

Council - 4 November 2020

Notice of Motion – Pension Credit Take Up Campaign

Notice of Motion from Councillors A Pugh, M Sherwood, L S Gibbard, R C Stewart, A Lewis, D H Hopkins, J P Curtice, D W W Thomas, S Pritchard, M B Lewis, W G Lewis, L V Walton, M C Child & R Francis-Davies

Tackling Poverty is a corporate priority for Swansea Council, so that every person in Swansea can achieve their potential.

The Council's Vision for Swansea states: "The Council aspires to ... achieve a Swansea in which residents **Maximise their Income** and get the most out of the money that they have".

We note that:

- The under-claiming of welfare benefits and tax credits keeps vast amounts of money locked out of local people's pockets and our local economy. The charity EntitledTo reported in February this year that an estimated total of £16bn is unclaimed in the UK every year.(www.entitledto.co.uk)
- 2. The most highly under-claimed benefit is Council Tax support, with over 2.7m people UK-wide choosing not to claim, or not knowing they can. As a council we are already working hard to promote this support.
- 3. The next most highly under-claimed benefit is Pension Credit, with 2 in 5 eligible people not claiming it, missing out on an average of over £2,000 per year per household.
- 4. The number of pensioners in poverty is increasing across the UK (The Joseph Rowntree Foundation Annual Report 2019/20).
- 5. The lack of income arising from the under-claiming of Pension Credit means older people sacrifice healthy food, heat and opportunities to connect with friends and family. Pension Credit under-claiming is often identified when an older person qualifies for intensive personal support, having been entitled for many years.
- 6. Since August 1st, over-75s now face an annual charge of £157 for a TV licence, unless they receive pension credit.
- 7. The ongoing Coronavirus crisis is creating financial stress for households of all kinds, and ensuring that older people are receiving all the income they can is an important strategy for supporting all of our resident community.

Therefore this Council agrees to:

- 1. Commit to working with our key partners to increase take-up of Pension Credit in Swansea, these are Citizens Advice, Carer Centres and Care and Repair.
- 2. Consider developing resources to raise the level of Pension Credit Take-Up through a campaign with our key partners over a 6-9 month period.
- 3. Encourage action across all Council services to support a Pension Credit Take-Up Campaign and raise awareness amongst those who would benefit from it. This could include the use of direct mail to identifiable cohorts e.g. through Revenues and Benefits; this may be repeated throughout the campaign. We will engage wider Council services through the Swansea Council Poverty Forum to maximise the impact of the campaign. Also Marketing and Communications including posters, leaflets, bridge banners and digital marketing communications to reach a wide audience.