In partnership with

Raising take-up: a template strategy to increase the take-up of social security entitlements

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This briefing has been developed collaboratively by Independent Age and Age UK. It has been researched and written by Tatiana Lindsay, Isobel Roberts, and Phil Mawhinney.

Part of the research for this briefing involved in-depth conversations with ten organisations (primarily charities) with expertise in the working-age and/or pension-age social security systems. The authors would like to thank all these organisations for sharing their valuable insights.

About Independent Age

Independent Age is the national charity working towards ending financial hardship in later life. Our Helpline and expert advisers offer free information and advice to older people without enough money to live on, while our external training equips professionals with the information they need to support older people on low incomes.

Through our grants programme, we fund and support hundreds of local charities working with older people across the UK.

We use the knowledge and insight gained from our support services and partnerships to highlight the issues experienced by older people in poverty and campaign for change. We believe no one should face financial hardship in later life.

About Age UK

Age UK believes every older person should be included and valued. We're working locally, nationally and internationally to change the way we age. Together with our partners, we're changing the day-to-day experience of getting older through essential services and local support.

In the UK, the charity helps more than seven million older people each year by providing advice and support, including through our national advice line and our friendship services. It also researches and campaigns on the issues that matter most to older people, aiming to put older people at the heart of public policy and shift the way ageing is treated and represented.

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1) Introduction

Social security entitlements have the potential to provide vital support for millions of people, helping them meet essential costs, maintain their independence and build greater financial security. As Ian, 74, explained: "*They make life viable and without them my wife and I would be unable to cope. With them we just get by.*"

Ensuring people receive the support for which they are eligible is a key part of the Department for Work and Pensions' (DWP) aim to improve its customers' day-to-day lives and help them build financial resilience and a more secure future. Yet far too many eligible people across all age groups continue to miss out on this money, despite welcome efforts to improve this. Increasing take-up must therefore be a central priority for local and national governments.

To help deliver this, the UK Government should publish an ambitious take-up strategy. This public strategy should take a holistic, system-wide approach across all entitlements, setting out clear objectives over a sustained period, measurable targets and robust monitoring arrangements. It should also outline how the DWP will work with devolved governments, local authorities and other partners to ensure that everyone receives the support to which they are entitled.

This briefing aims to provide a detailed and practical demonstration of what such a strategy could look like. It outlines key principles for take-up initiatives, as well as suggesting focus areas for activity across a range of themes, including targeted awareness campaigns, simplifying application processes, using data effectively to integrate systems, and increasing access to quality advice and support.

Independent Age and Age UK have developed this briefing collaboratively. Both organisations' expertise is centred on the pension-age social security system, so that is where most of our examples are drawn from. However, we would welcome a DWP take-up strategy for people of all ages, as we know that low take-up is an issue across the whole social security system. Moreover, many people will access support from the working-age system and then later in their life from the pension-age system, so the two should not be seen as separate.

2) The case for an all-entitlements take-up strategy

The scale of the take-up challenge

DWP estimates have found that less than two thirds (62%) of those eligible for Pension Credit overall are receiving it.[1] This means as many as 900,000 older households could be missing out on up to £2.4 billion of Pension Credit a year. Similarly, 70% of those eligible for the Guarantee Credit part of Pension Credit are receiving this. These figures have remained largely stagnant in recent years.

The take-up rate for pensioner Housing Benefit is higher at 83%, but there is still up to £1.3 billion not received by those eligible. The first DWP estimates for take-up of Universal Credit and equivalent benefits were published in October 2026. This found an estimated take-up rate of 72%, with as many as 2.6 million families missing out.

While there is no official data for other types of entitlements, like Carer's Allowance or entitlements supporting people living with disabilities, estimates produced by charities suggest that millions of people are missing out on these too. More detail is set out in table 1 below.

Table 1: Estimates for take-up of some of the main social security entitlements in Great Britain

Entitlement	Take-up rate (caseload)	Households missing out	Amount missed out on collectively
Government estimates[a]			
Pension Credit	62%	900,000	£ 2.4 billion
Guarantee Credit	70%	560,000	£2.2 billion
Savings Credit	34%	370,000	£170 million
Housing Benefit (for pensioners)	83%	270,000	£1.3 billion
Universal Credit (or equivalent benefits)	72%	2,600,000	£12.7 billion
Sector estimates[2,3,4]			
Council Tax Reduction (for pensioners)	50%	1,650,000	£2.0 billion
Attendance Allowance	69%	1,100,000	£5.2 billion
Carer's Allowance	65%	554,000	£2.4 million

The stark reality is that Independent Age and Age UK hear regularly from people who are eligible for support, but instead of receiving what they are entitled to, are being left without enough money to live on. A variety of reasons mean they are not receiving social security payments which would transform their quality of life. **Millions of people of all ages in the UK are living in poverty, including 1.7 million over State Pension age**.[5] Reducing poverty has been, and is likely to continue to be, a priority for both the UK and devolved governments. Increasing take-up of entitlements is one of several important policy levers for reducing poverty levels, as recognised by the cross-party independent Poverty Strategy Commission, which recommended that take-up be treated as a national priority.[6]

Higher take-up would positively impact wider society and individuals

The potential impact of higher take-up has been indicated in research by Independent Age and Public First, which found that 100% take-up of Pension Credit, Housing Benefit, and pensioner Council Tax Reduction could lift 280,000 older people in the UK out of poverty, as well as provide another 770,000 with more money in their pocket, despite still living below the poverty line.[7]

As well as a moral imperative to increase take-up of money that people are legally entitled to, there are tangible benefits at a societal level too. For example, Independent Age and Public First research found that improved take-up of means-tested pensioner entitlements could result in around 150,000 fewer days in hospital across the UK, which along with other savings to health and care services could save nearly £1 billion nationally.[8] This includes up to £790 million in health and social care savings in England alone.[9]

[a] The figures for Pension Credit, Housing Benefit, and Universal Credit are all taken from DWP data, published October 2026. Please note we have used the upper estimate for numbers potentially missing out on support and foregone entitlement, but the central estimate for the take-up rate. This is in line with the DWP's approach.

