



Department  
for Work &  
Pensions

Ministerial  
Correspondence  
Caxton House  
Tothill Street  
LONDON  
SW1H 9DA

0207 340 4000  
[www.dwp.gov.uk](http://www.dwp.gov.uk)

[ministers@dwp.gsi.gov.uk](mailto:ministers@dwp.gsi.gov.uk)

Your ref: ML N0021 CM 04 11 14

Caroline Lucas MP  
House of Commons

Our ref: POS(3)10046/115

6 November 2014

Dear Caroline

Thank you for your letter of 4 November on behalf of your constituents about support for pensioners and the Age UK campaign.

I can assure you and your constituents that the Government makes the wellbeing of pensioners a key priority. We want all pensioners to have a decent and secure income in retirement, and we have taken a long-term strategic approach for future pensioners while ensuring that today's pensioners are protected in this exceptionally tough economic climate. On average, pensioners' net income has grown faster than incomes for the whole population over the last fourteen years. The percentage of pensioners in relative poverty is now close to the lowest rate ever recorded.

Pensioners' incomes are affected by the work, caring and saving that they have undertaken during their working lives. The reforms we are undertaking – including the introduction of the new State Pension, automatic enrolment into workplace pensions, and action on fuller working lives – are fundamental changes which will have long-term impacts for future pensioners. Objectives are to minimise the need for people to rely on means-tested support by ensuring the new State Pension is above the level of the basic means test, and to make savings pay.

For today's pensioners, we have restored the link to earnings for the basic State Pension and introduced the 'triple lock'. This guarantees that the basic State Pension will increase by the highest of the growth in average earnings, price increases or 2.5 per cent. Someone on a full basic State Pension can expect to receive £440 more in 2014/15 than if it had been up-rated by earnings since the start of this Parliament. The value of the State Pension is now higher relative to average earnings than at any time in the last 20 years. We have protected benefits for older people including free eye tests, free NHS prescriptions, free bus passes, free television licences for those aged 75 and over, and Winter Fuel Payments. We have also permanently increased the Cold Weather Payment from £8.50 to £25 and extended the group of

pensioners who receive an automatic £140 discount on their electricity bills through the Warm Home Discount scheme.

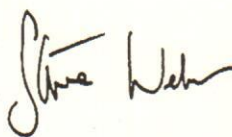
For pensioners on low incomes, Pension Credit and Housing Benefit provide important supplements to the State and private pensions. In addition, the Government has ensured that pensioners on low incomes can receive help with their council tax through their Council's council tax support scheme.

We are committed to encouraging pensioners to take up the benefits they are entitled to. The Department's National Partnerships Team works with over 4,400 customer representative organisations, both nationally and locally, to provide a wide range of advice and support for pensioners. We have introduced a web-based Pension Credit toolkit to provide customer representative organisations with all the information needed in order to talk to pensioners about Pension Credit. This is available on the Government website at [www.gov.uk](http://www.gov.uk) using the search term 'Pension Credit toolkit'. We make information available in various locations (for example, on the Government website as above in the sections headed 'Benefits' and 'Working, jobs and pensions' and via the DWP Information Line) to ensure that people are aware of the benefits to which they may be entitled and how to claim them.

We also have the capacity created by the Age Action Alliance to promote and raise awareness of benefits and council tax support with its members, who include older people's forums and linked organisations at local level from across the UK. The Greater London Authority *Know your Rights Campaign* is supported by Alliance members Age UK London and Citizens' Advice.

We also work to streamline the claim process. When someone makes a claim to State Pension or reports a change in their circumstances, we also discuss a Pension Credit application with those who may be entitled. Pensioners can, where eligible, claim Housing Benefit alongside Pension Credit in a single phone call, without the need for a signed claim form. For those unable to access services through other channels, a visiting service is available to help with information and claims.

I hope that this has been useful in setting out the Government's approach to the issues highlighted by your constituents.

A handwritten signature in black ink, appearing to read 'Steve Webb', is centered on the page.

**RT HON STEVE WEBB MP  
MINISTER OF STATE FOR PENSIONS**