Pension Credit ready-reckoner 2026-27

You may like to read this information sheet alongside:

Age UK Information Guide 43: More money in your pocket

www.ageuk.org.uk/services/information-advice/guides-and-factsheets/

It can be easy to assume that you are not entitled to means-tested payments but at Age UK Oxfordshire we know that thousands of people are missing out on Pension Credit they are entitled to.

The attached diagrams help you determine if you might qualify for Pension Credit, a means-tested payment. Keep in mind that these diagrams provide approximate figures and may not cover all situations. Some types of income and capital are either fully or partially ignored, such as:

- Disability benefits (e.g., Attendance Allowance, Disability Living Allowance, Personal Independence Payment) are not counted as income.
- Home value: The value of the home you live in is not counted as capital.

Certain circumstances can increase your eligibility, like living alone while receiving a disability benefit. The diagrams include lines that expand the eligibility area to illustrate these positive impacts.

How to Use the Diagrams:

1. **Total Weekly Income**: Look along the bottom of the diagram.
2. **Total Capital**: Look up the side of the diagram.

If the lines cross below the line that matches your circumstances, you may qualify for Pension Credit.

Receiving Pension Credit can lead to being entitled to many other things, such as:

- A free TV licence for people over 75 years old
- Help with council tax payments
- Help with rent payments, if you rent your home
- Extra help with the cost of some NHS treatments

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Here are some written examples of the positive impact of different circumstances:

Example single person: Born after 5th April 1953

*If they start to receive AA, live alone, and have no one claiming Carers Allowance to look after them their entitlement to Pension Credit would go up and they could **still claim Pension Credit** even if they had:*

- *up to another £86.04 in weekly income (e.g. from private pensions)*
- ***or** up to £53,000 in savings*
- ***or** be earning up to £17,890 annually after tax*

Example couple: Both born after 5th April 1953

*If both start to receive AA and they both help each other with day-to-day tasks, their entitlement to Pension Credit would go up and they could **still claim Pension Credit** even if they had:*

- *up to another £268.39 in weekly income (e.g. from private pensions)*
- ***or** up to £144,000 in savings*
- ***or** be earning up to £33,885 annually after tax*

If you would like an accurate answer regarding your entitlement, you can use an online calculator such as the one of the Age UK website here:
benefitscheck.ageuk.org.uk

Or you can call either of the numbers below and provide details about your income and capital, then an adviser can work out any entitlement for you:

Pension Credit helpline: 0800 99 1234

Age UK Oxfordshire:
Information line: 0345 450 1276
Email: helpline@ageukoxfordshire.org.uk
Website: www.ageuk.org.uk/oxfordshire

