



# Investigating Pension Credit delays

March 2023 report

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## Introduction and summary

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 in practice evidence suggests this target time was not being adhered to. On 6 November 2022, *The Observer* reported that pensioners were waiting “months” for their claim to be processed.

Greater Manchester Law Centre (GMLC) and National Association of Welfare Rights Advisers (NAWRA) conducted a survey of advisers and claimants in December 2022 to investigate Pension Credit delays. We found that delays were significant and widespread, with 98.7% of our 77 welfare rights adviser respondents, representing over 2000 claims, saying they were waiting over 6 weeks for claims and changes to be processed. We made recommendations to the Pension Service, including asking them to provide a public admission of the processing failures that have been taking place. (Click [here](#) for full results.)

Following our survey, on 23 January 2023 Labour MP Fleur Anderson asked the Under-Secretary of State for Work and Pensions Laura Trott to address the Pension Service’s processing failure and what steps it would take to bring the average time it takes to deal with claims for pension credit down to the target time of six weeks:


**Fleur Anderson** >  
(Putney) (Lab) Share

According to research from the Law Centres Network’s recent pension credit report, nearly 60% of respondents said that they waited between three and six months for claims to be processed. A constituent of mine has been waiting six months and losing out during that time. Will the Minister address the Pension Service’s processing failure and take steps to bring the average time it takes to deal with claims for pension credit down to the target time of six weeks?

**Laura Trott** > Share

I am concerned to hear of that individual case and if the hon. Lady would like to write to me, I will look into it. More broadly, we know that there have been delays; that is partly because the number of claims doubled in 2022. I am pleased to say that in February we expect claim waiting times to get back to normal, but I will, of course, report back to the House on how we are doing on that.

On 8 March 2023, Labour MP Thangam Debonnaire asked “what is the current average processing time of Pension Credit applications from date of application to date of (a) decision and (b) first payment?”, and Laura Trott replied:

 **Laura Trott** >  
Conservative  
Sevenoaks Commons

### Answered on

8 March 2023

This information is only available at disproportionate cost to The Department for Work & Pensions as the Department does not have a business requirement for this information to be retained.

This appears contradictory: if there is no 'business requirement' to retain information about processing times, then how can Laura Trott be so sure that waiting times have decreased? Should this sort of monitoring not be standard if the Pension Service is committing to a target waiting time of 6 weeks?

Laura Trott also replied to us directly in a letter on 9 March 2023 (below). This claimed that "'cases in progress' would return to expected levels this month' – presumably now meaning March 2023.



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Mr Dan Manville  
Welfare Rights Supervisor  
Greater Manchester Law Centre  
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Our ref: MC2023/07645

9 March 2023

Dear Mr Manville,

Thank you for your email of 26 January about Pension Credit.

Over the period January 2022 to December 2022, Pension Credit claim volumes almost doubled. This was largely as a result of both the successful Pension Credit campaign to raise awareness which started last April and the more recent cost of living pressures.

In response to this, additional staffing resources have been deployed to ensure we deal with the increase as quickly as possible. This, coupled with an adapted approach to claims processing and decision making has resulted in productivity doubling.

I am pleased to say that more cases are now being actioned per day than are being received and we expect 'cases in progress' to return to expected levels this month, subject to no unexpected spikes in claim volumes.

All successful claims, arrears, and Cost of Living Payments where applicable, will be paid accordingly to ensure no one misses out.

Yours ever,

A handwritten signature in black ink, appearing to be "Laura Trott".

