



You can find out about Pension Credit at www.gov.uk/pension-credit
This factsheet gives extra information to the website.

Can I get Pension Credit?

You can get Pension Credit if you have reached the qualifying age.

If you were born:

- before 6 December 1953, this is the same as women's State Pension age
- on or after 6 December 1953, this is your State Pension age

Find out your Pension Credit age at www.gov.uk/state-pension-age

Until 14 May 2019, if you have a partner and only one of you has reached the Pension Credit qualifying age, you can still apply. The person who has reached the qualifying age must be the one who applies.

From 15 May 2019, if you have a partner and want to start getting Pension Credit, both you and your partner will normally need to have reached the qualifying age.

If your partner has not reached the qualifying age, you may still be able to start getting Pension Credit from 15 May 2019 or later if, on the day you want to start getting Pension Credit, you and your partner are entitled to Housing Benefit for people who have reached the qualifying age for Pension Credit.

If you've both reached Pension Credit qualifying age, either of you can apply.

By partner, we mean:

- a person you live with who is your husband, wife or civil partner
- a person you live with as if you are a married couple

Only one of you can get Pension Credit at any one time. It's paid for both of you. We can help you decide who should apply.

You could also get Pension Credit even if you:

- live with your grown-up family
- own your own home, or
- are in hospital or a care home

How much could I get?

The amount of Pension Credit you get depends on how much money you have coming in each week, and how much you have saved or invested. If you have a partner, we will add your income and capital and your partner's income and capital together when working out your Pension Credit.

Pension Credit has 2 parts:

- Guarantee Credit, which tops up your weekly income to a minimum amount
- Savings Credit, which is payable in certain circumstances where someone has saved some money towards their retirement, like a second pension or savings

You may get either part or both.

You may also get more Pension Credit if you or your partner:

- are severely disabled
- are a carer
- have responsibility for a child or qualifying young person
- have certain housing costs

To find out how much Pension Credit you might get, go to www.gov.uk/pension-credit-calculator

I'm already getting Pension Credit but my partner has not reached the qualifying age – will the changes from 15 May 2019 affect us?

If your Pension Credit started on or before 14 May 2019 you'll carry on getting it for as long as you continue to qualify for it without a break.

If you stop being entitled to it on or after 15 May 2019 for any reason, you will not normally be able to start getting it for yourself and your partner again before your partner reaches the qualifying age. But you may still be able to start getting it again if, on the day you want to start getting Pension Credit, you and your partner are entitled to Housing Benefit for people who have reached the qualifying age.

If I've not applied for Pension Credit before 15 May 2019, will the new rules for couples apply to me?

If you apply for Pension Credit to start on or after 15 May 2019, the new rules will apply.

If you think you may be eligible for Pension Credit before 15 May 2019, you should not delay making your application.

You can backdate an application for Pension Credit for up to 3 months, provided you would have been eligible for Pension Credit on the earlier date. You'll need to apply by 13 August to be eligible from 14 May – the day before the new rules apply.

I'm a single pensioner – will I still get Pension Credit if I start living with a partner who has not reached the qualifying age?

From 15 May 2019, if you start living with a partner who has not yet reached the qualifying age, your Pension Credit will stop. If you're also getting Housing Benefit, this will stop as well.

This is because new rules that apply from that date mean that both partners must have reached the qualifying age before a couple can get Pension Credit. These rules also apply to Housing Benefit for people who have reached the qualifying age.

What if I cannot get Pension Credit because, although I've reached the qualifying age, my partner has not?

You and your partner may be able to get Universal Credit instead.

Both of you will need to apply, but as you're over State Pension age, you will not have any work-based conditions applied to you.

You can apply for Universal Credit online or by calling the freephone helpline.

Find out more about how to claim at www.gov.uk/universal-credit

Can I apply for Pension Credit if I come from outside Great Britain?

When you apply, you must be living in England, Scotland or Wales. You must not be 'subject to immigration control'; this means that there must be no restrictions which would stop you receiving financial help from the state. You will also need to satisfy the Habitual Residence Test. There are some exceptions to these rules.

If there's anything you're not sure about, please ask us.

Can I leave Great Britain and keep getting Pension Credit?

We may pay Pension Credit for up to 4 weeks while you're temporarily away from Great Britain and we may pay for up to 8 weeks if the absence is in connection with a death.

