**Pension Credit Fact Sheet for Customers – April 2024**

**Overview**

Pension Credit gives you extra money to help with your living costs if you’re over State Pension age and on a low income. Pension Credit can also help with housing costs such as ground rent or service charges.

You might get extra help if you’re a carer, severely disabled, or responsible for a child or young person.

Pension Credit is separate from your State Pension.

You can get Pension Credit even if you have other income, savings or own your own home.

**Other help if you get Pension Credit**

If you get Pension Credit you can also get other help, such as:

* [Housing Benefit](https://www.gov.uk/housing-benefit) if you rent the property you live in
* [Cost of Living Payments](https://www.gov.uk/guidance/cost-of-living-payment)
* [Support for Mortgage Interest](https://www.gov.uk/support-for-mortgage-interest) if you own the property you live in
* a [Council Tax discount](https://www.gov.uk/apply-for-council-tax-discount)
* a [free TV licence](https://www.gov.uk/free-discount-tv-licence) if you’re aged 75 or over
* help with [NHS dental treatment, glasses and transport costs](https://www.gov.uk/help-nhs-costs) for hospital appointments, if you get a certain type of Pension Credit
* help with your heating costs through the [Warm Home Discount Scheme](https://www.gov.uk/the-warm-home-discount-scheme)
* a discount on the [Royal Mail redirection service](https://www.royalmail.com/receiving/redirection/concessions) if you’re moving house

**Eligibility**

You must live in England, Scotland or Wales and have reached State Pension age to qualify for Pension Credit.

If you’re from the EU, Switzerland, Norway, Iceland or Liechtenstein, you and your family usually also need settled or pre-settled status under the EU Settlement Scheme to get Pension Credit. The deadline to apply to the scheme was 30 June 2021 for most people, but you might still be able to apply. [Check if you can still apply to the EU Settlement Scheme](https://www.gov.uk/settled-status-eu-citizens-families/who-can-apply).

**If you have a partner**

You must include your partner on your application.

You’ll be eligible if either:

* you and your partner have both reached State Pension age
* one of you is getting [Housing Benefit](https://www.gov.uk/housing-benefit) for people over State Pension age

A partner is either:

* your husband, wife or civil partner - if you live with them
* someone you live with as a couple, without being married or in a civil partnership

**Your income**

When you apply for Pension Credit your income is calculated. If you have a partner, your income is calculated together.

Pension Credit tops up:

* your weekly income to £218.15 if you’re single
* your joint weekly income to £332.95 if you have a partner

If your income is higher, you might still be eligible for Pension Credit if you have a disability, you care for someone, you have savings or you have housing costs.

**What counts as income**

Your income includes:

* State Pension
* other pensions
* earnings from employment and self-employment
* most social security benefits, for example Carer’s Allowance

**What does not count as income**

Not all benefits are counted as income. For example, the following are not counted:

* Adult Disability Payment
* Attendance Allowance
* Christmas Bonus
* Child Benefit
* Disability Living Allowance
* Personal Independence Payment
* social fund payments like Winter Fuel Allowance
* Housing Benefit
* Council Tax Reduction

**If you’ve deferred your pension**

If you’re entitled to a personal or workplace pension and you have not claimed it yet, the amount you’d expect to get still counts as income.

If you’ve [deferred your State Pension](https://www.gov.uk/deferring-state-pension), the amount of State Pension you would get is counted as income.

You cannot build up extra amounts for deferring your State Pension if you or your partner are getting Pension Credit.

**Your savings and investments**

If you have £10,000 or less in savings and investments this will not affect your Pension Credit.

If you have more than £10,000, every £500 over £10,000 counts as £1 income a week. For example, if you have £11,000 in savings, this counts as £2 income a week.

[Contact the Pension Service helpline](https://www.gov.uk/pension-credit/change-of-circumstances) if your circumstances change.

**If you’re away from Great Britain**

You can continue to get Pension Credit if you’re away from Great Britain for 4 weeks or less - for example, on a holiday.

You must:

* be eligible for Pension Credit when you go away
* remain eligible for it while you’re away
* [contact the Pension Service helpline](https://www.gov.uk/pension-credit/change-of-circumstances) to tell them you’re going away

You can get Pension Credit for up to 4 more weeks if:

* you’re away from Great Britain because of the death of a close relative
* a close relative dies while you’re away and you cannot reasonably return to the UK

You cannot apply for Pension Credit if you’re already outside Great Britain.

