

Pension Credit

IMAX

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What is Pension Credit?

Pension Credit is a 'means tested' benefit.

- It is administered and paid by the Pension Service; part of the Department for Works and Pensions.
- It is paid in addition to other income to '**top up**' your income to a '**minimum**' amount.

<https://www.gov.uk/pension-credit>

Am I eligible for Pension Credit?

- You must live in England, Scotland or Wales
- Have reached state retirement age (you can make a claim up to 4 months before reaching retirement).

If you are part of a couple you must claim as a couple.

You'll be eligible if either:

- You and your partner have both reached State Pension age
- One of you is getting Housing Benefit for people over State Pension age.
- Mixed age couples can claim universal credit.

How much Pension Credit will I get?

Benefit entitlement for all 'means tested benefits is worked out in the same way.

1. Work out your '**applicable amount**'.
2. Work out what your actual **income** is.
- 3 Deduct income from the applicable amount. If there is anything left that is what you are entitled to.

Applicable amount – actual income = Pension Credit.

Applicable amount for Pension Credit for a single person

Single person threshold is:	£227.10	£227.10
Severely disabled premium	+ £ 82.90	
Pension Credit applicable amount	£310.00	
Carer's premium	+ £ 46.40	£ 46.40
Pension credit amount	= £356.40	£273.50
Income		
State pension	£230.25	
Occupational pension	£ 60.00	
Savings of £12k 'Tariff income'	£ 4.00	
	= £294.25	

Applicable amount for Pension Credit for a couple

- Couples threshold is: £346.60
- Severe disability premium £ 82.90 or £165.80
- Pension credit applicable amount **£429.50 or £512.40**
- Carer's premium £ 46.40 or £ 92.80
- Pension credit amount **£475.90 £558.80 or £605.20**

Income

State pensions £230.25 and £170 = £400.25

Occupational pension = £ 60.00

Total savings of £17K = £ 14.00

= **£474.25**

What are the extra benefits that Pension Credit gets you

Housing
Benefit



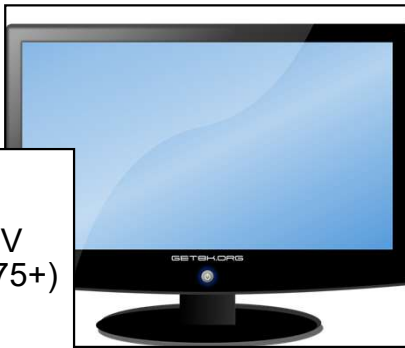
Winter fuel
Payment
£200 or £300



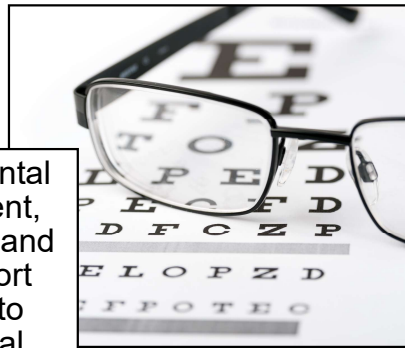
Council Tax
Support



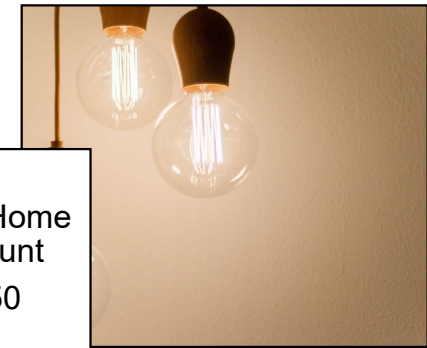
Free TV
license (75+)



NHS dental
treatment,
glasses and
transport
costs to
hospital



Warm Home
Discount
£150



Can carers claim Pension Credit?

- Yes
- The question for carers is: should I claim carer's allowance or not?
- In some situations claiming CA could be the wrong thing to do. (If your state pension is below the amount of carers allowance - £83.30)
- Example: if a couple both have a disability benefit. They can both get the SDP and they can be carers for one another. Their PC applicable amount is £346.60 (couple) + £165.80 (SDP) + £92.80 (carer premiums) = £605.20
- If you are a carer get advice before claiming the benefit or informing universal credit that you are a carer.

How to claim Pension Credit / check if you're eligible

Telephone: 0800 99 1234

They can fill in the application for you over the phone (lines are open Monday to Friday, 8am-6pm).

Online: <https://www.gov.uk/pension-credit/how-to-claim>

Paper form – available online or by phoning 0800 99 1234

What information will I need?

- It can be helpful to have the following details to hand before you get started:
 - your National Insurance number
 - your bank account details
 - information about your income, savings and investments
 - information about your pension (if you have one)
 - details of any housing costs you have (such as a mortgage, interest payments or service charges)
 - your partner's details, if you have a partner.

Need help?

- **Questions about eligibility / other benefits:**
- Islington Council Income Maximisation Team - 020 7527 8600 or emailing claimit@islington.gov.uk.
- **Referrals from Age UK Islington:**
- Provide us with as much information as possible about the person being referred. Information about the household, how much income and savings they have and if there are any other factors; such as health problems.