Research also shows that increasing the disposable income of low-income households can have significant benefits for local economies[10,11] giving people a degree of greater financial resilience than before, which can partially limit the impact of wider economic pressures such as cost-of-living crises and volatility in energy markets.[12]

A take-up strategy would help deliver the DWP's agenda to reduce poverty

The UK Government and the DWP, across multiple administrations, identified low take-up of benefits, especially for pensioners, as a problem they were committed to tackling. For example, in March 2026, Torsten Bell MP, the Minister for Pensions, said:

"The Government is committed to ensuring that all pensioners…receive the support to which they are entitled."[13]

This needs to remain a strong focus with firm actions.

Delivery of entitlements also contributes towards meeting two goals that the DWP identified: "tackle child poverty and hardship, ensuring financial security for all", and "shape the pensions system…ensuring decent, secure retirement incomes for all".[14] Receipt of entitlements can be instrumental in boosting incomes, and reducing hardship.

Moreover, the DWP's 2026 research priorities include the following question, showing it is an area of interest:

"What factors are associated with take-up of Pensioner Benefits among the eligible population? And what are the social/spillover benefits associated with take up of these benefits (e.g. reduced health/care costs)?"[15]

A coordinated take-up strategy could make DWP take-up activity more effective

The DWP has undertaken several projects and initiatives to try to improve take-up rates, including launching multiple large awareness campaigns, reviewing the length and complexity of some application forms, and starting the process of bringing together the application processes of Housing Benefit and Pension Credit, with the aim of providing a more streamlined experience. There has also been much positive work delivered by other stakeholders including local authorities, combined authorities, national devolved administrations, health and housing bodies, charities and community organisations.

While there is evidence that many of these activities have had *some* success, increases in take-up have been modest relative to how many people are missing out on their entitlements. Moreover, activity is currently comprised of a series of individual, often siloed initiatives. **Increasing take-up of benefits is not straightforward, and the scale of the challenge means a cohesive plan of sustained and strategic action is needed to build upon this solid foundation.**

An all-entitlements take-up strategy would help realise the UK Government's ambitions on take-up by bringing everything together in one place. It would help create a coherent system, bring efficiencies, share good practice, and identify any gaps in activity and how to fill them. A strategy should be public facing, serving as a commitment to take-up, enabling transparency and accountability, as well as an opportunity to mobilise relevant stakeholders.

A similar strategy has been published in Scotland,[16] and there is a Welsh Benefits Charter that has been signed by all the local authorities in Wales.[17] Learning and sharing best practice between different administrations could strengthen the delivery of these initiatives.

A take up strategy could make activity better suited to the reality of people's lives

Any strategy should be system-wide, covering all social security entitlements for people of all ages. Much existing take-up activity focuses on one entitlement in isolation. While this is valuable, it is unlikely to be sufficient as it does not fully recognise the reality of how people interact with the social security system.

Many people who are eligible for support are eligible for more than one entitlement. Sometimes all of these are provided by DWP, and on other occasions through multiple different organisations. This is partially because some entitlements passport recipients on to more support (such as Pension Credit to Council Tax Reduction), and also because someone may well be eligible for different entitlements due to multiple simultaneous life circumstances. DWP data shows that there are more than 1,064,000 recipients of Pension Credit in England and Wales who also receive at least one of Housing Benefit, Carer's Allowance, or a disability related entitlement. In contrast, there is a much smaller number (around 283,000) of Pension Credit recipients who receive no other DWP benefits (not including the State Pension) – and some of these people may actually be eligible for, but missing out on, other support. This highlights how common receipt of multiple entitlements is in the pension-age system.[18]

Receipt of multiple DWP benefits is less common proportionally in the working-age system, as Universal Credit is intended to cover elements related to housing, disability, and caring responsibilities. However, there are still more than 2.9 million Universal Credit recipients who also receive at least one other entitlement (compared to 4.5 million who only receive Universal Credit).[19]

The impact on poverty levels of increasing take-up of all three means-tested pension-age entitlements is higher than if one adds up the impacts of increasing take-up of each of the three individually.[20] **Given the number of people receiving multiple entitlements across both age groups, it is important to tie different strands of take-up activity together and ensure an individual's journey through the social security system is holistic.** Take-up should be seen as a system-wide endeavour, because the whole is greater than the sum of its parts, and so a more holistic and strategic approach will be most effective in maximising the impact of Government efforts.

3) Principles for maximising take-up

While each individual take-up initiative will need to be tailored to the specific audience, there are four principles that can be applied across the board. The DWP should formally commit to them as underpinning all activities related to take-up.

Person-centred

- Designing take-up initiatives with the needs of different eligible groups in mind and proactively aiming to reduce shame and stigma.
- Ensuring people are treated fairly and with dignity.

System-wide

- Looking at take-up of multiple entitlements across the system, rather than adopting an entitlement-specific lens.
- Working collaboratively across central and local government and the voluntary sector to maximise impact.

Data-powered

- Using data effectively to identify who might be missing out on entitlements and target them.
- Ensuring appropriate data sharing approaches are in place to enable different parts of the social security system to be better connected.

Evidence-led

- Building on existing evidence, by collaboratively engaging with people eligible for entitlements, as well as the organisations who support them, to better understand the barriers to take-up.
- Monitoring the impact of initiatives, taking a test and learn approach.

4) Key components of an all-entitlements take-up strategy

This briefing offers an example of what a UK Government take-up strategy could look like. It covers four key areas of take-up-related activity, which are linked to some of the main barriers to take-up.

a) Increasing awareness and understanding of eligibility
b) Simplifying application processes for every entitlement
c) Streamlining and integrating systems
d) Increasing access to advice and support to claim

Throughout all these pillars, it's important to consider stigma, and how each type of take-up initiative can help to reduce this. For each pillar, there are several activities that DWP could undertake to increase the number of people receiving their financial entitlements. These are summarised in the table below. Details of what each of these activities could look like, and the rationale behind suggesting them, can be found in subsequent chapters.

