

Missing out 2025: New figures on unclaimed support and how organisations are closing the gap

Wednesday 24 September 2025

Housekeeping

- Audio check
- Q&A in breakout rooms by sector
- Short survey
- Aim to finish by 11.45
- Slides and recording will follow
- Connect with us on LinkedIn and X ([@policy_practice](#))

We empower people

Policy

~~£23 billion~~  **24.1 billion**

£23 billion of support is unclaimed each year

[Read our analysis](#)

Practice

Smart products help our clients efficiently close this unclaimed support gap

[View our Better Off platform](#)



Today's speakers and panelists



Deven Ghelani
Founder and
Director,
Policy in Practice



**Francisca Torres
Cortés**
Head of Research,
Policy in Practice



**Joanne
Bliss-Bennett**
Senior Awards
and Support
Officer,
Powys County
Council



Manjit Sandhu
Lead Product
Manager,
Nationwide



Jonathan Boyd
Project
Engagement
Officer,
Citizens Advice
Scotland



Ainhoa Lavin
Project
Engagement
Officer,
Citizens Advice
Scotland

- **Welcome remarks**
Deven Ghelani, Founder and Director, Policy in Practice
- **Missing out 2025: New figures on unclaimed support**
Francisca Torres Cortés, Head of Research, Policy in Practice
- **Panel discussion with:**
Joanne Bliss-Bennett, Senior Awards and Support Officer, Powys County Council
Manjit Sandhu, Lead Product Manager at Nationwide Building Society
Ainhoa Lavin, Project Engagement Officer at Citizens Advice Scotland
Jonathan Boyd, Project Engagement Officer at Citizens Advice Scotland
- **Open discussion and Q&A in sector specific breakout rooms**
(Links in chat)

Francisca Torres Cortés

Head of Research
Policy in Practice

Missing out 2025: New figures on unclaimed support



Missing Out 2025: £24.1 billion in unclaimed support

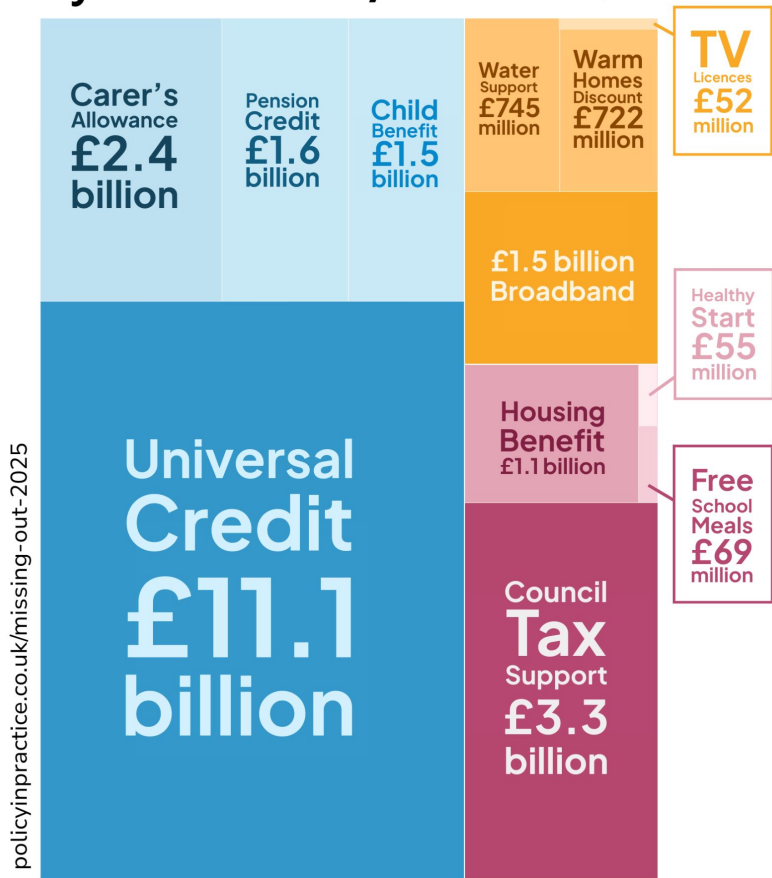
Why this matters

- Over **7.5 million households** miss out on help they are eligible for
- This is not about individual failings, but **system design**
- Missed support means: higher debt, colder homes, poorer health