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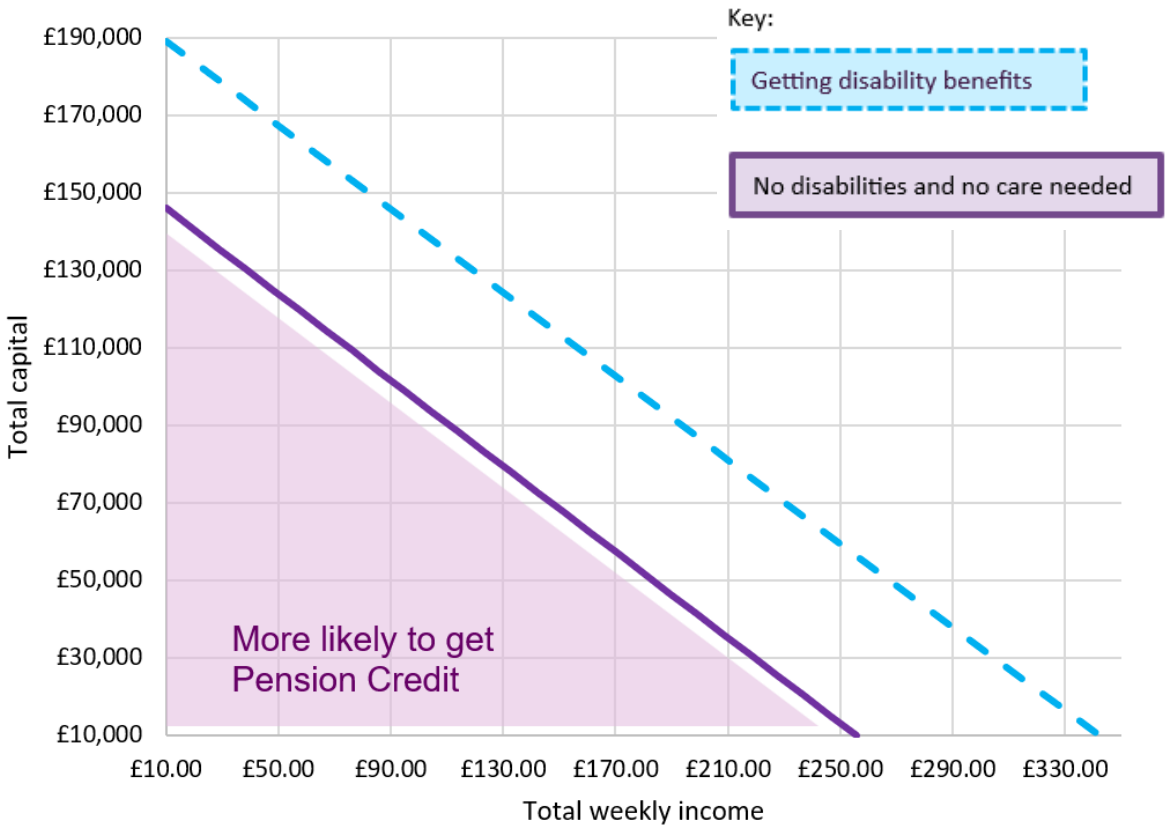
