

Pension Credit

EXTRA MONEY IF YOU
HAVE A LOW INCOME



How you can help

Our vision is a Scotland where everyone can love later life.

All the information and advice we provide is free and completely impartial and in helping people access their rights and entitlements, it can be life changing.

We are an ageing population and more people than ever are coming to us for support. You can help us be there for those that need us most.



Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- ▶ Call **03330 15 14 60**
- ▶ Visit **age.scot/donate**
- ▶ Text **LATERLIFE** to **70085** to donate £5.*



Fundraise

Whether it is having a bake sale, running a marathon or knitting small hats for the Big Knit, there are so many ways to raise vital funds to support our work. To find out more, call **0333 323 2400** or visit **age.scot/fundraise**.



Leave us a gift in your Will

By choosing to leave us a gift in your Will, you can help Age Scotland to continue being there for vulnerable older people in the years to come. To find out more, call **0333 323 2400** or visit **age.scot/legacy**.

* Texts cost £5 plus one standard rate message

Let's keep in touch



Sign up to our newsletter

Our regular newsletters by email contain details of our campaigns, services and how you can support our work.

Sign up today by visiting age.scot/roundup



Follow us on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.



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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 up your income to a level set by the Government. Receiving Pension Credit can entitle you to other help with rent, energy and health costs too.

State Pension age is 66 until May 2026 and will then increase to 67 by March 2028. Both members of a couple need to have reached State Pension age before they can make a new claim for Pension Credit.

There are two parts to Pension Credit: Guarantee Credit and Savings Credit. Savings Credit is being phased out and you can only claim it if you reached your State Pension age before 6th April 2016. Call the Age Scotland helpline on **0800 12 44 222** to find out if you may qualify.

In this guide we use **Pension Credit** to describe **Pension Credit Guarantee Credit**.



Pension Credit

You could be entitled to Pension Credit if your weekly income is less than £182.60 if you are single, or £278.70 for a couple.

If you are a couple your combined income and capital are taken into account in the calculation.

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 service charges that you have to pay. Service charges could include reasonable charges for maintenance of gardens, lifts, and entry phones and cleaning of communal areas and windows.

To work out your entitlement to Pension Credit the Government will look at your

- **income** – including your State Pension and work or private pensions, but disability benefits such as Personal Independence Payment, Adult Disability Payment and Attendance Allowance are ignored.
- **capital and savings** – there is no upper savings limit to be able to claim Guarantee Pension Credit. If you have capital and savings over £10,000 this is assumed to generate a weekly income of £1 for every £500, or part of £500, you have over £10,000. The value of your normal home is ignored.
- **circumstances** - if you are a carer, receive a disability benefit like Attendance Allowance, have dependent children, or have service charges to pay you may receive more than the basic amount of Pension Credit.

Who may receive more than the basic amount?

Additional amounts can be added to the basic £182.60 (single) or £278.70 (couple), meaning the Government will top up your income to a higher level. The most common additions are for:

- **carers:** If you spend 35 hours a week or more caring for someone who receives a disability benefit like Attendance Allowance, you may receive an additional **£38.85** weekly. Get advice about this, as claiming Carer's Allowance could reduce the means-tested benefits of the person you care for. See our **Carer's Allowance** guide for more information.
- **people living with a disability:** If you live alone, receive a qualifying benefit, and no-one receives Carer's Allowance for looking after you, you may qualify for an additional **£69.40** weekly. The qualifying benefits are: Attendance Allowance, Disability Living Allowance care component (highest or middle rate), Personal Independence Payment daily living component, Armed Forces Independence Payment, Constant Attendance Allowance or Adult Disability Payment care component. You may be classed as living alone if you live with other people who also have disabilities and receive a qualifying benefit.



Help with Mortgage Interest

If you receive Pension Credit, own your own home and have a mortgage, you may be eligible for help with your mortgage interest payments. Support for Mortgage Interest is paid in the form of a loan which is secured against your home. It must be repaid with interest if you sell your property or transfer it into someone else's name.

Call the **Age Scotland helpline** on **0800 12 44 222** for information about the scheme, contact your local Citizens Advice Bureau or see the Government website:

www.gov.uk/support-for-mortgage-interest



How do I know if I qualify for Pension Credit?

It is a good idea to have a benefit check from an experienced adviser who can check your entitlement and answer any questions you have. Benefit rules can be complicated and the rates change every year.

A full benefit check will look at your entitlement to Guarantee Pension Credit, Savings Credit and other help too.

Age Scotland's **Benefit check** guide explains what is involved and the information the adviser will need from you.

Age Scotland's helpline advisers can help you find out what you are entitled to; call **0800 12 44 222**.



Does Pension Credit help with anything else?

If you receive Pension Credit you are entitled to:

- help with your rent from Housing Benefit (you may receive less than the full amount if other people live with you, or if you rent your property privately)
- help with Council Tax from Council Tax Reduction (you may receive less than the full amount if other people live with you). Council Tax Reduction does not pay your water charges, although you may also receive a discount on these
- help with your winter heating costs
- claim a Funeral Support Payment from Social Security Scotland if you are responsible for funeral expenses
- help with health costs – for example free dental treatment and travel costs to and from hospital for NHS treatment
- a free TV licence if you are 75 or over.

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



How do I apply?

You can apply for Pension Credit up to 4 months before you reach State Pension age. If you are past your State Pension age you can ask for your claim to be backdated for up to 3 months.

You can apply

- by phone – call **0800 99 1234**
- by post – you can call to request a claim form or download a copy from the Government website and print it off.

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.





What to do if things go wrong

Most claims for Pension Credit go smoothly, but there can be problems such as mistakes about your entitlement or delayed payments.

Complaints

If you need to complain about a process such as a delay, or how you have been treated, you can contact the department dealing with your claim by phone or in writing.



You need to let them know:

- your National Insurance number, name, address and contact number
- which benefit you are complaining about
- what happened, when it happened and how it affected you
- what you want them to do to put things right.

Challenging a decision

If you think a decision about your Pension Credit is wrong, you normally have a month from receiving the decision to apply for a mandatory reconsideration so the decision will be looked at again. If that is not successful you can then ask for an appeal which will be considered by an independent tribunal.

For detailed information call the Age Scotland helpline on **0800 12 44 222** or see the Citizens Advice **Advice for Scotland** website **www.citizensadvice.org.uk/scotland**.



Useful contacts

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 / order 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)

You can call Scotland's Citizens Advice Helpline on **0800 028 1456** for advice or for details of your local bureau or see their website **www.citizensadvice.org.uk/scotland/about-us/get-advice-s/**

Social Security Scotland

You can find information about Social Security Scotland on their website **www.socialsecurity.gov.scot** or you can call their helpline **0800 182 2222**.

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Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 so that they can love later life.

Our vision is a Scotland where everyone can love later life.

Contact us:

Head office

0333 323 2400

Age Scotland helpline

0800 12 44 222

Email

info@agescotland.org.uk

Visit our website

www.agescotland.org.uk

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