Pension Credit

EXTRA MONEY IF YOU HAVE A LOW INCOME
What is Pension Credit?

Pension Credit is a means tested benefit for people over State Pension age to help with the cost of living. If you have a low income and modest savings it can top your income up to a level set by the Government. Receiving Pension Credit can entitle you to other help with rent, energy and health costs too.

There are two parts to Pension Credit: Guarantee Credit and Savings Credit.
Can I claim it?

Guarantee Credit

You could be eligible for Guarantee Credit if:

• You have reached State Pension age (or if you are a couple, you have both reached State Pension age). State Pension age is changing. It is nearly 66 in April 2020, increasing to 66 by October 2020 and 67 by 2028.

• Your weekly income is less than £173.75 if you are single, or £265.20 for couples. If your income is higher than this, you may still get some Pension Credit if you have a severe disability, you are a carer or you have certain housing costs, such as service charges for buildings insurance.

• You have capital of £10,000 or less as this will be ignored. There is no savings limit for Pension Credit but if you have capital over £10,000, 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 reached State Pension age before 6 April 2016

• You have made some provision for your retirement, such as savings or a private pension.

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 £173.75 per week if you are single and £265.20 if you are a couple. These rates may be higher if you have a severe disability, are a carer or have certain housing costs.

If you qualify for Savings Credit you can get up to £13.97 per week if you are single and £15.62 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
- your partner’s details (if you have a partner)
- your 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 of 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 the decision is wrong.

Ask an advice agency such as your local Citizens Advice Bureau or council Welfare Rights service 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 (as a secured loan), and for payment to help with ground rent and service charges.

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

You can claim a Funeral Support 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 and from hospital for NHS treatment.

Call The Age Scotland helpline on 0800 12 44 222 for more information.
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 or see the Citizens Advice Scotland website www.cas.org.uk/bureaux.
We are grateful to the Scottish Government for part-funding this publication.

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