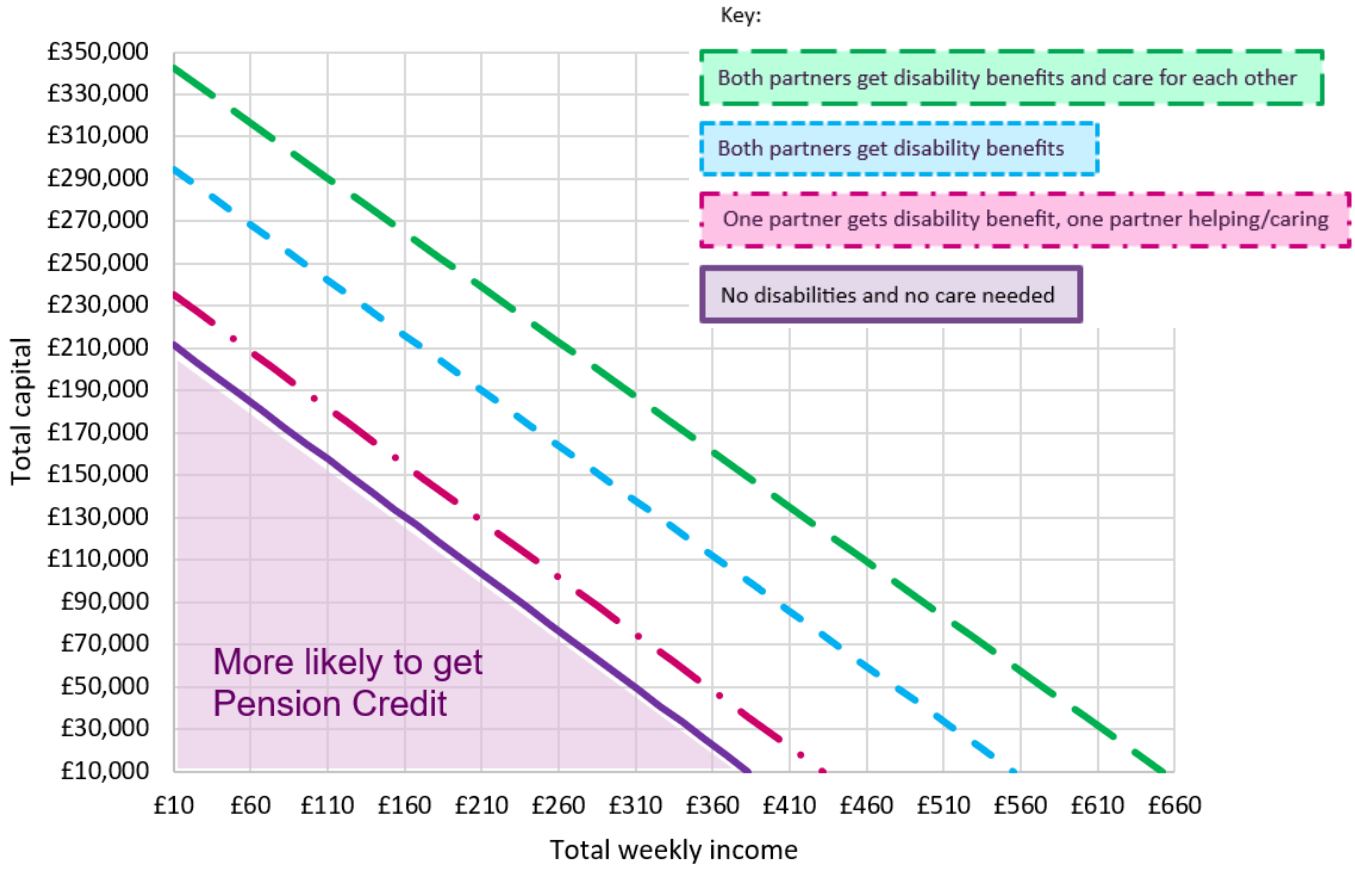
Born BEFORE 6th April 1951 for men and BEFORE 6th April 1953 for women