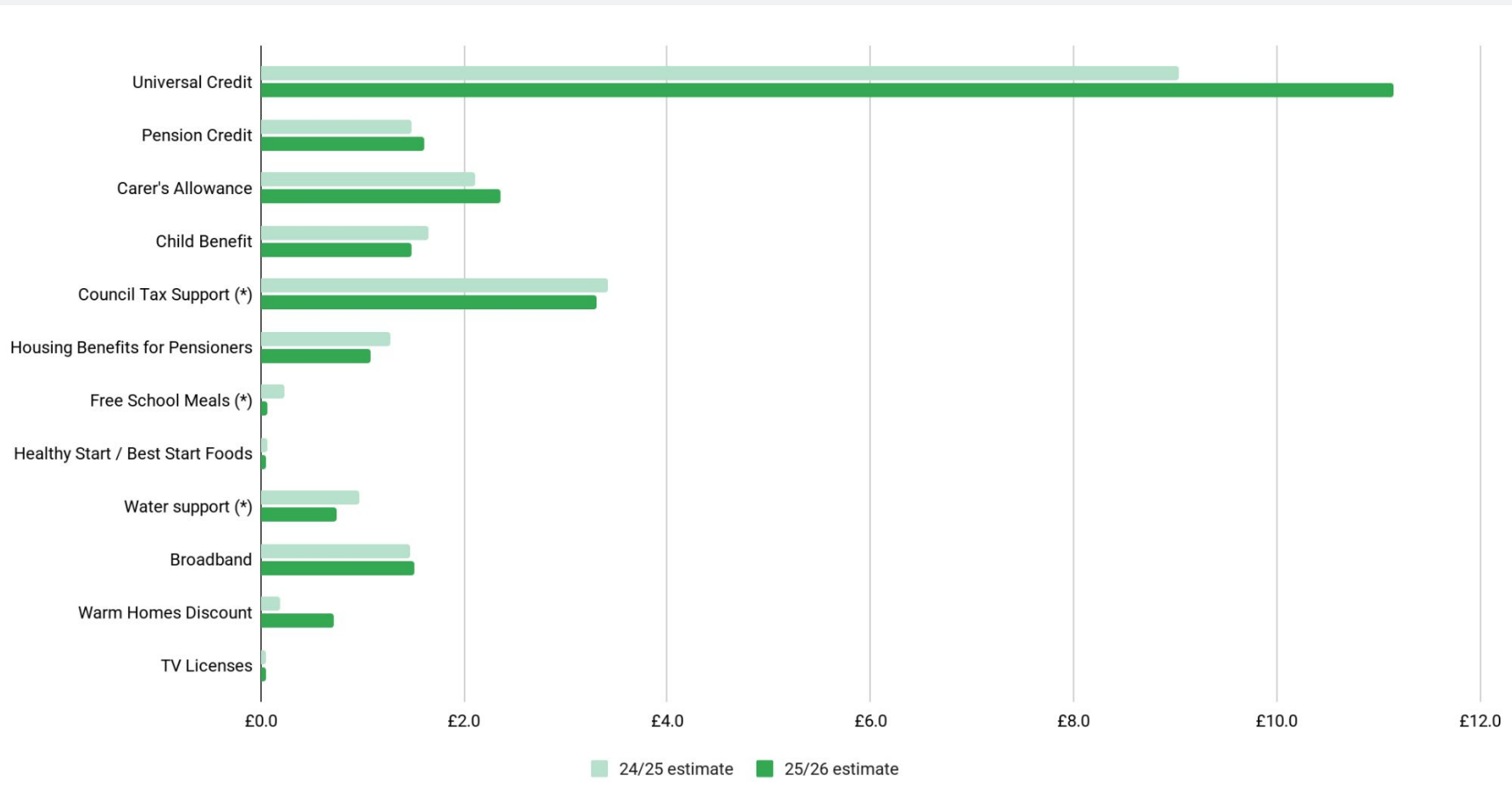
The scale of the problem

- Households miss out both on essentials and on major income top ups
- The impact of claiming support is **substantive**:
 - Pensioners could unlock nearly **£9,000 in a year**
 - Working families could claim around **£995 per month in UC**

Unclaimed support by benefit 2025/26



What has changed since last year?



