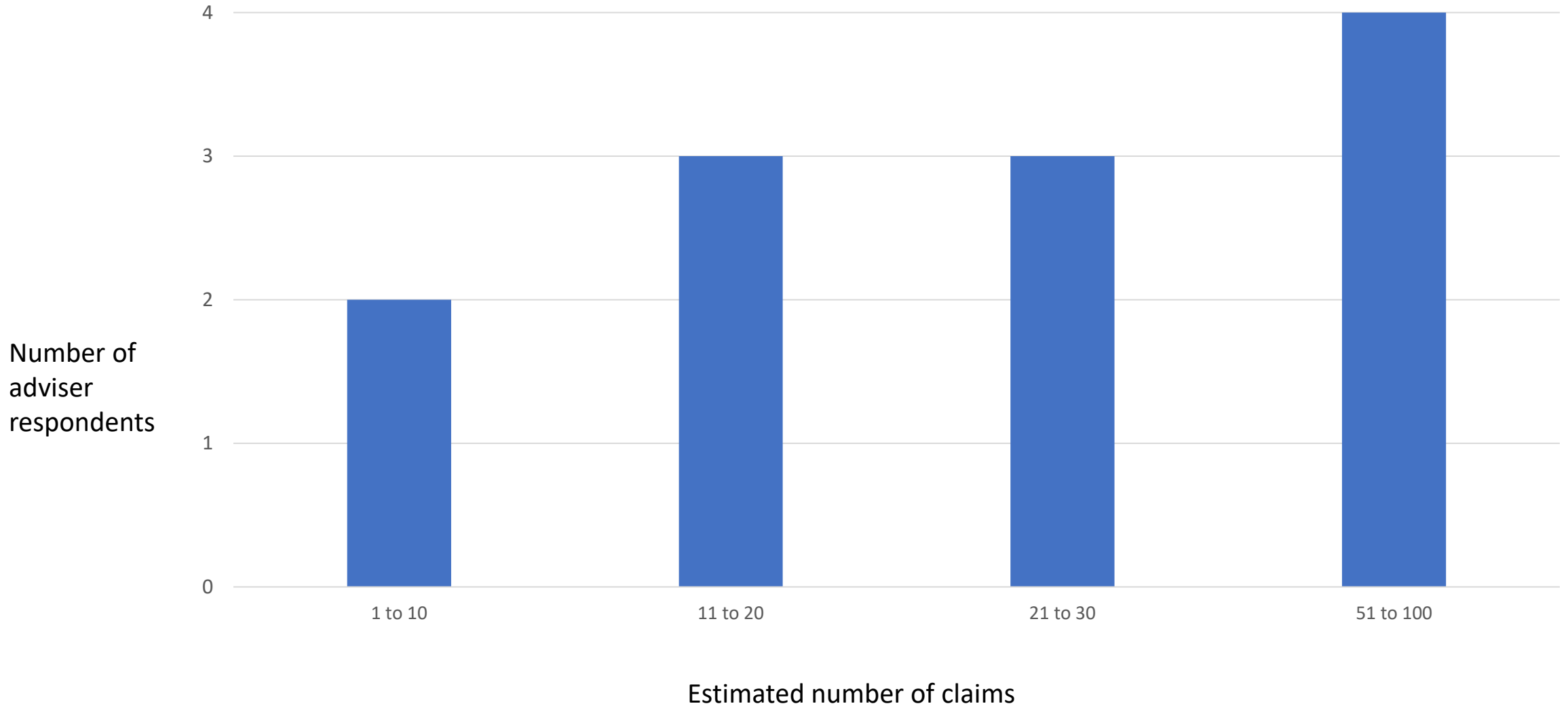
On average, how long would you estimate each claim or change has taken to be processed?



On average, how long would you estimate each claim or change has taken to be processed? (cont'd)

- In total, 76 (98.7%) respondents said that they were waiting on average more than 6 weeks for claims or changes to be processed. Only 1 respondent, who claimed they had handled around 4 claims in the last year, said that on average their claims or changes were processed within 6 weeks.
- 45 (58.4%) respondents said they waited on average between 12 weeks and 6 months for claims or changes to be processed.
- 12 (15.6%) respondents said that they were waiting on average more than 6 months for claims and changes to be processed. A third (4) of these respondents said they had handled between 51 and 100 claims in the last year, representing at least 204 claims where the average wait was over 6 months.
- The longest any respondent claimed they had waited for the processing of a claim or change was 2 years, and this was due to a combination of errors and delays throughout the process.

Number of claims handled by those waiting on average over 6 months



Themes in data from advisers

- Most advisers who answered our survey gave detailed feedback in the open comment box in answer to the question: ‘Do you have anything else you would like to tell us?’
- Many advisers complained of the delays and the adverse effect it was having on their clients’ financial and psychological wellbeing.
- Many advisers suggested the Pension Service has become considerably worse in 2022, having knock-on effects on people’s other entitlements, such as to Housing Benefit, Council Tax Reductions and cost-of-living support payments. Others mentioned that they felt the system might have been impacted since the Covid pandemic.
- Advisers stressed the frustration they are experiencing in trying to get any form of response from the service by phone or email, with many saying that the promised callbacks rarely if ever take place.