Table 2: summary of activities that should be committed to in a take-up strategy

Pillar of take-up	Activity description	Timescales
Overarching	Publish an ambitious strategy to drive the take-up of all entitlements.	Immediate term
Increasing awareness and understanding of eligibility *From page 11*	Build on existing work, to target those most likely to be eligible for entitlements, through effective data sharing, partnership working, and at key life moments.	Immediate term
	Ensure communications campaigns challenge the misconceptions and confusions about eligibility, including highlighting how receipt of one entitlement can impact eligibility for other entitlements.	Immediate term
	Involve people with lived experience in the design of campaigns, ensuring these consider the perspectives and needs of different groups.	Immediate term
	Prioritise innovation within awareness raising activity, adopting a test and learn approach, and evaluating what works best for each type of entitlement, region, or group of people before implementing this in future campaigns.	Immediate term
Simplifying application processes for every entitlement *From page 14*	Explore further opportunities to shorten application forms, both online and offline.	Medium term
	Continue to deliver a choice of application methods including digital and offline, and ensure there is parity of service and outcomes across these. Also work with local authorities to ensure they offer high quality online and offline application options for their entitlements.	Immediate term
	Review any application processes that could be simplified. For example, making it easier for older carers to access the Carer Addition to Pension Credit, improving backdating processes, and engaging with working-age claimants to learn more about possible improvements to the PIP process.	Medium term
	Continue to take any possible steps to reduce the waiting time for applications, including planning for any likely surges in applications.	Medium term
	Evaluate any changes that are made to forms and processes, to check that they maximise impact, and to avoid unintended consequences.	Medium term
Streamlining and integrating systems *From page 16*	Combine application forms where feasible to reduce the number of these that people must fill out.	Medium term
	Explore the feasibility of partially pre-filled forms.	Longer term
	Continue to bring together the administration of Pension Credit and Housing Benefit, while ensuring these entitlements remain connected to Council Tax Reduction.	Immediate term

	Ensure that existing entitlements are automatically increased in value when a new qualifying entitlement is awarded.	Medium term
	Strengthen connections between the DWP and other organisations that administer entitlements and ensure appropriate data matching frameworks and guidelines exist.	Medium term
	Revisit whether any entitlements could be automated or semi-automated and better understand the barriers to this.	Longer term
Increasing access to advice and support to claim *From page 19*	Review the current landscape of income maximisation advice provision and identify opportunities to strengthen this at a local and national level, including ensuring adequate, long-term funding. Within this, special recognition should be given to welfare advice that is free, holistic, and in-depth.	Medium term
	Maintain the DWP home visiting service and ensure this is reaching the right customers.	Immediate term
	Work with the advice sector to enable advisers to support their clients more efficiently, for example by creating an adviser-only DWP helpline and making it easier for people to nominate a third-party organisation to act on their behalf.	Longer term
Monitoring progress against the UK Government's ambitions *From page 23*	Continue to publish annual estimate take-up rates for all the main means-tested entitlements funded by DWP (Pension Credit, Housing Benefit, and Universal Credit).	Immediate term
	Investigate the feasibility of publishing annual estimate take-up rates for disability and caring entitlements.	Medium term
	Publish local authority-level estimates for Pension Credit take-up, at least once every two years, and explore the feasibility of publishing local estimates for other entitlements too.	Medium term
	Develop target take-up rates and report on progress against these.	Medium term
	Review the impact of both the individual initiatives in this strategy, and the strategy as a whole, and make necessary improvements in response.	Longer term
	Explore the value and feasibility of a legal commitment to promoting take-up, as in Scotland.	Longer term
	Publish a new iteration of this strategy every five years.	Longer term

Ruth, Somerset

Ruth worked as a speech and language therapist for many years, but when she retired, she struggled to make ends meet.

"Things were difficult financially once I stopped working. I was renting a cottage in a very small community, and it was damp and quite cold. My heating costs were high, and renting wasn't cheap. I would often get to the end of the month and have no money left at all. Living in a rural area added to the pressure too, because you have to think about travel, petrol and the cost of running a car.

It was a bad time for me. Social activities were one of the first areas where I had to cut back. And when I went to buy groceries, I also had to consider carefully what I was buying."

Following a friend's advice, Ruth called Independent Age's helpline, where she was supported to apply for Attendance Allowance, and then Housing Benefit and Council Tax Reduction.

"Getting [my entitlements] has made a real difference to my life. It's helped me with paying my bills. I can now afford to get help with some housework and gardening – I can do a bit but not as much as before. I can afford to go out and meet friends again. I'm not worried about whether I'm going to make it to the end of the month anymore.

The Attendance Allowance form was terrifying. It was so hard… I couldn't have done it without Independent Age. All the advisers I spoke to were so incredibly supportive."

5) Detailed exploration of what an all-entitlements take-up strategy could include

The following sections outline the detail behind how Independent Age and Age UK reached the suggested recommendations in the above table, and explain more precisely what action the DWP could take to help realise its take-up ambitions.

5a) Increasing awareness and understanding of eligibility

Work to date on increasing awareness

Historical DWP efforts to increase take-up have often (though not solely) focused on mass public awareness campaigns, across formats including radio, print, social media and out of home. These have included celebrity support, such as a campaign with Len Goodman in 2022, as well as a direct appeals to family and friends to help people apply for their entitlements.[21]

There is an ongoing role for such campaigns, to keep awareness of entitlements high, especially if they are designed through an anti-stigma lens, seeking to normalise receiving "what's yours".

However, mass campaigns alone will not sufficiently turn the dial on take-up rates, for several reasons:

- This approach has already been tested for many years, without significant impact, suggesting a more innovative method may be required.

- Valuable research by DWP and Verian has confirmed that most eligible people are already aware that Pension Credit exists, but they often incorrectly think they are not eligible.[22] This suggests that the barrier is not so much awareness itself, as knowledge of the eligibility criteria.
- If campaigns are not targeted primarily at those likely to be eligible, they risk prompting a wave of speculative applications from those not eligible, which can put the service under strain and create backlogs, as seen following the initial changes to the Winter Fuel Payment in 2024/25.