Source: Policy in Practice, Missing Out 25/26 estimates.

Research questions

How much support is going unclaimed across key benefits (e.g., UC, Pension Credit, Council Tax Support, Carer's Allowance, Healthy Start, social tariffs)?

How do changes in policy (e.g., UC migration, expansions of schemes like Warm Home Discount) affect eligibility and missed support?

What are the drivers of low take-up, and where are opportunities for targeted action?

Public datasets, reports, etc.

Policy expertise, literature review, our practice

How we know this

Methods

- Combined public administrative data (DWP, HMRC, NHS, Ofgem, Ofcom, CCW), survey data (FRS, Census, school census), and FOI responses.
- Estimate eligibility at household, individual, or child level; apply official or proxy take-up rates to identify likely non-claimants.
- Calculate unclaimed support by multiplying missing claims by average awards, updated for 2025/26 rules and values, using specific assumptions for each benefit.

Centrally administered benefits

Main trends

- **Universal Credit:** £11.1bn – rising caseload, managed migration not completed
- **Pension Credit:** £1.6bn – take-up improving but still 760,000 pensioners missing out
- **Carer's Allowance:** £2.4bn – complex rules and risk of overpayments deter claims
- **Child Benefit:** £1.5bn – High Income Child Benefit Charge still a barrier

Why this matters

- UC is the **gateway** to other help (FSM, CTS, social tariffs)
- PC unlocks wider support (housing, CTS, energy discounts)
- CA supports unpaid carers underpinning the care system
- CB is simple but under-claimed due to policy design

Benefit	Missed claims	Average claim in a year	£ million unclaimed
Universal Credit	1,671,000	£6,669	£11,148
Pension Credit	761,000	£2,121	£1,615
Carer's Allowance	553,000	£4,252	£2,354
Child Benefit	742,000	£1,998	£1,483
Overall	2,432,000	£9,935	£16,601

Source: Policy in Practice, Missing Out 25/26 estimates.

Locally administered benefits

Main trends

- **Council Tax Support:** £3.3bn – schemes shrinking, more arrears, postcode lottery
- **Housing Benefit (PA):** £1.1bn – linked to Pension Credit take-up
- **Free School Meals:** £69m – take-up rate is high, but auto-enrolment could close the gap
- **Healthy Start/Best Start Foods:** £55m – modest but vital for children’s nutrition

Why this matters

- Local schemes keep Council Tax affordable and prevent arrears
- HB and CTS are critical for older households on low incomes
- FSM and Healthy Start boost child development and health
- Design of local schemes directly affects poverty and debt

Benefit	Missed claims	Average claim in a year	£ million unclaimed
Council Tax Support	2,571,000	£1,286	£3,306
Working age	1,691,000	£1,251	£2,099
Pension age	879,000	£1,386	£1,207
Housing Benefit (PA)	226,000	£4,788	£1,083
Free School Meals	123,000	£561	£69
Pupil Premium, PDG, PEF	119,478	£1,280	£153
Healthy Start/Best Start Foods	201,000	£273	£55
Overall	2,571,000	£1,815	£4,665

Source: Policy in Practice, Missing Out 25/26 estimates.

Social tariffs and energy support

Main trends

- **Broadband:** £1.5bn – 7.5m households missing out, awareness is very low
- **Water tariffs:** £0.7bn – 3.8m households eligible; DEFRA moving towards single tariff
- **Warm Homes Discount:** £0.7bn – eligibility widened, missed support tripled since last year
- **TV Licences:** £52m – linked to Pension Credit claims

Why this matters

- Everyday essentials: water, energy, broadband = basic costs of living
- Missed support is rising fast for schemes like WHD, showing how policy shifts affect take-up
- Utilities and regulators are critical partners in tackling missed support

Benefit	Missed claims	Average claim in a year	£ million unclaimed
Water Social Tariffs (incl. WaterSure)	3,847,000	£194	£745
Broadband	7,537,000	£200	£1,508
Warm Homes Discount	4,812,000	£150	£722
TV Licenses	298,000	£176	£52
Overall	7,537,000	£402	£3,027

Source: Policy in Practice, Missing Out 25/26 estimates.

