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Rothestay Foundation makes £2.47 million donation to expand Age UK benefits check service for older people

- Following the success of its 2023 pilot campaign helping over 4,500 pensioners find out if they were eligible for state benefits, the Rothestay Foundation has provided £2.47 million of additional funding to Age UK to significantly expand its benefits check service
- Age UK's service provides free and confidential benefits checks to help older people in need find out and receive the state benefits they could be entitled to
- The new funding provided by the Rothestay Foundation will help over 11,000 older people check whether they are eligible for unclaimed benefits through both Age UK's free national Advice Line and 11 local Age UKs providing dedicated staff to support older people through the application process, including help filling out forms
- A pilot conducted by the Rothestay Foundation with Age UK found that 76% of older people in the pilot group were not claiming benefits they were eligible for, with an average of £6,600 in unclaimed benefits identified per person
- Research from the pilot campaign found that 18% of participants eligible for benefits didn't know how to claim them and 15% weren't aware the benefits existed¹
- The expanded service will complement the Government's Pension Credit Awareness Drive and aims to uncover up to £55 million more in annual benefits

Established in 2019 by Rothestay, the UK's largest pensions insurance specialist, the Rothestay Foundation's mission is to help secure and improve the quality of life for older people in need in the UK.

In 2023, the Rothestay Foundation launched a pilot campaign with Age UK to help fund its free and confidential benefits check service for older people. The pilot helped more than 4,500 participants find out whether they were eligible for state benefits, both in person and through a dedicated telephone advice line. See the table in the Notes to Editors for a detailed benefit-by-benefit breakdown of the results of the pilot campaign.

The Rothestay Foundation's pilot programme with Age UK identified that 76% of those in the pilot group who accessed the benefits check service were eligible for benefits they were not claiming. From this pilot group alone, an average of £6,600 in additional benefits was identified per person, amounting to a total of £23 million in benefits for older people in need.

The continued service aims to identify up to a further £55 million over the next two years supporting over 11,000 older people through the partnership.

Eligible benefits identified in the pilot included Attendance Allowance (66% of participants who had benefits identified), Pension Credit (37%), and Housing Benefit (17%). On successful

application of their eligible benefits, over a third of participants were also found eligible for backdated benefits from the point of applying (34%).

The additional funding of £2.47 million will support 11 local Age UKs to deliver benefits checks in local communities, providing dedicated staff to guide older people through the application process which includes help filling out the forms. Age UK will also hire additional staff for its UK national Advice Line to provide the same service over the telephone.

The funding will also support Age UK to follow up with callers on the progress and outcome of their claim, ensuring they receive the help they need to successfully navigate the benefits process.

The new campaign will complement the Government's Pension Credit Awareness Drive which aims to help the estimated 700,000 eligible households to claim their Pension Credit entitlement². Pension Credit is particularly important as a 'gateway' to other means-tested benefits like the free TV Licence and Winter Fuel Payment.

Based on independent analysis from participants of the pilot campaign, the most common reasons given by older people for not receiving the state benefits for which they are eligible were either they didn't know how to claim the benefits (18%), or they weren't aware the benefits existed (15%).

James Dickson, Chairman of the Rothestay Foundation, said: "Too many older people are living in need in the UK despite being eligible and entitled to greater financial support. Through our pilot campaign with Age UK, we know that benefits like Pension Credit and Attendance Allowance can be life-changing, unlocking potentially thousands of pounds each year for those in need. By funding this expanded initiative with Age UK, we will deliver on our mission of improving the quality of life for older people in need in the UK by ensuring far fewer pensioners are missing out on the essential financial support they are entitled to."

Paul Farmer, CEO at Age UK, said: "At Age UK, we are committed to ensuring that every older person can afford to heat their home and enjoy a hot meal at least once a day. That's why it's a priority for Age UK to continue raising awareness of the welfare benefits available to older people, and helping them claim what they are entitled to."

This is why our partnership with the Rothestay Foundation is so vital. With its support, Age UK has been able to expand our benefits check service through our national Advice Line and in 11 communities across England and Wales through local Age UKs and Age Cymrus. To date, we've already helped over 4,500 older people identify their benefit entitlements, and over the next two years we hope to reach even more.

From our conversations with older people, we know how life-changing this support can be. Many are forced to make impossible choices between heating, eating, buying warm clothes or even getting a small Christmas gift for a loved one. Older people deserve better. We are deeply grateful to the Rothestay Foundation for its generosity and unwavering commitment to improving the lives of older people."

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Notes to Editors

1 – Age UK and the Rothesay Foundation, independent analysis by Critical Research of 281 individuals who had benefits identified for them from the pilot.

2 – Department for Work & Pensions, Income-related benefits: estimates of take-up: financial year ending 2023: <https://www.gov.uk/government/statistics/income-related-benefits-estimates-of-take-up-financial-year-ending-2023/income-related-benefits-estimates-of-take-up-financial-year-ending-2023>

Case study

Penny*

Penny, 75, received a letter from the Rothesay Foundation sharing the news of its partnership with Age UK and the benefits entitlement checks that Age UK offers.

Penny didn't think she would be eligible for additional benefits and did not want it to impact her pension. But, she phoned the Age UK Advice Line and was given an appointment for a benefits check where they identified that Penny would be eligible for Attendance Allowance – with no impact on her pension.

