

Civil service meltdown leaves pensioners waiting **SIX MONTHS** for vital cash

When Nina Hayton saw a government advert for pension credit payments in August, she thought that her prayers had been answered.

The 72-year-old former farm secretary, from South Petherton, Somerset, was desperately worried about how she would afford to heat her home this winter, as energy bills soar.

If she was eligible for pension credit — which is paid to pensioners on low incomes — she would receive much-needed extra cash each week and unlock other benefits, such as extra help with fuel bills, council tax and NHS dental treatment.



Most vulnerable: Some pensioners have been left waiting for half a year for vital pension credit in the wake of rising bills

Nina, who is divorced, checked with the Department for Work & Pensions (DWP) and discovered she could claim as much as £36 a week — plus backdated payments worth an estimated £1,044.

Understandably, she was over the moon: the pension credit would mean she could finally get a new pair of glasses and afford a Christmas gift for her nine-year-old granddaughter.

But earlier this week — nearly four months later, and with Christmas fast approaching — she was still waiting for the money.

For Nina is one of the 60,000 pensioners caught-up in a giant pension credit backlog at the DWP.

Money Mail has discovered that some have been waiting for as long as a half a year for these vital top-ups to the state pension.

The timing couldn't be worse as the cost of living crisis bites.

For years, pension credit has been one of the biggest untapped resources available to pensioners who retire with little in the way of private savings.

In fact, more than 850,000 eligible people on low incomes were still failing to claim their entitlements in June, according to the DWP. On average they could get more than £3,000 a year.

Many don't claim because they incorrectly believe they don't qualify for pension credit - or are unaware it even exists.

Worried about putting the heating on as the Big Freeze hits?

Elderly people on low incomes are being urged to claim pension credit by 18 December to qualify for the next £324 cost-of-living payment.

The recent backlog shouldn't put people off, says Age UK, because if it is successful the claim can be backdated by three months and make you eligible for the extra Government payout.

[Find out more below and here, plus five tips from an energy expert for people worried](#)

Others simply feel too proud to claim it — even though they are fully entitled and have dutifully paid taxes all their working lives. [about turning the heating on](#) - 'You must think about your personal safety. Cold is a killer,' he warns.

If you do qualify, pension credit tops up weekly income to a minimum of £182.60 for single people and £278.70 for couples.

You are eligible if you (and your partner, if you have one) have reached state pension age — currently 66 — and have a low income and little put by.

Any savings or investments above £10,000 will affect the amount of pension credit you receive. Every £500 over that sum is counted as £1 a week income and used to work out what top-up you get, if any.

Those caring for a relative can get an extra £38.85 a week, and disabled pensioners an additional £69.40.

Other support schemes for those claiming pension credit include the warm homes discount and housing benefit, if you rent your home. Claims can be backdated by up to three months.



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Backlog: DWP's inability to cope with high demand for state pension credit is leaving many pensioners vulnerable

With the cost of living soaring, the DWP began a publicity drive in April to raise awareness and help pensioners pay their bills.

It was hugely successful, generating a record number of applications. More than 111,550 successful credit claims were made between April and August alone.

But just a third of these claims have been paid so far, according to a freedom of information request by stockbroker AJ Bell.

Nina Hayton was among the claimants. Since applying in August, she has had to cut back on essentials, turning down her heating and cooking less often.

'I need the money now, not in the future,' Nina says. 'At the age of 72, I never anticipated I would be wrapped in a blanket worrying about using electricity

and gas.

'I'm frustrated at the arrogance of the Government in its attitude, when people who desperately need help aren't getting it.'

After Money Mail intervened this week, the DWP finally issued Nina's pension credit.



Yesterday, it paid £874.56 into her bank account for the June to November period and will now pay her £145.76 every four weeks.

The DWP said the 'volume of pension credit claims is at an all-time high' and that it is working furiously to make sure pensioners get the support they need.

But the service meltdown, with such long delays, has left pensioners vulnerable as the weather turns colder and bills keep rising.

Steve Webb, a former pensions minister and now partner at consultancy LCP, says: 'It's shocking a government department can run a publicity campaign and not be prepared for people to respond to it.'

The Government's cost-of-living support payments made this winter are another incentive for claiming pension credit. A successful application made by December 18 could mean qualifying for a £324 payment.



Missing out: Many pensioners don't claim pension credit because they incorrectly believe they don't qualify for the payments or are unaware it even exists

Dennis Reed, of Silver Voices, an organisation for older people, put the delays down to staffing issues at the DWP, which he says is 'seizing up across the board'.

'To treat people in this way and make weak excuses strikes me as a scandal,' he adds.

'Saying there has been a wave of applications is not a good enough excuse when they chose to run that advertising campaign.'

Another Money Mail reader, Gordon Lang, says he called the DWP up 40 times in a five-month battle to claim pension credit for his elderly mother-in-law.

The application for 88-year-old Suzanne Geiser's pension credit was made in **STEVE WEBB ANSWERS YOUR PENSION QUESTIONS**

March. But due to what Gordon describes as 'appalling inefficiency' no payment came for months.

'She needed the money and it was extremely frustrating as nobody could explain the situation. We were passed from operative to operative,' he says.



After months of calling, Gordon, who is from Bedford, says a DWP official told him there was no record of an application being received and it might be lost.

Suzanne finally got her backdated payments in late August.

June Gumble, 85, says her pension credit was suddenly cut off after the death of her husband in April and she hasn't received a payment since.

She immediately lost free access to the dentist, subsidised glasses and was due to pay for a television licence. She also received letters from her local council in East Hertfordshire demanding council tax.

'It was a real shock, and I didn't realise until July that I had to make my own claim for pension credit,' she says.

'I phoned the DWP to apply, but my application was left half completed. They said they would finalise it by phoning back in ten days but they never did.'

A spokesman says the DWP had not been given enough time to investigate June's case to provide a formal response to Money Mail, but was looking into it.

Morgan Vine, of national charity Independent Age, says: 'Receiving this money is the difference between being able to afford to turn the heating and

lights on, and living in a cold, dark home.

The DWP refuses to confirm whether it has taken on more employees to process the mountain of pensioner applications.

A spokesman says the department has 'increased resources' but would not explain what this entailed or give details on what action had been taken.

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