Single person



Couple (living in the same home)



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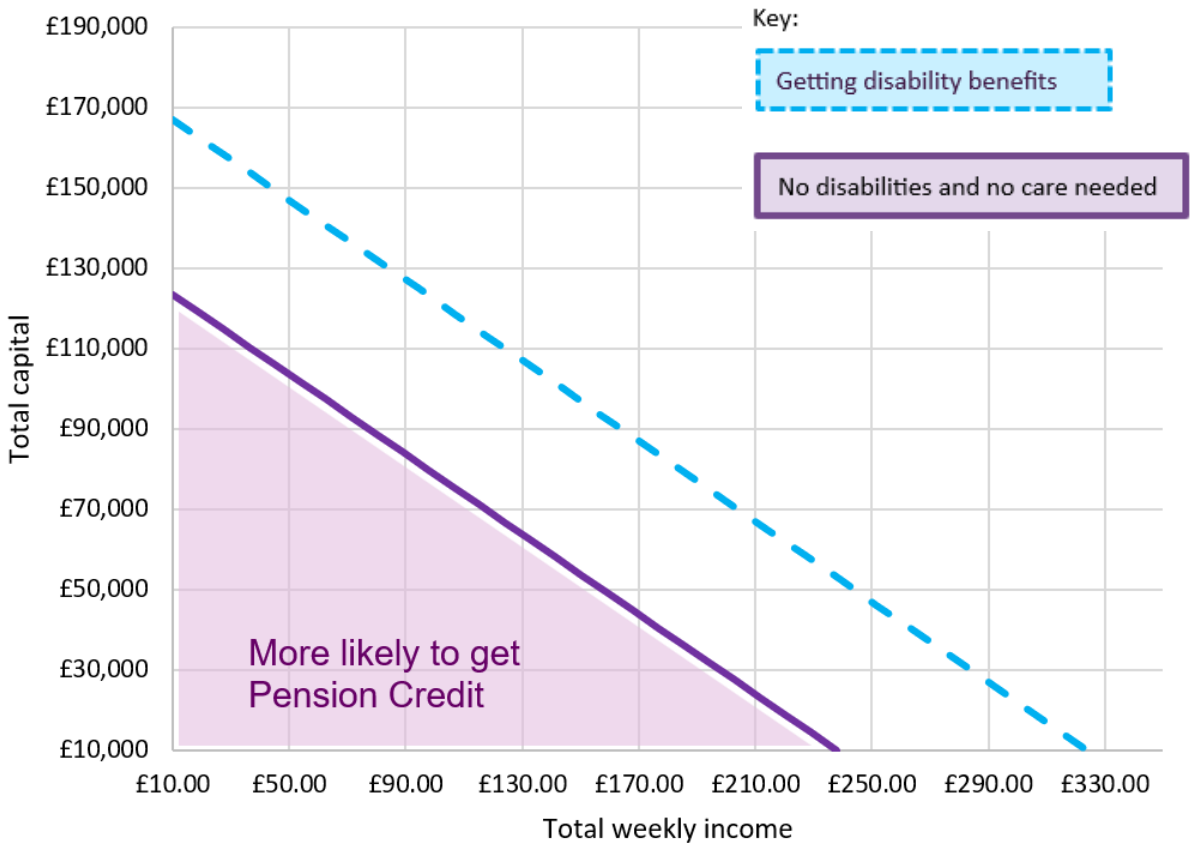
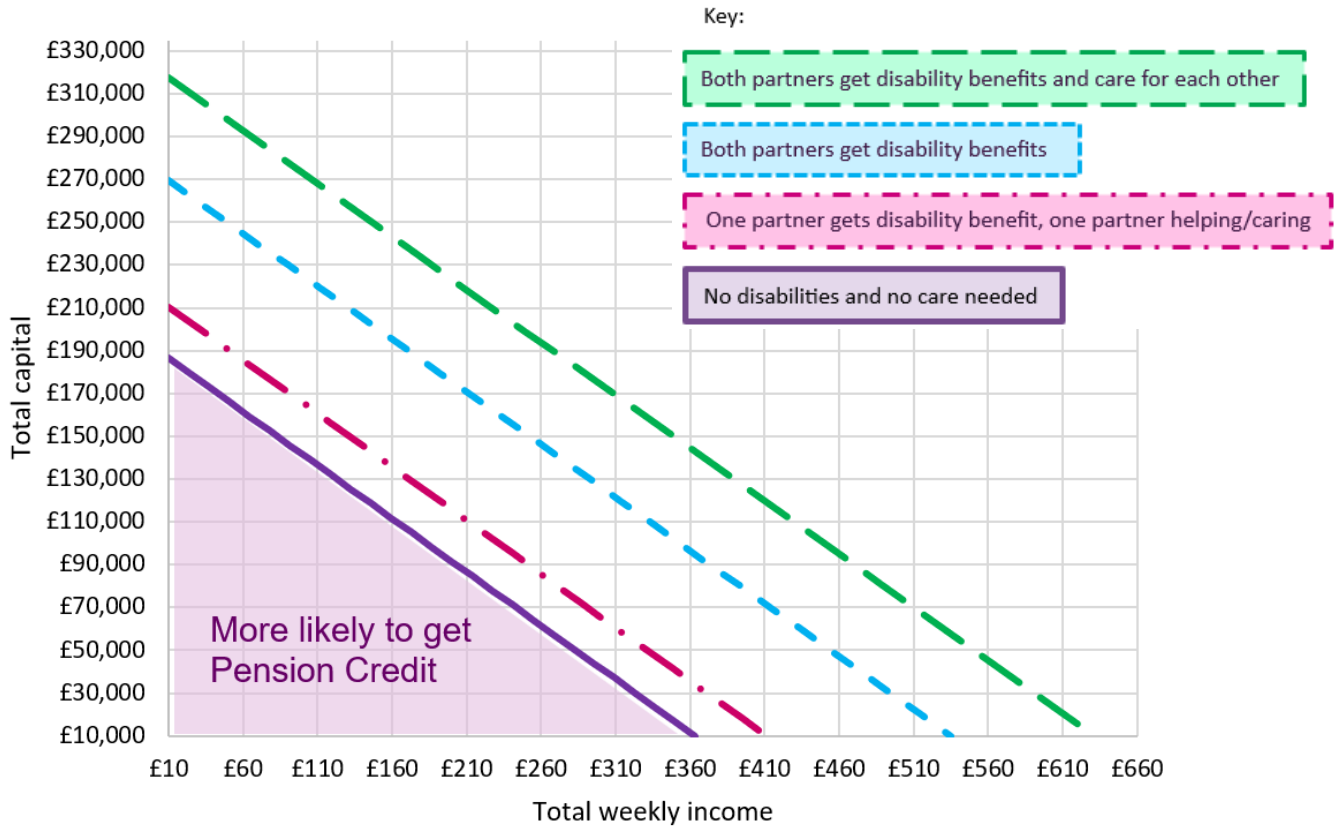
Born AFTER 6th April 1951 for men and AFTER 6th April 1953 for women

Single person



Couple (living in the same home)



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