Written submissions by welfare rights advisers (1)

Poor service from the Pension Service

- “I have had some clients complain that their claim has been lost and have had to start again. The phone lines are also facing long waiting times.” – Welfare rights adviser in a Housing Association based in Yorkshire.
- “Call waiting times are unreasonably long and promised call backs to claimants (first 5 day promise, then 10 day promise) generally not happening.” – Welfare rights adviser based in social care in London.
- “Poor decision making, failure to respond to enquiries, missed 10-day call backs, refusal to apply implicit consent, less than knowledgeable staff, numerous hang ups.” – Welfare rights adviser working for advice organisation based in Renfrewshire, Scotland.
- “When we call to check the progress of the claim all the adviser does is say they will email the processing team and the customer will be contacted within 10 working days, but they never are. I have multiple clients where I have called 3-4 times to check the progress of the claim and still the client does not get a response.” – Welfare rights adviser for a fuel poverty charity.
- “In our experience, the callbacks never happen and even when we initiated a verbal complaint we never received a callback about it. The Pension Credit claim I most recently did was only awarded after 17 weeks as I got the local MP involved. “ – Welfare rights adviser in a cancer support charity in Manchester.

Written submissions by welfare rights advisers (2)

Failures in staffing and training at the Pension Service

- “[S]ervice is very patchy and poor and delays are always part of the process, as [are] staff who have no proper training and don't seem to know the rules.” – Welfare rights adviser in a Housing Association in Hampshire.
- “I was told that they have a shortage of staff processing new claims and changes and the staff they do have are inexperienced.” – Welfare rights adviser in a money advice charity based in Brighton and Hove.
- “Front line staff are not as knowledgeable as they once were and have limited access.” – Welfare rights adviser from Council service in the North East.
- “Errors made by eligibility staff prevent claims being made.” – Welfare rights adviser based in a Citizens Advice Bureau in London.

Written submissions by welfare rights advisers (3)

Knock-on effects on other benefits and entitlements

- “Clients are getting very frustrated, particularly when it is having a knock on effect on things like housing benefit claims.” – Citizens Advice welfare rights adviser in London.
- “Pension Credit application was delayed, which resulted in application for HB [Housing Benefit] being suspended and then ended, as client not able to provide proof of eligibility. Currently trying to get HB back in payment from original date of claim for P[ension Credit].” - Citizens Advice welfare rights adviser in London.
- “Pension Credit timescales have really slipped really over the last 6 months. Delays in processing have caused a knock-on effect for people receiving their cost of living payments. This is unacceptable as it is a low income benefit and people are in dire straights.” – Welfare rights adviser for a Scottish housing association.
- “The biggest issue I have is them not sending notices to local council for HB [Housing Benefit] and CTR [Council Tax Reduction] claims - there is a lot of chasing that needs to be done” – Council-based welfare rights adviser in the West Midlands.

Written submissions by welfare rights advisers (4)

Failures to process claims promptly for those who are terminally ill

- “Some of my cases involve DS1500 [certificates that provide the benefits agency with information about a person’s health condition] and despite repeated calls they still take an excessive length of time to resolve” – Welfare rights adviser in Tameside.
- “No way to flag up DS1500 fast track claims” – Welfare rights adviser in a cancer charity in Leeds.
- “Even where clients are terminally ill and DWP has been notified of this, claims are not handled in a timely manner (they are less delayed, but still delayed).” - Welfare rights adviser in a cancer charity in Glasgow.

Our recommendations

1. The Pension Service should provide a public admission of the processing failures that have been taking place, and state what steps will be taken to resolve the problems claimants and advisers have been facing.
2. The Pension Service should put in place a timescale for reducing delays to bring the average claim/change time down to their target time of 6 weeks.
3. Staffing levels and staff training should be reviewed to ensure staff are capable of delivering on the Service's expected timescales and level of service.
4. Policies around claimants who are terminally ill or in severe hardship (e.g. at risk of eviction or repossession as a result of rent/mortgage arrears) should be reviewed to provide escalation routes where necessary.
5. The DWP should publish annual updates that accurately represent key service figures, such as the processing time for claims and changes, for ongoing monitoring purposes.

Limitations of this survey

- Only 1 claimant responded to the survey substantively, which meant we did not gather generalisable data from claimants themselves. Therefore, we focused the results on welfare rights advisers' responses.
- We gathered data online, potentially deterring participants who are not digitally literate/digitally included.
- Advisers worked generally with estimates rather than specific data from their services.
- The survey ran for a limited period of time, from 30 November 2022 to 19 December 2022.