You cannot get Pension Credit if you’re moving away from Great Britain permanently.

**Leaving Great Britain for medical treatment**

You can continue to get Pension Credit for up to 26 weeks if:

* you’ve left Great Britain for medical treatment
* you’ve left Great Britain for a period of recovery that’s been approved by a medical professional (also known as ‘approved convalescence’)
* your partner or child is leaving Great Britain for medical treatment or ‘approved convalescence’ and you’re going with them

**What you'll get**

Pension Credit tops up:

* your weekly income to £218.15 if you’re single
* your joint weekly income to £332.95 if you have a partner

You may get extra amounts if you have other responsibilities and costs.

The top up and extra amounts are known as ‘Guarantee Credit’.

**If you have a severe disability**

You could get an extra £81.50 a week if you get any of the following:

* Attendance Allowance
* the middle or highest rate from the care component of Disability Living Allowance (DLA)
* the daily living component of Personal Independence Payment (PIP)
* Armed Forces Independence Payment
* the daily living component of Adult Disability Payment (ADP) at the standard or enhanced rate

**If you care for another adult**

You could get an extra £45.60 a week if:

* you get Carer’s Allowance
* you’ve claimed Carer’s Allowance but are not being paid because you already get another benefit paying a higher amount

If you and your partner have both claimed or are getting Carer’s Allowance, you can both get this extra amount.

**If you’re responsible for children or young people**

You could get an extra £66.29 a week for each child or young person you’re responsible for. This is increased to £76.79 a week for the first child if they were born before 6 April 2017.

The child or young person must normally live with you and be under the age of 20.

If they’re 16 or over and under 20, they must be in (or accepted for):

* approved training, such as Foundation Apprenticeships
* a course of non-advanced education (for example, they’re studying for GCSEs or A levels)

If they’re in education, it must be for more than 12 hours a week on average.

If you get Tax Credits, you cannot get this extra amount of Pension Credit for caring for a child. But you might be eligible for [Child Tax Credits](https://www.gov.uk/child-tax-credit).

**If the child or young person is disabled**

If the child or young person is disabled, you could also get an extra amount of either:

* £35.93 a week if they get DLA, PIP or ADP
* £112.21 a week if they’re blind or they get the highest rate care component of DLA or CDP, or the enhanced daily living component of PIP or ADP

**If you have housing costs**

You could get an extra amount to cover your housing costs, such as:

* ground rent if your property is a leasehold
* some service charges
* charges for tents and site rents

The amount you could get depends on your housing costs.

If you get Pension Credit, you could also be eligible for:

* [Council Tax Reduction](https://www.gov.uk/apply-council-tax-reduction)
* [Housing Benefit](https://www.gov.uk/housing-benefit) if you rent the property you live in
* [Support for Mortgage Interest](https://www.gov.uk/support-for-mortgage-interest) if you own the property you live in

**If you have savings or a second pension**

You could get the ‘Savings Credit’ part of Pension Credit if both of the following apply:

* you reached State Pension age before 6 April 2016
* you saved some money for retirement, for example a personal or workplace pension

You’ll get up to £17.01 Savings Credit a week if you’re single. If you have a partner, you’ll get up to £19.04 a week.

You might still get some Savings Credit even if you do not get the Guarantee Credit part of Pension Credit.

**Other help if you get Pension Credit**

If you get Pension Credit you’ll automatically get [cold weather payments](https://www.gov.uk/cold-weather-payment).

You’ll also be eligible to:

* [apply for a free TV licence](https://www.gov.uk/free-discount-tv-licence) if you’re aged 75 or over
* [get help with NHS costs](https://www.gov.uk/help-nhs-costs) if you get the Guarantee Credit part of Pension Credit

NHS costs can include things such as prescriptions, dental treatment, glasses and transport costs for hospital appointments.

**Find out how much you could get**

Use the [Pension Credit calculator](https://www.gov.uk/pension-credit-calculator) to work out how much you might get.

Contact the Pension Service helpline if you’re not sure whether you’re eligible for extra amounts.

Pension Service helpline
Telephone: 0800 731 0469
Textphone: 0800 169 0133
[Relay UK](https://www.relayuk.bt.com/) (if you cannot hear or speak on the phone): 18001 then 0800 731 0469
British Sign Language (BSL) [video relay service](https://connect.interpreterslive.co.uk/vrs?ilc=DWP) if you’re on a computer - find out how to [use the service on mobile or tablet](https://www.youtube.com/watch?v=oELNMfAvDxw)
Monday to Friday, 8am to 6pm
[Find out about call charges](https://www.gov.uk/call-charges)

**How you’re paid**

All benefits, pensions and allowances are usually [paid into an account](https://www.gov.uk/how-to-have-your-benefits-paid), for example a bank account.

