

Pension Credit and Attendance Allowance IMAX

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What is Pension Credit?

Pension Credit is a 'means tested' benefit.

Pension Credit 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 and 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.

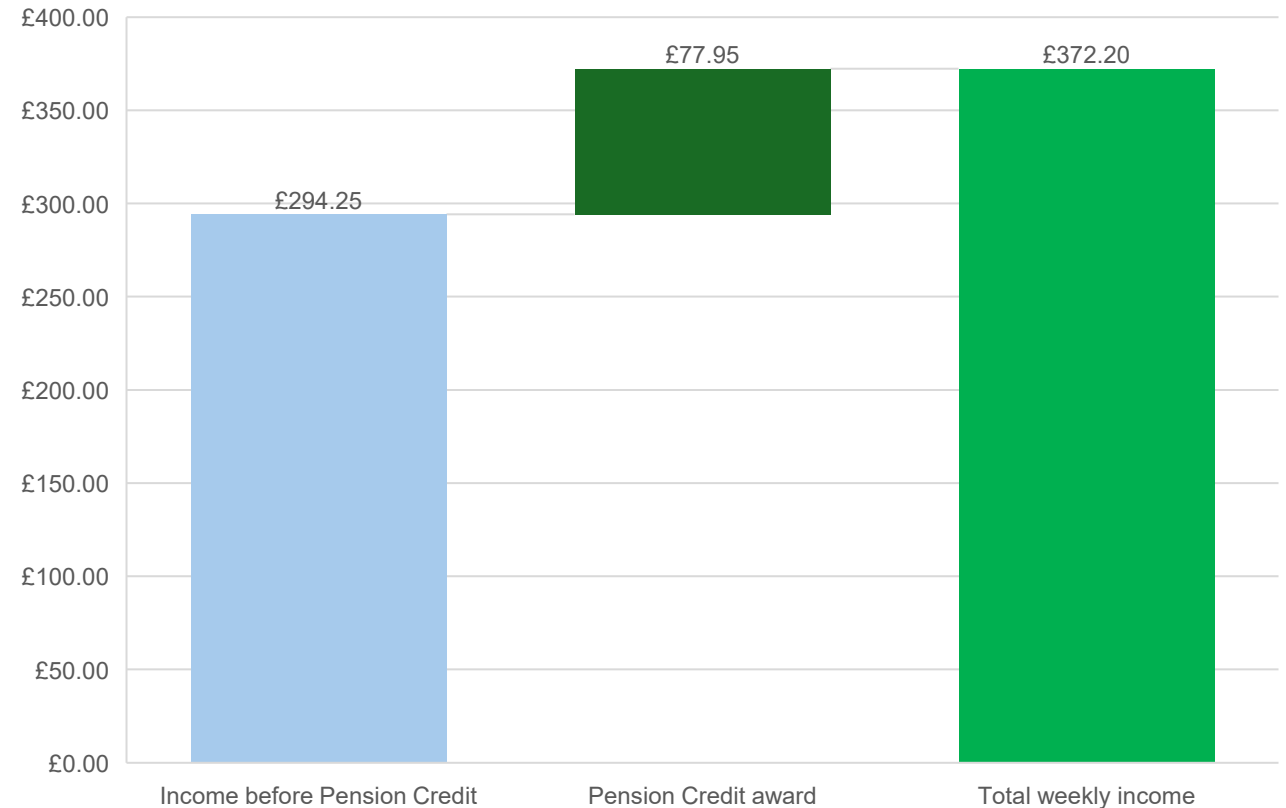
Applicable amount – actual income = Pension Credit.

Pension Credit for a single person

Applicable amount	Weekly Amount
Single Person Threshold	£238.00
Severe Disability Addition	£86.05
Carer Addition	£48.15
Total Applicable amount	£372.20

Income	Weekly Amount
State Pension	£230.25
Occupational Pension	£60.00
Tariff Income (£12,000 savings)	£4.00
Total Income	£294.25

Pension Credit tops up income from £294.25 to £327.20 per week



Pension Credit for a couple

Income	Weekly Amount
State Pension	£400.25
Occupational Pension	£60.00
Tariff Income (£17,000 savings)	£14.00
Total Income	£474.25



Scenario	Applicable Amount	Income	Pension Credit
No Severe Disability Addition or Carer's Addition	£363.25	£474.25	£0
1 Severe Disability Addition + 1 Carer Addition	£497.45	£474.25	£23.20
2 Severe Disability Addition + 1 Carer Addition	£583.50	£474.25	£109.25
2 Severe Disability Addition + 2 Carers Addition	£631.65	£474.25	£157.40

How to qualify for a Severe Disability Addition?

Must receive a qualifying disability benefit

Attendance Allowance

Daily living component of Personal Independence Payment

Middle or Highest rate Care component of Disability Living Allowance

Must also meet both conditions

No one receives Carer's Allowance or the Universal Credit Carer Element for looking after them

The person is treated as living alone

What are the extra benefits that Pension Credit gets you

Housing
Benefit



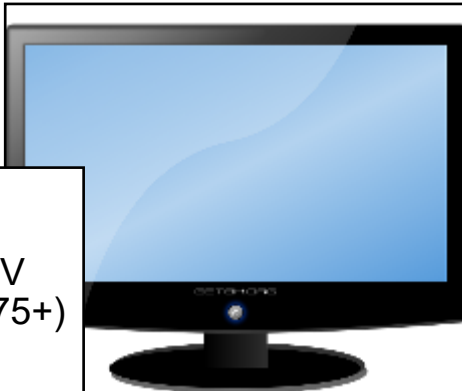
Winter fuel
Payment
£200 or £300



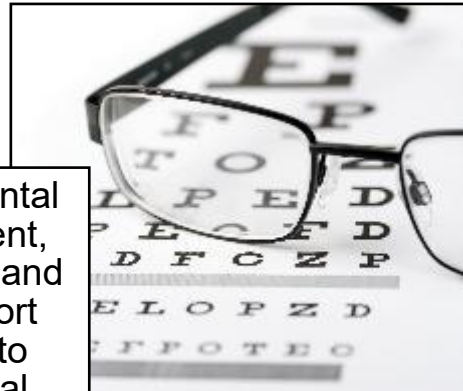
Council Tax
Support



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.

Telephone: – 0800 99 1234

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

Paper form – available on line or by phoning 0800 99 1234

Attendance Allowance

Attendance Allowance

Over State Pension Age	Not affected by income or savings	No mobility component	Can increase entitlement to PC and other benefits	Based on care and supervision needs
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Lower Rate

£

£76.70



Help during the day OR night

Higher Rate

£

£114.60



Help during the day AND night

Attendance Allowance activities



Washing and looking after your appearance



Eating and drinking



Managing medical treatments



Going to the toilet



Dressing and undressing



Communicating with others



Reading



Getting around indoors



Supervision

Useful supporting evidence for your claim



Medication



Background



Supporting
statement

Can Age UK help?

- Yes.
- Make referrals to IMAX
- 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.

Questions

