

Pension Credit



Extra money if you're
on a low income



What is Pension Credit?

Pension Credit is a means-tested benefit for older people. This means it's based on your income and your savings.

There are two parts to Pension Credit:

Guarantee Credit – this tops up your weekly income to a minimum level.

Savings Credit – this is a bit of extra money if you have some savings or higher weekly income.

You may be eligible for one or both parts.

How much will I get?

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

| Guarantee Credit | Single | Couple |
|-------------------------|---------------|---------------|
| Weekly top up to | £173.75 | £265.20 |
| Savings Credit | | |
| Weekly extra of | £13.97 | £15.62 |

Don't be put off if you discover you're only eligible for a small amount of Pension Credit. By claiming it, it can help with other benefits, such as Housing Benefit or Council Tax Support (also known as Council Tax Reduction).

“Claiming Pension Credit means my better half and I have that bit extra. It’s really given us peace of mind.”

Steve, 68



Which part can I claim?

You may be eligible for Guarantee Credit if:

- you've reached State Pension age. This is gradually rising to reach 66 by October 2020. Working out your State Pension age can be confusing, so check your State Pension age by calling Age UK Advice on **0800 169 65 65** or by using the online calculator at **www.gov.uk/state-pension-age**.
- your weekly income is less than £173.75 and you're single, or less than £265.20 and you're a couple.

You may be eligible for Savings Credit if:

- you reached State Pension age before 6 April 2016
- you're a couple and both of you reached State Pension age before 6 April 2016.

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

If you have a disability, care for someone or have certain housing costs, you may be eligible for Pension Credit, even if your income is higher than the amounts above.

Good to know

If you're a mixed-aged couple, meaning only one person is over State Pension age, you normally have to claim Universal Credit until you both have reached State Pension age, at which time you can claim Pension Credit. For more information see our **Universal Credit** guide.

Why should I claim Pension Credit?

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

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 transport 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 Housing Benefit to help towards paying your rent.
- If you own your home, you may be eligible for help with housing costs, or a loan to help with mortgage interest payments.
- If you care for someone, you may get an extra amount known as Carer Addition. This may be up to £36.85 a week.
- If you have a disability, you may get an extra amount known as Severe Disability Addition. This may be up to £65.85 a week.

“I made a claim for Pension Credit and got money off my new glasses.”

Debbie, 78



How do I claim?

Call the Pension Credit claim line on **0800 99 1234**.

You'll need to 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) and your partner's details (if you have a partner).

If you need help making a claim, contact you local Age UK.

To find your local Age UK visit **www.ageuk.org.uk** or call us on **0800 169 65 65**. In Wales, call Age Cymru on **0800 022 3444**.



Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK Advice Line, publications and website.

In England, contact 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**

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What should I do now?

You may want to read some of our other relevant guides, such as:

- **More money in your pocket**
- **State Pension**

You can order any of our guides or factsheets by giving our advice line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers will also be able to help answer any questions you have about anything you've read.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **www.ageuk.org.uk/moneymatters** to get started.

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



0800 169 65 65
www.ageuk.org.uk



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