



Pensioners urged to check entitlement to State benefits after Labour scraps winter fuel payments for millions

- Government figures show £2 billion goes unclaimed in Pension Credit each year
- Homeowners less likely than renters to check eligibility for State benefits

Pensioners are being advised to check their entitlement to State benefits in the wake of the government's decision to limit tax-free winter fuel payments to those on Pension Credit from the autumn.

Winter fuel payments worth up to £300 a year are paid to the 10 million people in the UK above State Pension age to help with winter heating bills. Rachel Reeves, the new Chancellor, yesterday announced that in England and Wales, payments would be restricted to those on means tested benefits, with Scotland and Northern Ireland yet to decide whether to follow the policy.

Retirement specialist Just Group said the move should be a prompt for those receiving State Pension to check their eligibility to Pension Credit which will become a 'gateway' to receiving the winter fuel payments as well as other benefits such as council tax benefit, targeted support and the free TV licence for over-75s.

"Almost everybody eligible received winter fuel payments because it was paid automatically and no-one had to jump through any hoops to claim," said Stephen Lowe, group communications director at Just Group.

"In contrast, the government's own figures show that up to 880,000 families entitled to receive Pension Credit fail to claim each year, on average missing out on £2,200 a year or more than £2 billion in total. Once you add the other benefits it triggers, claiming can be worth £8,000 a year.

"We would urge everyone to use this decision as a reason to check their entitlement, or to ask someone like a family member to do it on their behalf. It could mean thousands in extra income."

Just Group's own research¹ found that homeowners in particular are unlikely to check their entitlement to benefits regularly or at all. Nearly four in 10 (38%) homeowners aged 65+ have never checked their eligibility for State benefits compared to 15% of renters, and renters are twice as likely to have checked in the last year.

"Pensioners have felt sharp rises in costs in recent years and there are more heating cost increases to come with a rise in the Energy Price Cap in October," said Stephen Lowe.

"Limiting winter fuel payments to those on means-tested benefits is quite a blunt tool – there are many on incomes just above the thresholds who will feel financial pain and face difficult choices about whether to switch on their heating or save some cash. Checking their entitlement to benefits will be especially important for this group."

He said there are a range of resources to help pensioners check and claim if they are eligible for Pension Credit:

News release

- For information about Pension Credit and to claim go to www.gov.uk/pension-credit
- The government highlights free, third-party benefits calculators at www.gov.uk/benefits-calculators
- Organisations such as local councils, the online guidance service MoneyHelper and charities such as Citizens Advice and Age UK can be good sources of assistance

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Notes to Editors

Research

1 – Research conducted by Opinium among 1,000 UK adults aged 65+ between 5–9th June 2024

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