The above highlights two key factors: future take-up campaigns need to address misconceptions around eligibility, and they need to be targeted to those most likely to be eligible.

Challenging misconceptions around eligibility

Some of the most common misconceptions regarding eligibility are:

- Those with savings or any assets (such as homeowners) will not be eligible for means-tested support;
- Only single people will be eligible for support;
- People in work are not eligible for working-age entitlements such as Personal Independence Payment or Universal Credit;
- Eligibility for each entitlement is completely independent (people often don't realise how receipt of one entitlement impacts another).
- Attendance Allowance is for carers, or for people who require a carer, due to the name making people think of an "attendant".
- If you are past State Pension age and not eligible for Pension Credit, you won't be eligible for Housing Benefit or Council Tax Reduction either (leading to a very low estimated take-up rate of 28% for Council Tax Reduction that is not passported from Pension Credit).[23]

A top-line campaign with a message of "check if you are eligible for support from the DWP" will therefore not have maximum cut through if those seeing it do not have their pre-conceived notions about their own eligibility challenged by the campaign. DWP resources, such as the Pension Credit stakeholder toolkit, [24] and some campaign assets,[2526] are already aiming to highlight some misconceptions about eligibility, which is positive. **But one important topic that is not sufficiently included is how entitlements connect.** For instance, people may assume they are ineligible for Pension Credit, because their income is slightly above the commonly stated standard threshold. They may not realise that this threshold is higher for those in receipt of some other entitlements, such as Attendance Allowance, Personal Independence Payment, or Carer's Allowance (or the Scottish equivalents), as well as for people with eligible service charges.

Effectively targeting campaigns

One way to address misconceptions around eligibility is to use data to identify and target relevant individuals, so that personal communications towards them can be framed as "we think you might be eligible for X". A good example of this is the DWP Invitation to Claim trial, which used Housing Benefit administrative data to write to households likely missing out on Pension Credit. In the final phase of the project, 27.5% of those sent targeted letters made a successful Pension Credit claim. This is much higher than the control group, which had a take-up rate of 4.6%.[27] This trial is a really positive start, which can continue to be refined and built

upon, and will have a good impact in conjunction with other take-up activities. The number of people eligible for Housing Benefit is likely to increase, given the projected growth in the number of older private renters, so continuing to encourage take-up is important.[28] There are also opportunities for cross-departmental working and learning around targeting, as seen by the project between DWP, DESNZ, and HMRC to explore the best ways of targeting energy support.[29]

Effectively targeted campaigns have also been delivered by local authorities, using their own local data.[30] These campaigns have the greatest impact where there is signposting to application support, and resource to deliver both this support (such as home visits or telephone appointments), and follow-up contact. For example, a Pension Credit take-up campaign in Luton in partnership with Policy in Practice had a 5% success rate when just using letters, but this rose to 25% when follow-up calls were made.[31] There could be value in DWP exploring ways to support similar local authority led campaigns, for example by promoting best practice, sharing data where possible, and/or providing funding to enable campaigns.

Central UK Government efforts have often focussed on awareness-raising campaigns for means-tested entitlements. This is likely more straightforward than campaigns for disability entitlements, because eligibility thresholds are more clear-cut for means-tested entitlements, and central/local government are more likely to have access to relevant income data than health data. **However, recent pilots in London and Stockport have shown it is possible to run impactful Attendance Allowance take-up campaigns**.[32] These can also be cost-effective: in Stockport £74 of entitlement was generated for residents per £1 spent on sending letters.[33] Running Attendance Allowance campaigns can have the added value of allowing organisations to build trust with people, because this is not a means-tested entitlement, and so doesn't require sharing of personal financial information. Advisers report that after being awarded Attendance Allowance, some people may feel more confident to apply for Pension Credit, and to share the information needed to do this.[34]

Another tool for effective targeting is identifying opportunities for signposting and gathering data when people might already be interacting with central government or its partners. An example of where this is done already is the DWP letter inviting people to apply for their State Pension, which contains information about Pension Credit, including an explanation that you might be eligible even if you're a homeowner or have savings. Related to this, there is now an opportunity to better smooth the transition to State Pension age for Universal Credit recipients, to ensure they are supported to access any pension-age entitlements they are eligible for.

Other possible key life moments where effective signposting and information could be shared include reporting a bereavement through the Government's Tell Us Once Service, making private pensions decisions (or, in future, when accessing pensions dashboards), or engaging with adult social care. In addition, it is not uncommon that when applying for social security payments, people get rejected for one entitlement but may still be eligible for others.[35] It is therefore important for rejection letters to clearly signpost to other support which applicants might be eligible for. Similarly, there is also a role for Job Centres to signpost customers to available help, not only from the DWP, but also from local authorities, and Social Security Scotland, where appropriate.

Building trust

When targeting campaigns, it's important to consider the principle of a person-centred approach**. One size doesn't fit all, and different demographic groups and communities might respond to campaigns differently**. For example, research by Age UK found that older Black Caribbean people in the UK identified with "a strongly engrained cultural mindset of

resilience and self-sufficiency", that take-up campaigns would need to be sensitive to.[36] The report also highlighted examples of people experiencing discrimination when trying to access services, which can understandably reduce trust, and noted that that older people from racially minoritised groups do not always reach out to local authorities for support because they are concerned that their details will be used to check their migration status.

Understanding how to tailor communications to different communities will likely involve a combination of using local population data, partnering with trusted community organisations, and involving those with lived experience in the design, delivery, and evaluation of campaigns. There is also best practice literature on communicating about social security entitlements in a way that is effective and non-stigmatising, which can be drawn on. Learning from what drives take-up and adapting campaigns whilst live can also be helpful.

How can the UK Government build on its work to increase awareness and understanding of eligibility?