Why people miss out (system barriers)

Awareness

Many don't know they qualify, especially if working or with savings

Complexity

Long forms, multiple systems, digital exclusion

Stigma

Fear of judgment, shame, distrust of the system

Solutions (areas for action)

Boost awareness

Targeted, personalised campaigns work (e.g. Pension Credit letters)

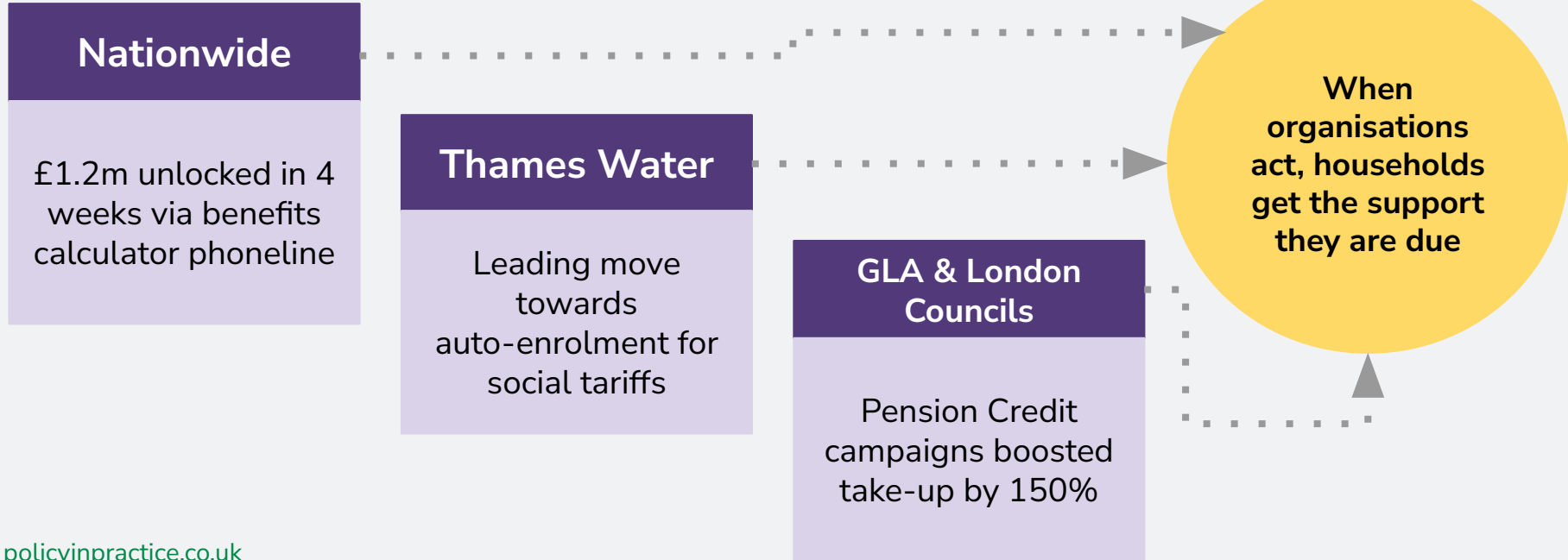
Reduce complexity

Single application models like ***Apply Once***

Challenge stigma

Clear, respectful communication makes claiming easier

Cross sector momentum



£24.1 billion in
missed support
shows the barriers –
we can tackle them

Together we can...