Laura Trott MBE MP

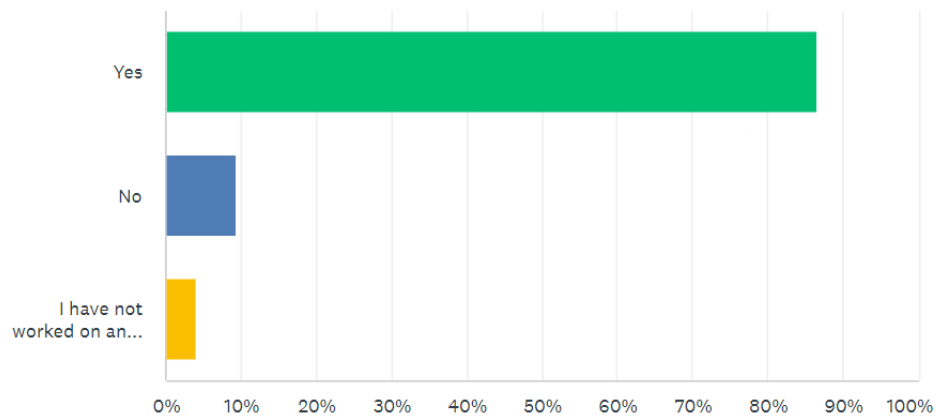
Minister for Pensions

Between 2 March 2023 and 15 March 2023, GMLC and NAWRA ran a follow-up survey with advisers to put Laura Trott's claims to the test and ask whether they had seen an improvement. 75 welfare rights advisers filled in the survey. The majority of our respondents were still working on delayed claims or changes. Whilst 16 (21.3%) had seen some improvements, 47 (62.7%) had not. A further 12 (16%) were unclear whether there had been improvements – a further argument for the DWP publishing statistics to show how they have improved the service.

## March 2023 Welfare Rights Advisers survey results

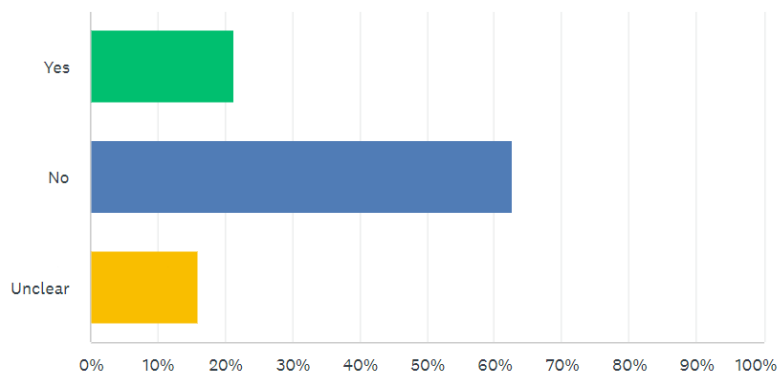
Are you still working on any outstanding Pension Credit claims or changes that have been waiting over 6 weeks for a response?

Answered: 75 Skipped: 0



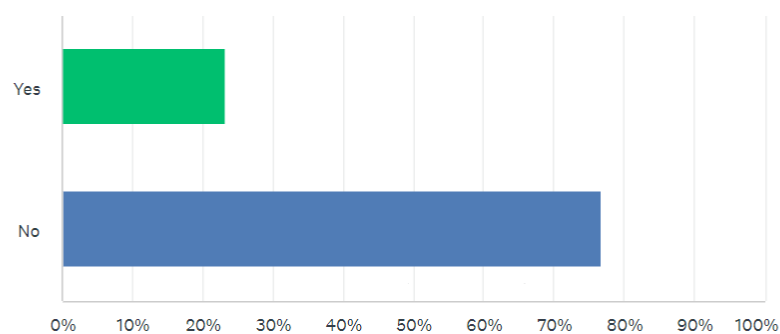
By the end of February, had you noticed an an improvement in the waiting times for the processing of Pension Credit claims or changes?

Answered: 75 Skipped: 0



Have you been made aware of the escalation routes available to you for Pension Credit claims?

Answered: 73 Skipped: 2



## Reflections from advisers from March 2023 survey

### Some advisers commented that they had experienced improvements

- “Swifter!”
- “It's a mixed bag, some are coming back within 2 weeks some are taking the maximum 6 weeks. But seems to be a vast improvement on the 16 weeks (sometimes longer) we were seeing.”
- “A slight improvement, but still not acceptable.”