**How to claim**

You can start your application up to 4 months before you reach [State Pension age](https://www.gov.uk/state-pension-age).

You can apply any time after you reach State Pension age but your application can only be backdated by 3 months. This means you can get up to 3 months of Pension Credit in your first payment if you were eligible during that time.

**Information you’ll need**

You’ll need the following information about you and your partner if you have one:

* National Insurance number
* information about any income, savings and investments you have
* information about your income, savings and investments on the date you want to backdate your application to (usually 3 months ago or the date you reached State Pension age)

You’ll also need your bank account details. Depending on how you apply, you may also be asked for your bank or building society name, sort code and account number.

**Apply online**

You can use the online service if you have already applied for your State Pension.

[Apply now](https://apply-for-pension-credit.service.gov.uk/)

**Apply by phone**

A friend or family member can call for you if you cannot use the phone.

Pension Credit claim line
Telephone: 0800 99 1234
Textphone: 0800 169 0133
[Relay UK](https://www.relayuk.bt.com/) (if you cannot hear or speak on the phone): 18001 then 0800 99 1234
British Sign Language (BSL) [video relay service](https://connect.interpreterslive.co.uk/vrs?ilc=DWP) if you’re on a computer - find out how to [use the service on mobile or tablet](https://www.youtube.com/watch?v=oELNMfAvDxw)
Monday to Friday, 8am to 6pm
[Find out about call charges](https://www.gov.uk/call-charges)

**Apply by post**

To apply by post, [print out and fill in the Pension Credit claim form](https://www.gov.uk/government/publications/pension-credit-claim-form--2) or call the claim line to request a form.

Send the claim form to the Pension Service, or ask someone to do it for you.

The Pension Service 8
Post Handling Site B
Wolverhampton
WV99 1AN

Contact a voluntary organisation like [Citizens Advice](https://www.citizensadvice.org.uk/) or [Age UK](http://www.ageuk.org.uk/money-matters/claiming-benefits/pension-credit/what-is-pension-credit/) if you need help with the form.

**If you disagree with a decision**

You can [challenge a decision](https://www.gov.uk/mandatory-reconsideration) about your Pension Credit application. This is called asking for mandatory reconsideration.

**Some Facts**

**They do not think they’ll be eligible for Pension Credit**

False – Do not rule anyone out. Around 1.5 million pensioners across the UK receive it.

**They’d get so little, it’s not worth claiming**

False – The average Pension Credit payment is actually over £65 per week – that’s well over an extra £3,000 per year. Plus, getting Pension Credit can provide a passport to help with things like rent, council tax, Cold Weather Payments and a free TV licence for people aged 75 and over.

**They have savings, so will not get anything**

False – People can have savings or another pension and still get extra money. Unlike other income related benefits like Universal Credit, there is no capital cut-off limit and for Pension Credit savings of under £10,000 are ignored.

**They own their own home, so they’ll not get anything**

False – Homeowners can get Pension Credit too. In fact, almost half of the people who get Pension Credit own their own home.

**They’re not eligible for Pension Credit – it’s for ‘old’ people**

False – People can claim as soon as they reach the qualifying age, which is now State Pension age.

**They cannot get a State Pension, so they’ll not be eligible**

False – They may be entitled to Pension Credit – even if they’re not entitled to a State Pension.

**They’ve been turned down for Pension Credit before, so it’s not worth applying again**

False – Personal circumstances could have changed and their income or capital may have changed as a result. The first £10,000 of savings will be ignored when working out if someone can get Pension Credit.

**It’s too complicated and claiming’s not worth the effort**

False – they can claim with one simple free phone call Even if someone only gets a small amount of Pension Credit, it can open the door to receiving other benefits and services like Cold Weather Payments and free dental treatment.

However, if they wish, people can fill out a paper claim form, which can now be downloaded from the GOV.UK website or an online claim can be made.

The Pension Service will also help them to claim other benefits (like Housing Benefit, which can help with paying rent) if they’re entitled to those as well.

However, they’ll need to contact their local council direct if they wish to apply for a [reduction in their Council Tax](https://www.gov.uk/apply-council-tax-reduction).