

State pension and pension credit, May 2015

Summary

The May 2015 state pensioner caseload in the Lancashire-14 area was 301,430. People are living longer so the general pattern is one of increases in the number of pensioners. Many enjoy a reasonable standard of living, and a number of coastal and rural areas of Lancashire are particularly attractive to the older generation. A range of new and established housing developments specifically target this age-group, adding to the concentration of pensioners in certain areas of the county.

A large proportion of the retired population does however have limited financial means and the pension credit caseload amounted to 57,220 in the Lancashire-14 area. High numbers of pension credit claims are associated with inner-urban areas where the older population does not form a large proportion of local residents. The pensioners that reside in these areas however are often those in most need of this benefit. The number of pension credit recipients however has been on the decline, with the increase in the female retirement age leading to a fall in eligible claimants.

Introduction

The government publishes quarterly data for the number of claimants to various forms of state benefits. Included in this material is information on the number of state pension and pension credit claimants. All of the results used in this article has been obtained from the [Nomisweb site](#).

From December 2018, the [state pension age](#) for both men and women will start to increase to reach 66 by April 2020, whilst the female state pension age is gradually increasing to match the state pension age for men. The earlier take-up by women of state pension, combined with their greater life expectancy, ensures that there are always more women claimants than men.

The [basic state pension](#) increases each year by a rate determined by whichever is the highest:

- earnings - the average percentage growth in wages (in Great Britain)
- prices - the percentage growth in prices in the UK as measured by the Consumer Prices Index (CPI) 2.5%

Please see the government's [pensions and an ageing society](#) web page for more information about pensions.

State pension caseload and pension credit claimant numbers in Lancashire

Table 1 has been presented as a summary of the main district-level figures. The table reveals that in May 2015, the state pension caseload in Great Britain amounted to almost 13 million. In the Lancashire-12 area, which excludes the two unitary authorities of Blackburn with Darwen and Blackpool, the total caseload was 248,700. The two unitary authorities had 22,090 and 30,640 pensioners respectively, giving a total figure of 301,430 for the Lancashire-14 area.

At the local authority level, the neighbouring authorities of Blackpool and Wyre both recorded caseloads of over 30,000. The average amount of pension benefit recorded at the national level, £130.30, was relatively low because it includes pensions paid to claimants living abroad that are normally of a lower value. In Lancashire, Rossendale recorded the highest weekly average £143.88, noticeably in excess of the lowest Lancashire figure of £132.31 in Blackpool.

Table 1 State pension and pension credit caseloads in Lancashire, May 2015

	State pension		Pension credit	
	Average weekly benefit (£)	Caseload	Average weekly benefit (£)	Number of claimants
Burnley	£139.02	16,670	£53.64	3,820

Chorley	£140.41	22,470	£49.76	3,330
Fylde	£136.46	21,330	£51.26	2,780
Hyndburn	£141.29	14,860	£54.63	3,260
Lancaster	£135.55	29,030	£52.47	5,110
Pendle	£139.92	16,920	£59.48	3,840
Preston	£135.74	21,770	£60.45	4,880
Ribble Valley	£140.73	14,020	£48.61	1,320
Rosendale	£143.88	13,000	£49.74	2,610
South Ribble	£139.11	23,420	£50.03	3,040
West Lancashire	£138.19	25,060	£49.43	4,360
Wyre	£134.68	30,160	£51.59	4,680
Lancashire-12	£138.18	248,700	£53.12	43,010
Blackburn with Darwen	£136.11	22,090	£64.69	5,940
Blackpool	£132.31	30,640	£54.75	8,280
Lancashire-14	£137.43	301,430	£54.56	57,220
North West	£137.67	1,364,680	£55.05	276,740
Great Britain and abroad	£130.30	12,957,950	£56.23	2,096,820

Source Department for Work and Pensions, Information and Analysis Directorate, Information Centre
The Lancashire-12 and Lancashire 14 figures are derived from the [NOMIS website](#).

The pension caseload is the number of clients on the administrative system at the reference date. The pension credit claimant numbers are smaller than the actual number of beneficiaries because of joint claims by couple.

Pension credit is for pensioners in Great Britain at the lower end of the income scale. The intention is that no-one who has reached the qualifying age need live on an income of less than guaranteed amounts for single people and couples.

The age from which people can get the guarantee credit – the qualifying age – is gradually increasing from 60 to 65 between April 2010 and 2020. Full details of entitlement criteria can be found on the [Gov.uk website](#).

At the national level, the claimant number for pension credit was just under 2.1 million in May 2015. In the Lancashire-12 area, the figure was 43,010, whilst for the Lancashire-14 area the number was 57,220. At the local level, the largest numbers of claimants were in the two unitary authorities of Blackburn with Darwen (5,940) and Blackpool (8,280). Within the Lancashire-12 area, Lancaster district has 5,110 claimants. Ribble Valley recorded by far the lowest number of claimants with just 1,320.

Pension credit is claimed on a household basis and the caseload figures in Table 1 are for claims made per household and take no regard of whether they are individual claims or for couples. If partners were also included, the total numbers of beneficiaries in May 2015, rises to 51,910 for the Lancashire-12 area, and 69,200 for the Lancashire 14- area.

Pension credit numbers have been on the decline, and one reason is the increase in the state pension age for women. This is also the date at which people are eligible to claim pension credit.

The overall cost of pensions and pension credit in the Lancashire County Council area

The government publishes yearly [benefit expenditure caseload tables](#) that detail the amounts spent on various benefits. Numbers are available for each of the 14 Lancashire local authorities, and for the Lancashire-12 area. The figures reveal how pensions and pension credit form a large proportion of overall benefit expenditure. State pension (£1.76bn) and pension credit (£128.2m) accounted for 59.8% of the total benefits in the Lancashire-12 area (£3.16bn) during the 2014/15 financial year.

Winter fuel payments

The government releases figures on [winter fuel payments](#) by local authority boundaries. These include the figures for the Lancashire authorities that are split by gender and by four age-groups.

Housing exclusively for older people

There is a growing tendency towards housing developments that are exclusively for people who are either retired or are approaching retirement. The presence of these sites impacts on concentrations of older people in particular areas. Examples of sites in Lancashire include the following:

The major Buckshaw Village housing and commercial development to the south of Chorley includes the [Oakbridge Retirement Village](#). The development offers facilities under the three distinct headings of independent living, assisted living or supported living. Brookside, which is in Ormskirk town centre, provides a large number of self contained apartments for people aged over 55 who may need help and support at home.

[Housing 21](#) is said to be the UK's largest non-profit care provider and offers a range of homes for sale or rent, plus specialist care facilities. The housing option on the website gives access to a property search facility. Typing 'Lancashire' into the [location box](#) highlights a number of sites across the county.

The [Park Home Living website](#) lists 80 separate parks in Lancashire and the links to their own website which gives details of ownership.

Last updated November 2015