- Build on existing work, to target those most likely to be eligible for entitlements, through effective data sharing, partnership working, and at key life moments.
- Ensure communications campaigns challenge the misconceptions and confusions about eligibility, including highlighting how receipt of one entitlement can impact eligibility for other entitlements.
- Involve people with lived experience in the design of campaigns, ensuring these consider the perspectives and needs of different groups.
- Prioritise innovation within awareness raising activity, adopting a test and learn approach, and evaluating what works best for each type of entitlement, region, or group of people before implementing this in future campaigns.

5b) Simplifying application processes for every entitlement

Callers to Independent Age and Age UK often express how long and confusing they find DWP application forms, and how overwhelmed this makes them feel, sometimes leading to them giving up on their application. DWP is putting significant effort into trying to improve this. So far, this has particularly focussed on simplifying the Pension Credit online application form, which is now limited to 35-48 questions and takes on average 16 minutes to complete according to DWP data (although it may be much longer for those with more complex circumstances).[37] This is a welcome improvement, and will likely make for an easier experience than before for Pension Credit applicants who are digitally confident. But it's also important to ensure other application forms are simplified wherever possible, such as for Personal Independence Payment, which many consider extremely challenging to fill out.[38]

Digital inclusion

Care should be taken so that certain groups aren't left behind, particularly those who are not digitally confident or connected. Recent research by Age UK found that most over-65s in England are somewhere on a spectrum of digital confidence, with only 15% being fully digitally included.[39] This means that many older people may not be able to, or may not wish to, fill out

online application forms, especially where this includes complex steps such as uploading documents or verifying identity. **Wherever possible, online and offline options should be offered with comparable simplicity and the same service and support levels.** It is inevitable that the online form will look shorter than the paper one, as the online form is able to offer only a selection of the questions, depending on the respondent's initial answers. However, for some entitlements, the variation between forms seems to go beyond what is required by technical limitations. For example, the paper Attendance Allowance form asks for much more descriptive information than the online version does. As mentioned previously, receipt of Attendance Allowance is often instrumental in people's Pension Credit eligibility. Therefore, ensuring that both the online and paper Attendance Allowance forms are as straightforward as possible will increase take-up not only of Attendance Allowance, but also of Pension Credit.

Additionally, it's important that applicants using offline options receive good service levels. For example, advisers tell us that sometimes applicants calling the DWP face lengthy waits for the phone to be answered, which can result in the call being timed out, and can put people off applying. Where telephone applications are offered, the line should be well-staffed, to ensure applicants can access the support they need as quickly as possible.

Streamlining processes

Wider processes are perceived as complex too. This is partially because the social security system has developed organically over time, with new elements added on, leading to some processes that were not designed end to end and that do not have the needs of those applying at their heart. A good example of this is Underlying Entitlement to Carer's Allowance, as highlighted by a number of groups including Carers UK.[40] The current system means most older carers must first apply for Carer's Allowance, and receive an award of £0. Only then would they be eligible to apply for extra support from Pension Credit. Another example is the confusing rules around the date of claim for both Attendance Allowance and Personal Independence Payment, which mean that someone who prints the application form at home can be more than £650 worse off compared to someone who calls up DWP to request the form be posted to them. This could be avoided by changing how date of claim is recorded for those calling DWP to request a form, as has been done in Scotland for Pension Aged Disability Payment and Adult Disability Payment. There are also issues with confusing backdating rules for those eligible for Pension Credit only once they have been awarded Attendance Allowance. More information on all these examples can be found in Independent Age's 2024 report 'Jumping through Hoops' on the pension-age social security system.[41]

Stakeholders also report complex processes in the working-age system. For example, there can be significant challenges with submitting medical evidence for a Personal Independence Payment (PIP) application under the current application system,[42] although it should be noted that there may be substantial changes to PIP in light of the Timms review. **Complicated forms and processes can unintentionally reinforce stigma and other negative perceptions**. Some people share with us they feel like it's been made deliberately difficult to prevent them accessing their entitlements. For instance, a Turn2Us survey found 64% of surveyed PIP claimants felt the system was "trying to catch them out".[43]

The time processes take to complete when multiple entitlements need to be applied for in a certain order can be significantly lengthened by long decision waiting times. Target processing times – and the DWP's success rate in meeting these targets – vary significantly by entitlement.[44] As well as contributing to financial hardship while people wait to receive their entitlements, long processing times can make people feel the system is overburdened and "there are others who need more help". **In fact, in Scotland a Poverty Alliance report based**

on lived experience feedback found that the number one recommendation to reduce stigma and fear was to make decisions faster.[45]

DWP are already striving to make faster decisions. In 2025-26, 76.7% of claims were processed within agreed timescales, compared to 69.7% in 2024-25, and 61.8% in 2021-22. There have been particular improvements for Personal Independence Payment and Pension Credit.[46] But clearly there is still work to do to ensure everyone gets a decision quickly. Moreover, because demand for DWP's services can fluctuate – as noted by the National Audit Office[47] – it is critical to plan ahead and have measures in place that can be enacted when application rates spike. This is crucial for alleviating risk of backlogs and long waits for decisions.

How can the UK Government build on its work to simplify application processes for every entitlement?

- Explore any further opportunities to shorten application forms, both online and offline.
- Continue to deliver a choice of application methods including digital and offline, and ensure there is parity of service and outcomes across these. Also work with local authorities to ensure they offer high quality online and offline application options for their entitlements.
- Review any application processes that could be simplified. For example, making it easier for older carers to access the Carer Addition to Pension Credit, improving backdating processes, and engaging with organisations supporting working-age claimants to learn more about possible improvements to the PIP process.
- Continue to take any possible steps to reduce the waiting time for any applications, including planning for any likely surges in applications.
- Evaluate any changes that are made to forms and processes, to check that they maximise impact and to avoid unintended consequences.

