


Pension Credit



Extra money
if you're on a
low income

Information and advice to help you **love later life**

What is Pension Credit?


Pension Credit is a means-tested benefit for older people. It's based on your income and your savings. It could help to boost your income if you're eligible, but about one in three people who are entitled to Pension Credit aren't claiming it.

There are two parts to Pension Credit.

- Guarantee Credit tops up your weekly income to a guaranteed minimum level.
- Savings Credit is extra money if you already have some savings or your income is higher than the basic State Pension.

You may be eligible for one or both parts.

Don't be put off if you discover you're only eligible for a small amount of Pension Credit. It could be your passport to other benefits, such as Housing Benefit or Council Tax Support (also known as Council Tax Reduction).



Pension Credit could be your **passport** to **other benefits**.

How much is it worth?

Guarantee Credit could top up your weekly income to £163 if you're single or £248.80 if you're a couple.

If you qualify for Savings Credit, you could get up to £13.40 extra per week if you're single or £14.99 per week if you're a couple.

Can I claim...

Guarantee Credit?

- Are you 64 and six months or over? The minimum age to claim Guarantee Credit is gradually rising. In April 2018, it is 64 and six months, in November 2018 it will be 65 and by April 2019 it will be 65 and three months.
- Is your weekly income less than £163 if you're single, or less than £248.80 if you're a couple?

If you can answer yes to both these questions, you may qualify for Guarantee Credit. If you have a disability, are a carer or have certain housing costs, you may be eligible for Pension Credit even if your income is higher than the amounts given above.

Savings Credit?

You may be eligible for Savings Credit if you reached State Pension age before 6 April 2016. If you're a couple and one of you reached State Pension age before 6 April 2016, you may be able to claim.

There isn't a savings limit for Pension Credit, but if you have more than £10,000 this will affect the amount you receive.

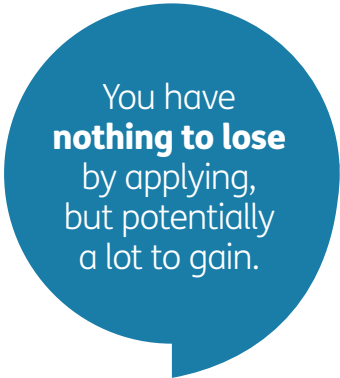
Depending on your eligibility, you can claim **one** or **both** parts of **Pension Credit**.

What are the perks of getting Pension Credit?

Pension Credit doesn't just top up your income. It's also your passport to other benefits:

- You'll get free NHS dental treatment. You can also claim help towards the cost of glasses and travel to hospital.
- You'll get a Cold Weather Payment of £25 when the average temperature in your area is 0°C or below for seven days in a row between 1 November and 31 March.
- If you rent your home, you may get help towards paying your rent by Housing Benefit.
- If you own your home, you may be eligible for a loan to help with mortgage interest, ground rent and service charges.
- If you're a carer, you may get an extra amount known as Carer Addition. This is worth up to £36 a week.
- If you have a disability, you may get an extra amount known as Severe Disability Addition. This is worth up to £64.30 a week.

You have nothing to lose by applying, but potentially a lot to gain.



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How do I apply?

Call the Pension Credit claim line on **0800 99 1234**. It'll be quicker if you have the following details to hand:

- your National Insurance number
- your bank account details
- information about your income, savings and investments
- information about your pension (if you have one)
- details of any housing costs (such as mortgage, interest payments, service charges)
- your partner's details (if you have a partner)

Call your **local Age UK** for help with making a claim. Call Age UK on **0800 169 65 65** to find your local Age UK or visit **www.ageuk.org.uk**. Call Age UK on 0800 169 65 65 to find your local Age UK or visit **www.ageuk.org.uk**.





‘It’s really
made a
difference to
our finances.’

Bob, 76, had no idea he could claim Pension Credit until he spoke to Age UK.

'I retired a few years back and my wife and I managed fine on my State Pension at first. But after a few years, we really started to struggle, especially as my wife doesn't get a full pension.

'I called Age UK Advice and got the details of my local Age UK. The staff there told me to come in for a benefits check so I did, although I didn't think I'd be eligible for anything. I couldn't believe it when I was told I'd be eligible for Pension Credit. The Age UK adviser said I just had to call up to apply, so I did that as soon as I got home.

'As a result, we're £58 a week better off. It's really made a difference to our finances and peace of mind as it means we have that little bit extra each month.

'I'm just so glad I called Age UK when I saw their number. I'd tell anyone else to do the same – you don't know what you might be able to claim.'

Call **Age UK** on **0800 169 65 65** to find your local **Age UK**.

Write the number of your **local Age UK** here:

Myth-busting

Many people mistakenly believe they can't get **Pension Credit** because they don't know the full facts.

Do any of these apply to you?



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




Having savings or another pension doesn't necessarily rule you out. In fact, if you're over 65, you might be **entitled to extra money** for having saved some money for retirement.




'I'll only be
turned down.'

Actually, nearly **nine out of ten claims are successful** and 2.6 million households across the UK receive Pension Credit.



'We've
already
been told
**we don't
qualify.**'

Benefits **rates change every year**, as can your finances, so it's worth making a new claim every year.



'It's too
difficult to
make a claim.'

You just have to **pick up the phone** and you won't have to fill in a form.



'It's not
worth it.'

Even if you only get a little extra each week, receiving Pension Credit may entitle you to get **money for other things**, such as rent, Council Tax and the cost of keeping your home warm.

Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK advice line, publications and online. Our publications are also available in large print and audio formats.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

In Wales, contact

Age Cymru: 0800 022 3444

www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.ageni.org

In Scotland, contact

Age Scotland: 0800 124 4222

www.agescotland.org.uk

Pension Credit claim line

Tel: 0800 99 1234

Textphone: 0800 169 0133

The evidence sources used to create this guide are available on request. Contact resources@ageuk.org.uk

Providing the information and advice you need to help you love later life.

We're Age UK and our goal is to enable older people across the UK to love later life. Whether you're enjoying your later life or going through tough times, we're here to help you make the best of your life.

We rely on donations from our supporters to provide our guides and factsheets for free. If you would like to help us continue to provide vital services, support, information and advice, please make a donation today by visiting www.ageuk.org.uk/donate or by calling **0800 169 87 87**.



If contact details for your local Age UK are not in the box below, call Age UK Advice free on **0800 169 65 65**.

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