

## Welfare Rights and Money Advice Service (WRAMAS)

### Unclaimed benefits in Bristol- a brief summary

The Department for Work and Pensions (DWP) does not publish local estimates of the number of people not taking up benefit entitlement, or the amount unclaimed, and only publishes national level estimates for some benefits. Tax credit information is also provided only at a national level, by HMRC.

It is possible to scale these national estimates to a local level; this is not an exact exercise, but gives a general indication of the possible level of under-claiming.

Some benefits are almost fully claimed- few miss out on eg state pension or child benefit. But 'means tested' and 'disability related' benefits have to be claimed in addition- and as well as requiring awareness and willingness to claim, may involve completing a long and detailed form, providing evidence etc.

Missing out on correct benefit entitlement, especially over a prolonged period, can have a serious effect on a household. Disabled and older people and their carers, who do not receive the income needed to maintain independent living, are particularly affected, with knock-on effects on local services.

Ensuring that citizens claim their full entitlement benefits the household, can reduce demand on Council services at a time when local authority budgets are under pressure, and the extra income supports jobs in the local economy.

There are many 'barriers to claiming' including the complexity of the system and individual capacity and attitudes; sadly, much recent media publicity has stigmatised claiming entitlement. However, we have successfully used a mixture of publicity and joint working to identify and help many citizens to claim/maintain claims - total £6.3million in each of the last 2 years, including lump sums.

### From DWP most recent statistics, covering income-related benefits only;

	Est take-up by caseload 2013/14 (ie % who do claim)	Mean £ underclaimed	Number of claimants in Bristol/date	Est number in Bristol missing out*
Pension credit	61-64%	41	13,690 (Feb 15)	7,700
Income support & income related employment and support allowance	77-81%	93	21,090 (Feb 15)	4,947
Income-based jobseekers allowance	55-61%	60	Only have total JSA 5,960 (Feb 15). Say 3,000 get income-based.	1,918
Housing benefit	79-82%	58	37,972 (Jul 15)	8,335

\*based on the number of claimants in column 4, and the lower estimate of numbers missing out eg for pension credit, at least 36% have not claimed. Although these estimates should be used cautiously in a local context, even half of the above numbers not claiming is significant.

## From HMRC most recent statistics;

(unclaimed amounts information is not available as a mean average, only by bands/amounts).

	Est take-up by caseload 2010/11 (ie % who do claim)	Number of claimants in Bristol (data for 2013-14)	Est number in Bristol missing out*
Child tax credit	81-85%	26,900	4,747
Working tax credit	62-66%	14,200	7,315

So if approx. 12,000 households are missing out on even £1,000 a year each, £12 million pa is unclaimed.

### Other unclaimed benefits

The DWP does not publish regular estimates of take-up for key disability benefits ie disability living allowance (DLA, now being replaced by personal independence payment, PIP, for working-age people), and attendance allowance (AA). A research study in 1998 showed that only about half of those potentially entitled had claimed, although claim numbers have risen since.

In February 2015 there were 22,130 people of all ages receiving DLA and 10,280 receiving AA in Bristol (no PIP data yet) so if take up was say about 75%, that implies at least 10,000 people not claiming- which certainly ties in with WRAMAS experience of the need for disability benefit take-up work, and implies at least £30 million pa unclaimed.

In addition, there are no estimates available for carers allowance/carers premium, which can be paid after DLA/PIP/AA are awarded, or for council tax reduction.

### Summary

Households may be missing out on more than one benefit and/or tax credits, so the total number in Bristol cannot be calculated. We can only say it is in the tens of thousands, and the amount unclaimed per year, tens of £millions: at least £60 million pa for Bristol is a very cautious estimate. When the advice strategy for 2006-10 was compiled in 2006, using the highest possible estimates, the total unclaimed was stated to be up to £242 million pa.

This is income available to the lowest income households and often the most vulnerable ones- but with resources and commitment much can be done to tackle the need.

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