5c) Streamlining and integrating systems

In the UK, there is a wide range of social security entitlements and other forms of financial support available for those who need them. These are administered variously by the DWP, local authorities, Social Security Scotland, the Department for Communities in Northern Ireland, the Welsh Government, and utility companies. Taken collectively, this represents a critical safety net. **But this landscape of very different institutions can make it hard for people to easily understand what they are eligible for and how to access it.**

Some stakeholders have argued that this could be addressed through full automation of some/all entitlements. This would involve using data (such as income tax records held by HMRC) to estimate an individual's eligibility and then automatically pay them their entitlements, without them needing to complete application forms. While elements of this could be very effective, as will be explored more below, full automation of this kind is difficult to achieve practically.

A DWP trial in 2010-11 found that automatically paying Pension Credit for a short period of time to people believed to be eligible did not significantly increase their chance of later applying.[48] However, it should be noted that this is not a true reflection of full automation, as an application

form was still eventually required (with the usual barriers). Also, because this trial didn't include passported entitlements, people received much less income than they otherwise would have. Alongside this there have been significant technological advancements since 2011, so it may be worth revisiting this, to explore whether any form of automation or semi-automation may now be feasible.

One of the biggest barriers to full automation for all entitlements is that the eligibility for many entitlements often includes non-financial personal information, such as health or caring data, and eligibility can also be affected by the circumstances of other household members. This information may be estimated, but not necessarily known with certainty by the Government, meaning automatic enrolment could not be relied upon as accurate. Moreover, there are ethical considerations, particularly for entitlements that are conditional – such as Universal Credit where there may be requirements to look for work – as the recipient should consent to these conditions before the entitlement is paid to them.

Many people are eligible for more than one entitlement. In most cases they will need to make multiple separate applications, which can be time-consuming, frustrating and confusing for applicants who have to keep repeating themselves. This process can also reinforce stigmatising narratives, as people feel they keep having to "prove" they are really in need. Ultimately, this can mean many people only receive *some* of their entitlements. Therefore, data sharing between different administrative bodies has a critical role to play in better integrating these fragmented systems.

The challenges with full automation by no means preclude work to use data more effectively to streamline fragmented systems, which can be transformative. There are four main ways in which this can happen:

1. Reducing the number of DWP owned application forms needed.

- A good example of this can be seen in Scotland, where administrative systems have been integrated so that parents can apply for all three child related payments (Scottish Child Payment, Best Start Grant payments and Best Start Foods) in a single application form.[49]
- DWP have a clear opportunity to reduce the number of application forms as they bring together Pension Credit and Housing Benefit.[50] This could streamline the application process for older renters on low incomes, but it is important to ensure this does not inadvertently reduce the take-up of Council Tax Reduction, by completely separating this from the Housing Benefit form.[51]

2. Exploring the possibility of partially pre-filled DWP forms

- In some cases, applicants will need to fill out multiple application forms to access all of their DWP benefits. Some of the information needed to complete each form will be the same, and internal data-sharing could reduce the number of times applicants need to share this. For example, if someone is awarded Attendance Allowance, and later decides to apply for Pension Credit, they will need to share their income data with DWP for eligibility to be assessed, as this information is not required for the Attendance Allowance application. However, the DWP will already have some of the necessary information (such as contact details), which could be pre-filled into the form for them, to reduce the amount of time applicants spend repeating information about themselves that the DWP already has.

3. Ensuring that existing DWP entitlements are automatically increased in value when a new qualifying entitlement is awarded.

In some cases this already happens, but this is not consistently applied. Examples include:

- If someone is already receiving Pension Credit and is later awarded Attendance Allowance or Underlying Entitlement to Carers Allowance (or Scottish equivalents), their Pension Credit should automatically be increased.
- Being awarded Attendance Allowance or Underlying Entitlement to Carers Allowance (or Scottish equivalents) may also mean that recipients of Housing Benefit and/or Council Tax Reduction are eligible for a higher amount of these.
- If someone is already receiving Universal Credit and their child is later awarded Disability Living Allowance, their Universal Credit should automatically be increased.

There is scope for DWP to work with Local Authorities and the Scottish Government to explore opportunities for data sharing to enable this.

4. Strengthening connections between DWP and other organisations

In many cases people will be eligible for entitlements administered by multiple different organisations, which can add a further challenge to full automation. By continuing to engage with local authorities, Social Security Scotland, utility companies and HMRC, the DWP can explore options to enhance existing connections.

- As well as greater signposting, this may involve use of data sharing agreements to enable potentially eligible people to be flagged between organisations, enabling proactive targeting. This could learn from the new system in Wales, whereby an award of Universal Credit (administered by DWP) can legally be viewed as an application for the Council Tax Reduction scheme (administered by the local authority).[52]
- DWP could also take inspiration from its work in the utilities sector, where examples in both the water and energy sectors have demonstrated the potential of sharing DWP data with external providers to improve access to support (see endnote for more details).[53]
- There is also a role for DWP to support and empower local authorities in making best use of data to drive take-up in local areas. This could involve developing further guidelines, promoting best practice, and identifying and addressing any nationwide barriers.

By combining activity across the areas listed above, the DWP can make progress towards its take-up ambitions by creating a more integrated system and increasing the number of people receiving all of their entitlements.

How can the UK Government build on its work to streamline and integrate systems?

The key suggested action here is exploring ways to better integrate support across the social security system in its broadest sense. This is likely to include starting/continuing to:

- Combine application forms where feasible to reduce the number of these that people must fill out.
- Explore the feasibility of partially pre-filled forms.
- Continue to bring together the administration of Pension Credit and Housing Benefit, while ensuring these entitlements remain connected to Council Tax Reduction.
- Ensure that existing entitlements are automatically increased in value when a new qualifying entitlement is awarded.
- Strengthen connections between the DWP and other organisations that administer entitlements and ensure that appropriate data matching frameworks and guidelines exist.
- Revisit whether any entitlements could be automated or semi-automated and better understand the barriers to this.

5d) Increasing access to advice and support to claim

The welfare rights advice sector plays a critical role in driving take-up of financial entitlements. Advisers are crucial in raising awareness of entitlements, guiding people through complex processes, helping with form-filling, and supporting with other processes such as appeals and mandatory reconsiderations.

