

Pension Credit

EXTRA MONEY IF YOU
HAVE LOW INCOME



What is Pension Credit?

Pension Credit is a means-tested benefit for older people. There are two parts to Pension Credit: Guarantee Credit and Savings Credit.

You may be able to claim either or both depending on your circumstances.

Can I claim it?



Guarantee Credit

You could be eligible for Guarantee Credit if:

- You have reached the qualifying age to claim. This is the same as the State Pension age for women, which is gradually increasing from 60 to 65. In April 2018, State Pension age for a woman is 64 and 6 months and 65 for a man. In November 2018 it is 65 for both men and women; by April 2019 it will be 65 and 3 months and it will be 66 by October 2020.
- Your income, either as a single person or a couple, is less than the minimum amount set by the Government for someone in your circumstances. You may receive an additional amount if you have a severe disability or are a carer or have certain housing costs.
- You have capital of £10,000 or less as this will be ignored. There is no savings limit for Pension Credit so if you have capital over £10,000 you may still be eligible to apply but the amount you get will be reduced.

Savings Credit

Savings Credit cannot be claimed by people who reach their State Pension age on or after 6th April 2016.

You could be eligible for Savings Credit if:

- You are 65 or over, and you and your partner had reached State Pension age by 6 April 2016
- You have some savings or have a pension above £140.67 (single person) or £223.82 (as a couple), and your income is between certain limits

If you are not sure whether you will be eligible call the **Age Scotland helpline** on **0800 12 44 222** and speak with an adviser.

How much is Pension Credit?



Guarantee Credit will top up your income to a minimum of £163.00 per week if you are single and £248.80 if you are a couple. These rates may be higher if you have a severe disability or a carer or have certain housing costs.

If you qualify for Savings Credit you can get up to £13.40 per week if you are single and £14.99 if you are a couple.

How do I apply?

The easiest way to claim is by phoning the **Pension Credit** claim line on **0800 99 1234**.

You can also request a paper application via the claim line.

You can also contact them via textphone on **0800 169 0133**.

It will be quicker if you can have the following details to hand:

- Your National Insurance Number
- Information about your income, savings and investments
- Details of any housing costs
- Partner's details (if you have a partner)
- Bank account details

You can apply up to four months before you want to start receiving Pension Credit.

You can also request that your claim is backdated for a period up to three months.

What if my application is turned down?

If your application is turned down, or you are not happy with the decision, you can ask for a mandatory reconsideration. This gives you the opportunity to say why you think their decision is wrong.

Ask an advice agency such as your local Citizens Advice Bureau or Council Welfare Rights Office for help to challenge the decision. Do this quickly as you only have one month to challenge the decision from the date it was sent to you.

If your circumstances have changed since you received the decision refusing benefit, and the change means you may now be entitled to Pension Credit, then you should make a new claim.

Other help available if you are receiving Pension Credit

Pension Credit does not just top up your income, it is also a passport to other benefits:

If you are receiving Guarantee Credit you will be entitled to the full amount of Housing Benefit and Council Tax Reduction (this may not cover all your costs if other people live with you). If you own your home you may be eligible for help with mortgage interest but from April 2018 this will only be available as a loan. You may qualify for help with ground rent and some essential service charges.

You will get a Cold Weather Payment if you receive either part of Pension Credit and the average temperature is 0°C or colder over a seven day period. The payment is currently £25.

You can claim a funeral payment if you or your partner is receiving Pension Credit and you are responsible for funeral expenses.

If you are receiving Guarantee Credit you will be entitled to help with health costs, for example free dental treatment and travel costs to hospital.

Call The **Age Scotland helpline** on **0800 12 44 222** for more information.



Myth-busting

Many people mistakenly believe that they cannot get Pension Credit, so it is always worth checking. They may think:

'I own my own home so I will not get anything'

Owning your own home doesn't rule you out. Many older homeowners make a successful claim for Pension Credit.

'I cannot claim because I have savings'

Having savings or another pension does not necessarily rule you out.

'I will only be turned down'

Actually nearly 9 out of 10 claims are successful and 2.5 million households across the UK receive Pension Credit.

'It is not worth it'

Even if you only get a little extra each week, receiving Pension Credit may mean you will get help with other things such as rent, mortgage interest, council tax and health costs.

'It is too difficult to make a claim'

It only takes one phone call and you will not have to fill in a form.

'We have already been told we do not qualify'

Benefit rates can change every year, as can your finances, so it is worth checking to see if you are eligible each year.





Useful organisations

Age Scotland helpline 0800 12 44 222

The Age Scotland helpline provides information, friendship and advice to older people, their relatives and carers.

If you need an interpreter call **0800 12 44 222** and simply state the language you need e.g. Polish or Urdu. Stay on the line for a few minutes and the Age Scotland helpline will do the rest.

You can call us on **0800 12 44 222** for a copy of our publications list or download copies from our website at **www.agescotland.org.uk**.

Pension Credit helpline

Call the Pension Credit helpline team to make a claim

Tel: **0800 99 1234**

Textphone: **0800 169 0133**

Citizens Advice Bureau (CAB)

Your local Citizens Advice Bureau can provide you with face-to-face information and advice. To find your local Bureau, contact

Citizens Advice Direct on **0808 800 9060** or see the **Citizens Advice Scotland** website **www.cas.org.uk/bureaux**.



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