Penny filled in the Attendance Allowance application and was awarded £68.10 each week giving her some peace of mind with the rising cost of heating. She was shocked to find out that she was awarded not only this, but also an increase in Pension Credit.

Penny used the money to refurbish her flat, making her home safer as she is reliant on crutches because of broken hips and Osteoporosis.

Penny said: *"I thought I should have been claiming this years ago! Age UK arranged for me to be sent all the information, which was very helpful. I was so concerned with heating costs last winter, now, I think I'll be okay.*

I am so pleased with the service; it helped me so much. Without Age UK's help, I would never have been able to claim Attendance Allowance, or even known I was entitled to it."

**Penny's story is true. However, names and some details have been changed to protect the privacy of the people we help.*

Breakdown of the Rothesay Foundation and Age UK benefits check 2023 pilot campaign by type of benefit: Total benefits identified, number of older people identified for each benefit and the average benefit identified per person per annum.

Benefit type	Total benefits identified (NB includes annualised amounts + arrears)	Number of older people identified for each benefit (NB some people might be entitled to multiple benefits)	Average benefit identified per person (p/a)
Attendance Allowance (from lower to higher)	£110,622	54	£2,049
Attendance Allowance (higher)	£3,516,639	593	£5,930
Attendance Allowance (lower)	£6,261,906	1608	£3,894
Carers Allowance	£217,392	134	£1,622
Council Tax Support	£1,915,881	1442	£1,329
Disability Living Allowance Care (higher)	£161,331	29	£5,563
Disability Living Allowance Care (middle)	£94,414	28	£3,372
Disability Living Allowance Mobility (higher)	£3,939	1	£3,939
Housing Benefit	£3,722,154	589	£6,319
Other benefit	£233,550	55	£4,246
Pension Credit (both Guarantee and Savings)	£1,560,312	390	£4,001
Pension Credit (Guarantee)	£3,343,369	681	£4,910
Pension Credit (Savings)	£191,291	216	£886
Personal Independence Payment Daily Living (enhanced)	£62,000	15	£4,133
Personal Independence Payment Daily Living (standard)	£311,321	83	£3,751
Personal Independence Payment Mobility (enhanced)	£49,488	8	£6,186
Personal Independence Payment Mobility (standard)	£63,677	28	£2,274
State Pension	£95,805	5	£19,161
ESA New Style	£34,816	8	£4,352
Universal Credit	£880,089	114	£7,720

About the Rothesay Foundation

The Rothesay Foundation was established in 2019 by Rothesay, the UK's largest pensions insurance specialist.

The Rothesay Foundation's mission is to help secure and improve the quality of life of older people in need in the UK, enabling them to live their lives in a happy, safe and fulfilling way. The Rothesay Foundation partners with charities and other organisations to make this possible, helping them to deliver their vital work in this area.

About Rothesay

Rothesay is the UK's largest pensions insurance specialist, purpose-built to protect pension schemes and their members' pensions. With over £68 billion of assets under management, we secure the pensions of more than one million people and pay out, on average, approximately £200 million in pension payments each month.

Rothesay is dedicated to providing excellence in customer service alongside prudent underwriting, a conservative investment strategy and the careful management of risk. We are trusted by the pension schemes of some of the UK's best known companies to provide pension solutions, including British Airways, Cadbury's, the Civil Aviation Authority, the Co-operative Group, National Grid, Morrisons and telnet.

Rothesay has two substantial institutional shareholders, GIC and Massachusetts Mutual Life Insurance Company (“MassMutual”), who provide the company with long-term support for its growth and development.

Rothesay refers to Rothesay Limited and its subsidiaries and is the trading name for Rothesay Life Plc, an insurance company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number: 466067. Rothesay Life Plc is registered in England and Wales with company registration number: 06127279 and registered address: Rothesay Life Plc, The Post Building, 100 Museum Street, London WC1A 1PB. Further information is available at www.rothesay.com

About Age UK

Age UK believes every older person should be valued and included. We're working locally, nationally and internationally to change the way we age.

Together with our partners, we're changing the day-to-day experience of getting older through essential services and local support – like help at home, exercise classes and digital inclusion. Local Age UKs deliver these services, using their expert knowledge of their area to transform older people's health, wellbeing and finances.

Our specialist, impartial advice is changing how older people feel when they face a challenging issue – whether it's care, money, health or housing. A call to our free advice line, a visit to our website, or a face-to-face appointment at a local Age UK can help change older people's worries into answers.

Our friendship services are changing the issue of loneliness among older generations. From weekly chats on the phone and local in-person befriending to round the clock support from our Silver Line Helpline, we're changing loneliness and isolation into comfort and connection.

We're an expert voice on ageing, changing the way older people are treated and represented in society through research and campaigning. We work with local, national and international policymakers to challenge inequalities and push for the changes that'll improve older people's lives.

Through Age International we are changing the lives of older people facing emergencies and long-term challenges in low and middle-income countries.

Your support makes our work possible. By donating, campaigning and volunteering, you'll help change older people's lives – now and in the future.

Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). Charitable services are provided through Age UK and commercial products are offered by the Charity's Community Interest Company (CiC) (registered company number 1102972) which donates its net profits to Age UK (the Charity).