Even if the system were substantially simplified, some people would still benefit from support around understanding their eligibility and making applications. This could include people who aren't digitally confident, for whom English isn't their first language, those who struggle with literacy, have a learning disability, or who have a physical or mental health condition.

Advice can be provided by many different organisations. We will focus on the role of charities and community organisations but understand the valuable role of local authorities, especially when they have in-house welfare benefits advice teams. The support provided by these teams is often visible and well-connected to the community, and some recipients will value the fact that support comes from an official organisation they have heard of. However, there is evidence that other people will have higher trust in independent organisations, increasing the likelihood of engagement and reducing barriers such as stigma and mistrust of local or national government.

Like many advice providers, Independent Age and Age UK regularly hear from people who feel they wouldn't have been able to access their entitlements without support. For example, after being supported to apply for Pension Credit, Council Tax Reduction, Attendance Allowance, and a free TV licence, Roger told Independent Age:

"Without your help I wouldn't have been able to claim all this".

In 2025, Independent Age identified more than £7 million in financial entitlements not being received for 1,386 older people in financial hardship. Additionally, over a 12 month period, local organisations funded by Independent Age's *Boosting Advice* Grants programme secured more than £12 million in annual income for 3,770 older people in financial hardship.[54] Similarly, in 2025-2026, the Age UK Network – which includes Age UK's Advice Line and over 100 local Age UKs – identified just under £228m in welfare benefits for older people.[55] Many of these people would not have received their entitlements without professional support. These are just two of the many organisations across the country providing similar services to people of all ages and backgrounds.

June, East of England

June is in her late 70s and has Parkinson's disease. She struggles with the tremor in her hands and has trouble with balance and co-ordination, which make it difficult for her to do essential everyday tasks like preparing food. Her family encouraged her to apply for Attendance Allowance but she assumed she isn't eligible.

She eventually contacted a local Age UK in the East of England who offered a home visit. The advisor conducted a full benefit entitlement check and helped June complete the Attendance Allowance form – she can't complete it herself as she finds writing difficult and completing forms daunting. Providing this hand-on, in-person support at her home was essential.

She was successful in claiming Attendance Allowance, which in turn makes her eligible for Pension Credit. This makes her eligible for full Council Tax Reduction and health costs like glasses. In total, the value of these benefits is over £200 per week – over £10,000 per year – plus a back payment. She has used the money on various physical therapies, including for her painful back, and feels her wellbeing has improved.

June is very appreciative of the local Age UK adviser who made her feel comfortable discussing her difficulties. Without this support she feels she wouldn't know what she is entitled to and couldn't navigate the benefits system. She said:

'All of this [extra support] has improved my state of mind so much and I am just ever so grateful to you.'

Research has shown the wider economic and social value of advice more broadly (including but not limited to social security advice). For example, Citizens Advice estimate that their total social and economic value to society in England and Wales is £5.3 billion, including £783 million of savings to government and public services, as "by helping to stop problems from occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits".[56]

The DWP already has strong relationships with many advice organisations, and there is an opportunity to build upon this to further strengthen the sector so that it can support even more people to access their entitlements. To maximise the impact of the advice sector, there are four main factors to consider.

1. Funding of welfare benefits advice

- The advice sector is currently under significant strain, with resource struggling to match the high and rising need for services.[57,58] This is resulting in some services and organisations facing closure,[59] and others reporting long waiting times for appointments.
- The challenges were clearly highlighted by an Advice UK survey, which found that demand continued to outstrip its members' capacity. **Nearly half (48%) of organisations surveyed reported reducing services during the past 12 months**. Three quarters (75.6%) identified rising demand as a key driver of pressure on their services, while almost half (45.5%) cited reduced funding. More than half (55%) of respondents also expressed concern about funding over the coming year.[60]
- **If people cannot quickly access free, high-quality advice, there is a risk that they turn instead to Claims Management Companies (CMCs).** These offer entitlement form-filling services, and charge fees that are often expensive and unclear. CMCs rarely offer the holistic service many people need, and the quality of service can vary.[61] Awareness of the issue is being raised via DWP communications in 2026.[62] The next step is to ensure that people who can't apply on their own can easily access free support, reducing the need for CMCs.
- There are multiple options for how the DWP could further tackle the advice funding gap. This includes directly funding organisations (as seen with the DWP's Help to Claim funding),[63] funding welfare advisers in the community (such as the Scottish Government funding for 150 advisers in GP surgeries),[64] or by working with local authorities. **It is likely that a strategic combination of options would be most effective, to ensure different parts of the advice sector are better funded and so that all communities can access support with getting their entitlements.**
- One important channel for funding is via the Crisis and Resilience Fund, which can be used by local authorities to fund advice work internally or externally. While this is positive, this is a relatively new programme with extensive demands from direct housing and crisis support as well as advice, so its effectiveness and sufficiency will need to be monitored, including where funding is spent on advice. It is also necessary to consider what happens once funding is due to end in 2029.
- It will be important to **take a holistic and long-term approach to funding that identifies and addresses existing gaps**, connects different strands of activity, and avoids duplication. As part of this, there may be opportunities to learn from the Single Advice Fund in Wales.[65] This will help maximise the impact of funding, enabling longer-term workforce planning, to deliver quality advice across the country.

2. Location of advice

- There is value in both national and local advice services. **The key is that people should have the choice to access advice and support in a place and manner that works for them.**
- Some people prefer to call a national organisation, for example if they don't want anyone in their local area to know they are seeking help, find it easier to communicate via phone from the comfort of their home, or want to seek support from an organisation whose name is widely known.
- Other people value accessing information and advice in person in their local area. Organisations that know their local geographies can be instrumental in lessening stigma by normalising entitlements, and targeting their services to best meet the needs of their communities.
- Bringing advice into the community is also key for raising awareness among people who may not have thought about applying for any support. It is very common for people to

initially engage with a local organisation for one service (such as a social club, or emergency food provision), and later benefit from advice provision at the same organisation.

