# London’s unclaimed Pension Credit exposes systemic neglect of elderly residents



More than 4,400 older Londoners have claimed up to £21.5 million in Pension Credit over the past year—a figure that exposes the scandal of unclaimed benefits among our most vulnerable elderly. Despite the so-called campaign to boost awareness, many pensioners continue to suffer in silence, denied the financial support they desperately need. Introduced in 2003, Pension Credit was supposed to provide a lifeline for those earning below certain thresholds—£230 per week for singles and £350 for couples. Yet, even with these safeguards, millions of pounds remain unclaimed, highlighting the failure of the current system and the inability of authorities to ensure our pensioners receive what is rightfully theirs.

London’s Mayor boasts of efforts to improve outreach, but the stark reality remains: almost £4.1 billion in benefits could be sitting unclaimed across the capital this year, with Pension Credit alone accounting for an estimated £326 million—funds that could be lifting thousands out of poverty if properly accessed. Instead, many elderly Londoners are left to grapple with their hardships alone, despite extensive campaigns and digital platforms designed to alert them. Only a fraction of eligible households have benefited, exposing a broken system that continues to neglect our elderly in their hour of greatest need.

Personal stories reveal the scale of the problem. Peter Power, 66, from Croydon, admits that it was only through support from Age UK and unpaid local volunteers that he managed to claim Pension Credit, easing his financial anxieties and allowing him to buy essentials. Sonia Powell, a retired nurse aged 75, was initially turned down before intervention finally secured her the benefit—yet many others remain unaware or discouraged from claiming, their struggles ignored by a system that should serve them, not exclude them.

The uneven distribution of claims across boroughs underscores systemic neglect, with areas like Haringey, Hackney, and Newham faring better than boroughs like Merton, where only 61 claims have been made since last October. This disparity demonstrates a failure to reach those who need help most. The campaign’s efforts—sending targeted letters and deploying a user-friendly digital platform—are insufficient coverage if so many continue to fall through the cracks. The digital initiative may have over 800,000 views, but does that translate into real, tangible benefits for those most in need?

In response, the Mayor’s office has announced plans to extend these campaigns to assist disabled Londoners and low-income families, but these measures come far too late. The real question is whether these efforts are enough to counteract the entrenched apathy and bureaucratic inertia that keep millions of pensioners in poverty. There is a clear failure to act swiftly and decisively—highlighted by the data showing hundreds of thousands of families missing out on Pension Credit altogether.

Age UK London dismisses such initiatives as “vital,” but this is just rhetoric masking systemic neglect. Nearly a quarter of pensioners over 80 live in poverty—an indictment of a political class more interested in spin than substantive support. The entrenched inefficiencies, combined with a confusing claims process, ensure that just seeking help remains a daunting barrier for many.

Official data reveals that a staggering 760,000 families failed to claim Pension Credit in 2023—down from 870,000 the previous year—but this sluggish progress only emphasizes how much more needs to be done. The link between Pension Credit and winter fuel payments should motivate a more aggressive campaign, yet the real issue remains unaddressed: millions continue to be deprived of their rightful entitlements, suffering cold winters and financial hardship.

Local authorities like Tower Hamlets provide some guidance, but this patchwork effort is symptomatic of a nationwide failure. The system is riddled with gaps, and the state has shown little capacity to effectively identify or assist those most at risk. The sluggish response to this mounting crisis underscores the necessity of a wholesale reform to ensure that no elderly person is left behind, ignored by a system that should be doing far more.

The time for talk has passed. The government and local authorities must be held accountable for this ongoing scandal—an avoidable and unnecessary hardship inflicted upon our elderly. Instead of spin and superficial outreach, we need decisive action and a genuine overhaul of benefits systems to ensure that every pensioner receives what they are owed. This is a wake-up call: if the authorities truly cared about fairness and justice, they would act immediately to close these gaps and put an end to this shameful neglect.

Source: [Noah Wire Services](https://www.noahwire.com)

## Bibliography

1. <https://www.asianstandard.co.uk/pension-credit-helping-thousands-of-low-income-older-londoners-transform-their-lives/> - Please view link - unable to able to access data
2. <https://www.london.gov.uk/mayor-helps-older-londoners-claim-ps40m-vital-support-he-extends-his-successful-pension-credit> - In October 2025, the Mayor of London, Sadiq Khan, announced the extension of a successful campaign that has helped nearly 9,000 London households claim £40 million in unclaimed Pension Credit. This initiative aims to assist older Londoners on low incomes with their cost of living. The campaign has been expanded to reach more residents, with the Cost of Living Hub receiving over 800,000 views. The Mayor plans to extend the campaign further to help disabled Londoners and more families on low incomes secure the support they are entitled to.
3. <https://www.london.gov.uk/mayor-extends-successful-campaign-that-has-unlocked-over-ps17million-unclaimed-pension-credit-older> - In October 2024, the Mayor of London, Sadiq Khan, announced the extension of a successful Pension Credit campaign that has unlocked over £17 million in unclaimed benefits for older Londoners on lower incomes. The campaign, launched in February 2023, has resulted in more than 4,300 Londoners claiming Pension Credit, with an average of £4,394 per claim. The Mayor plans to extend the scheme for another year to help Londoners struggling with the cost of living.
4. <https://www.london.gov.uk/mayor-expands-successful-scheme-has-helped-older-londoners-receive-ps84-million-unclaimed-pension> - In August 2023, the Mayor of London, Sadiq Khan, expanded a scheme that has helped older Londoners receive £8.4 million in unclaimed Pension Credit. The campaign, launched in February 2023, targeted over 8,200 older households, resulting in 2,165 successful claims, with an average of £3,879 per claim. The Mayor announced plans to extend the scheme to target over 10,000 Londoners, potentially unlocking up to £9 million in Pension Credit.
5. <https://www.bbc.co.uk/news/uk-england-london-66553749> - In August 2023, the Mayor of London, Sadiq Khan, expanded a campaign to help London's poorest pensioners by sending targeted letters to residents in 23 boroughs about unclaimed Pension Credit. It is estimated that £246.5 million worth of Pension Credit is unclaimed in London each year. The initiative, launched in February with 17 boroughs, has been 'hugely successful', helping more than 2,100 older Londoners claim an average of £3,879 in direct additional annual income.
6. <https://www.standard.co.uk/business/money/up-to-760-000-families-were-missing-out-on-pension-credit-last-year-dwp-b1187077.html> - In October 2024, it was reported that up to 760,000 families who were entitled to receive Pension Credit did not claim the benefit in the financial year ending in 2023, according to Department for Work and Pensions (DWP) figures. This was a decrease compared with the financial year ending in 2022, when up to 870,000 families who were entitled did not claim. Claims for Pension Credit have shown signs of a jump recently, as it has become linked to winter fuel payments.
7. <https://www.towerhamlets.gov.uk/lgnl/advice_and_benefits/benefits/Unclaimed-pension-credit.aspx> - Tower Hamlets Council provides information on unclaimed Pension Credit, a payment that can top up retirement income once individuals have reached state pension age. Up to a million people who qualify for this benefit aren't claiming it, so it's worth checking eligibility. The council offers guidance on how to claim Pension Credit, including contact details for Age UK East London and Citizens Advice East End, as well as information on other support available to claimants.