Design simpler, joined up systems



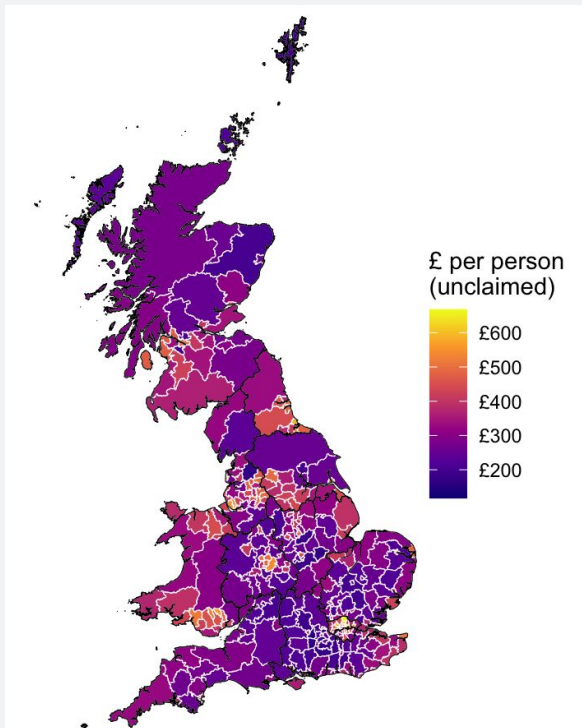
Embed dignity in communication



Use data to act proactively

Unclaimed benefits in your council

Unclaimed support per capita in Great Britain, by local authority.
Source: Policy in Practice, Missing Out 25/26 estimates.



Select Local Authority:

[Download as CSV](#)

Benefit Type	Missed claims	Average missed claim in a year	£ thousands
Benefits - Centrally Administered Benefits			
Universal Credit	2,430	£6,104	£14,835
Pension Credit	1,920	£1,832	£3,517
Carer's Allowance	895	£4,255	£3,808
Child Benefit	1,408	£2,016	£2,838
Benefits - Locally Administered Benefits			
Council Tax Support	5,211	£1,668	£8,690
Housing Benefit for Pensioners	493	£3,937	£1,941
Free School Meals	102	£551	£56
Healthy Start & Best Start Foods	242	£269	£65
Benefits - Social Tariffs and Energy Support			
Water (WaterSure, Social Tariffs, WCRS)	5,265	£202	£1,061
Broadband	13,316	£200	£2,663
Warm Homes Discount	8,761	£150	£1,314
TV License	767	£176	£135
Overall	13,316	£3,073	£40,924

Unclaimed support in Powys, Wales. Source: Policy in Practice, Missing Out 25/26 estimates.

**Our Better Off
Calculator helped 1.2
million people identify
over £2 billion in
unclaimed benefits**

**LIFT helped 62,000
households to become
better off by more
than £77 million last
year**



Download the full report [here](#)

Poll

What's your main reason for joining today's webinar on the Missing Out report?

- To strengthen policy knowledge
- To make better use of data
- To improve administrative processes
- To showcase my organisation's work
- Other

Panel discussion

What's next

If you would like to find out about unclaimed benefits by area, collaborate with us or ask more questions, feel free to [book a chat with us](#) using this QR code or this [link](#)



Register for our next free webinar:



 Policy in Practice

LGR: how a data led approach creates new opportunities to support vulnerable households and keep services local

Wednesday 5 November
10:30 to 11:45

Free webinar

Q&A rooms

Join the room relevant to your interest:

- **Local authorities** with Joanne Bliss-Bennett from Powys County Council
- **Private sector** with Manjit Sandhu from Nationwide
- **Charities and housing** with Jonathan Boyd and Ainhoa Lavin from Citizens Advice Scotland
- **Policy and Missing Out report methodology** with Francisca Torres Cortés from Policy in Practice

Click the links in the chat panel on your right

Thank you to our guest panelists



Joanne Bliss-Bennett, Senior Awards and Support Officer, Powys County Council

Manjit Sandhu, Lead Product Manager at Nationwide Building Society

Ainhoa Lavin, Project Engagement Officer at Citizens Advice Scotland

Jonathan Boyd, Project Engagement Officer at Citizens Advice Scotland

hello@policyinpractice.co.uk

0330 088 9242