- There are many examples of how welfare benefits advice can be embedded into the community, with successful projects in schools,[66] food banks,[67] places of worship,[68] and Housing Associations.[69] There is also growing understanding of the links between increasing incomes and improving health outcomes, with advice projects being set up in GP surgeries, hospitals,[70] mental health wards,[71] and social prescribing services.[72] It would be valuable to systemically review what works best and how it can be replicated.
- DWP research has also shown that take-up of Pension Credit is lower in rural areas than urban areas.[73] One reason for this might be that people living in rural areas are less likely to live near an advice service, and poor internet connectivity and public transport might make it harder to access such support.
- **Home visiting services can be crucial for those who live far away from advice provision, or who are unable to leave their homes,** for example due to health conditions or caring responsibilities. While some charities provide such home visits, these can be expensive and time-intensive to provide. There is therefore an opportunity to maximise the impact of the DWP home visiting service, by ensuring this is well-resourced and reaching the right people, and that DWP and advice organisations signpost relevant customers to this service.

3. Type of advice

- It is important that users have a choice of how they interact with advice, whether that is in person, online, or via telephone.
- **Regardless of the channel used, it is important that advice is holistic.** It is very common for individuals to present with one concern, but later to be found eligible for much more support. Advice provision that only focuses on one entitlement is therefore a huge missed opportunity to drive take-up more broadly.
- Part of being holistic means supporting people through every stage of their journey to receive their entitlements. While some local organisations may only have capacity to provide initial support and signposting, it is important for people to also have access to organisations that can provide more in-depth support if necessary. This can include casework and advocacy, through to support with challenging decisions. This is naturally more expensive than less time-intensive support, such as entitlement checks (including through eligibility calculators), or signposting but **research by the Money and Mental Health Foundation shows that advice is much more likely to be effective than calculators or signposting.**[74]

4. Enabling advisers

- **To maximise the positive impact that welfare benefits advisers can have, it's important wherever possible to reduce any barriers they may face to helping the people they support**. Some of these are outlined in Independent Age's report *Jumping through Hoops*.[75] For example, advisers can spend significant amounts of time waiting on hold to speak to the DWP or LAs on behalf of someone they are supporting. One organisation estimated this took around a fifth of their advisers' time each week, which reduces capacity to support people directly.[76] One option could be the development of an adviser-only phone number for each entitlement, similar to the former Tax Credits adviser helpline that was run by HMRC.
- Advisers also often report difficulties with organising three-way calls between themselves, the person they are supporting, and the DWP or Local Authority, with

concerns around data sharing often cited as the main barrier. **It would help if it was easier for someone to demonstrate their consent for an adviser to act on their behalf, including in the context of three-way calls but also more broadly.**

How can the UK Government build on its work to increase access to advice and support to claim?

- Review the current landscape of income maximisation advice provision and identify opportunities to strengthen this at a local and national level, including ensuring adequate, long-term funding. Within this, special recognition should be given to welfare advice that is free, holistic, and in-depth.
- Maintain the DWP home visiting service and ensure this is reaching the right customers.
- Work with the advice sector to enable advisers to support their clients more efficiently, for example by creating an adviser-only DWP helpline, and making it easier for people to nominate a third-party organisation to act on their behalf.

6) Monitoring Progress

In line with our take-up strategy's principle of being evidence-led, it's important to monitor and evaluate any initiatives that are implemented as a result of the strategy.

As well as evaluating each initiative individually, it's helpful to monitor the wider impact of collective activity on take-up rates.

The DWP already publishes annual take-up estimates for Pension Credit and Housing Benefit for Great Britain. In 2026, this was expanded to include Universal Credit, which is a positive development. **Continuing to publish these statistics – and exploring the possibility of expanding these to other entitlements – enables progress to be tracked and celebrated, as well as learnings drawn and improvements made.** Moreover, in 2025, the DWP published estimated take-up rates for Pension Credit at local authority level. This is extremely helpful for creating a more detailed picture of progress and allowing local partners to see where action is most needed. It would be valuable to recreate these statistics regularly, so trends can be monitored.

Each incremental improvement in take-up rates means more money in the pockets of those who need it most. But the scale of the challenge means that delivering significantly higher take-up will take sustained commitment over time, from successive governments. **Ensuring that take-up continues to be prioritised will be easier if there is a legal requirement to do so.** This is the case in Scotland, where the Social Security (Scotland) Act of 2018 legislates for "Scottish Ministers' duty to promote take-up".[77]

There has also been success in other sectors where publicly committed-to targets can drive improvements in the system. This is common in the health and education sectors and is particularly effective when the target closely matches the desired outcome and when there is support from the centre to achieve targets. A set of centrally mandated take-up targets, backed by local and national data, could help focus activity to drive improvement.

How can the UK Government monitor progress against its ambitions?

- Continue to publish annual estimate take-up rates for all the main means-tested entitlements funded by DWP (Pension Credit, Housing Benefit, and Universal Credit).
- Investigate the feasibility of publishing annual estimate take-up rates for disability and caring entitlements.
- Publish local authority-level estimates for Pension Credit take-up, at least once every two years, and explore the feasibility of publishing local estimates for other entitlements too.
- Develop target take-up rates and report on progress against these.
- Review the impact of both the individual initiatives in this strategy, and the strategy as a whole and make necessary improvements in response.
- Explore the value and feasibility of a legal commitment to promoting take-up, as in Scotland.
- Publish a new iteration of this strategy every five years.

7) Conclusion

Ensuring older people on a low income have enough money to live on is essential. Increasing take-up of all entitlements is vital to achieve this, ensuring people have more money in their pockets, reducing poverty levels, and bringing savings to the NHS and social care.

We are not yet seeing the meaningful progress we need despite some promising activities.

To achieve impactful and lasting change, the UK Government's positive ambitions on take-up should be centralised in a public strategy, enabling a holistic perspective on the actions needed to move the dial. This strategy should be person-centred, system-wide, data-powered, and evidence-led, with a clear focus on the initiatives that will have the greatest impact in driving take-up for different groups and ultimately improving people's lives.

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