### Other advisers claimed they had seen no changes and are still having similar problems, especially on older cases

- “My client applied in November and has heard nothing despite an escalation promised on 20 February. Today (14 March) she has been told that processing the application has not even been started. She has had to make a new claim over the phone.”
- “Nothing seems to have changed and I have had to chase claims - the most recent made 22nd Nov 2022 and nothing heard 13/3/2023.”
- “[I am supporting a pensioner who] receives middle rate care and higher rate mobility for PIP. He works part time at his local Working Men’s Club [...] to make some extra money as he is struggling so much. He is desperate to give the job up as his health is getting worse and it is taking a toll on his mind. He now struggles to work as a doorman sat outside in the cold and is expected to act as security if there is any trouble in the club. This makes him anxious as a partially sighted 67 years old. He received assistance to apply for Pension Credit in April 2022 and someone from Age UK has assisted him through the claim process and continually calls him to check if Pension Credit has been received yet. As of 13 March 2023, he is still waiting and has received no update from Pension Credit about his claim. They are aware of his health conditions and current income and there has still been no progress to the claim.”
- “We have noticed that more recent claims are being processed more quickly. We have had longer standing claims of 9 to 12 months resolved recently but only by going through the MP as complaints and escalation are routinely ignored by Pensions Service. We still have a number of these longer standing claims outstanding. Some of them have involved child elements which is of concern. Very alarmingly we have had around 5 or 6 cases where a PC claim has been 'closed' or 'deleted' off the system without a formal decision being issued. We have had various explanations on PC helpline including that they were 'duplicate claims' (they weren't) or that 'claims which are inactive for more than 3 months the system automatically deletes'.”
- “Seems to me that the newest claims are being processed in a reasonable time (8 or so weeks). However they have ignored the backlog, probably an attempt to increase statistics in their favour. I am still waiting on results of applications made in September/October, but have also had application made in January already receiving payments. None of the applications I have dealt with have been complex at all.”
- “I've seen no evidence of any changes as yet. I have 2 Pension Credit clients who were helped in August/September last year and are still awaiting a decision on their awards.”
- “Nothing seems to have changed, and I am still waiting for claims made 3 months ago.”

### Clients with terminal illness still awaiting claims

- “There is no easy way to identify claimants who are terminally ill and need their claim fast tracked.”
- “I feel people with a terminal illness of 6 months or less should be fast tracked like they are with AA/PIP. By the time it takes for a decision to be made they may have passed away.”

## Our five recommendations

Whilst there does appear to have been some action from the Pension Service in response to our survey, including an admission of the delays and better resourcing to handle new claims, significant improvements are still needed, especially with regards to reporting, the handling of the claims backlog, and the treatment of terminally ill claimants. Furthermore, problems persist with the system 'deleting' old claims and claimants being promised callbacks they never receive. Here are our updates on the five recommendations we made to the DWP in January:

**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.**

?

Laura Trott's first response in Parliament in January 2023 admitted delays were taking place, and suggested they would be taking steps to resolve it. Amongst those steps appear to have been increased staffing, as she said in her letter to our Welfare Benefits Supervisor – but there has been no clear rundown of what further steps will be taken to resolve other issues raised by our survey.

**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.**

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Laura Trott's first response in Parliament in January 2023 claimed that steps would be taken to bring the waiting time down to 6 weeks by the end of February. However, in our letter, this was revised to March. It is clear from our follow-up survey that issues are not yet fully resolved in mid-March, especially for claims that have been outstanding for some time. It remains to be seen whether issues will be resolved by the end of this month.

**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.**

✓

Laura Trott's letter to our Welfare Benefits Supervisor suggests that additional staff have been hired.

**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.**

X

17 (23.3%) of the 75 welfare rights advisers that responded to our follow-up survey in March 2023 claimed that they had been made aware of escalation routes, but the majority were not. Several advisers commented that they were still having issues for terminally ill patients. We have replied to Laura Trott to ask about policies in this area to ensure terminally ill pensioners' claims are processed quickly – both for new claims and in the backlog.

**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.**

X

Though Laura Trott's response to the first Parliamentary question and in her letter to us directly suggest some knowledge of processing times, the MP claimed on 9 March in response to Thangam Debonnaire that the DWP "does not have a business requirement for this information to be retained". We ask that this is rectified so that processing times can be properly monitored, and improvements recorded publicly. Recording is standard across many areas of the DWP's work and poor monitoring may well have contributed to the Pension Service's failures over the last year. We therefore ask that statistics are published publicly at least annually alongside other DWP statistics, as this will help both the public and the DWP to keep track of any emerging problems before it causes any further hardship to low-income pensioners.