If the absence is solely in connection with medical treatment or medically approved convalescence, we may pay Pension Credit for up to 26 weeks.

But you should tell us before you go if you're going to leave Great Britain for any reason at all, even if you'll only be away for a short time. This includes if you go to Northern Ireland, the Isle of Man or the Channel Islands.

I did not get Pension Credit when I applied before. Can I apply again?

Yes, if your personal circumstances or the benefit rates have changed, you may get Pension Credit now. If you think you may qualify, do not delay claiming.

Do I need to tell you if my circumstances change?

If you are 65 or over and get Pension Credit, you may not have to let us know of changes to how you fund your retirement for a set period of time – for example changes to your savings investments and occupational or personal pensions. This is called an 'Assessed Income Period' and can last for up to 5 years. If you are over 75, there is no time limit.

If you do not have an Assessed Income Period, you should tell us of any changes in your circumstances.

Even if you have an Assessed Income Period, you should tell us straight away about changes other than how you are funding your retirement.

Changes to Pension Credit for people with children from 1 February 2019

From February 2019, Pension Credit will contain an additional amount for those who are responsible for children. You may be entitled to this additional amount as part of your Guarantee Credit if:

- you have main responsibility for a child under 16 years of age or a qualifying young person, and
- the child or qualifying young person is normally living with you

A qualifying young person means a person who is aged 16 to 19 and in full-time education or approved training.

You must not be claiming tax credits or have been claiming tax credits in the previous year. If you are claiming support for children through Child Tax Credit, this will continue and you do not need to contact us. If you have claimed tax credits in the previous year you must first contact HMRC to see if they can continue your support.

Changes to Savings Credit from 6 April 2016

The Savings Credit part of Pension Credit closed for people reaching State Pension age on or after 6 April 2016.

If you and your partner (if you have one), reached State Pension age before 6 April 2016, you can still get Savings Credit, depending on your circumstances, regardless of when you apply.

If you are a couple where one person reached State Pension age before 6 April 2016 and the other on or after 6 April 2016, you can only get Savings Credit if one of you:

- was already getting it immediately before 6 April 2016 and
- has been entitled to it at all times since 6 April 2016

Changes to Assessed Income Periods (AIPs) from 6 April 2016

An AIP is a period when you do not have to tell us about changes to your pensions, savings or investments. Your Pension Credit award letter tells you if you have one.

From 6 April 2016, no new AIPs will be set.

If you already have an AIP that is due to end between 6 April 2016 and 31 March 2019 it will end - either on the original date on your Pension Credit award letter, or earlier if your household circumstances change. Your AIP may end early in this way if for example you move into a care home or if you become a member of a couple.

If you already have an AIP that is due to end on or after 1 April 2019, it will end early and will not be renewed.

We will send you a letter telling you the new end date 6 months in advance or you can find the new date below.

If you are aged over 75 and have an AIP with no end date, it will remain in place until your household circumstances change, for example if you move into a care home or if you become a member of a couple.

When your AIP ends you will need to tell us about any change to your circumstances, including pensions.

New end dates for Assessed Income Periods

Original end date between:	New end date
1 to 14 April 2019	14 July 2016
15 to 30 April 2019	28 July 2016
1 to 14 May 2019	14 August 2016
15 to 31 May 2019	28 August 2016
1 to 14 June 2019	14 October 2016

Original end date between	New end date
15 to 30 June 2019	28 October 2016
1 to 14 July 2019	14 November 2016
15 to 31 July 2019	28 November 2016
1 to 14 August 2019	14 December 2016
15 to 31 August 2019	28 December 2016
1 to 14 September 2019	14 February 2017
15 to 30 September 2019	28 February 2017
1 to 14 October 2019	14 March 2017
15 to 31 October 2019	28 March 2017
1 to 14 November 2019	14 April 2017
15 to 30 November 2019	28 April 2017
1 to 14 December 2019	14 June 2017
15 to 31 December 2019	28 June 2017
1 to 14 January 2020	14 July 2017
15 to 31 January 2020	28 July 2017
1 to 14 February 2020	14 September 2017
15 to 29 February 2020	28 September 2017
1 to 14 March 2020	14 October 2017
15 to 31 March 2020	28 October 2017
1 to 14 April 2020	14 December 2017
15 to 30 April 2020	28 December 2017
1 to 14 May 2020	14 January 2018
15 to 31 May 2020	28 January 2018
1 to 14 June 2020	14 March 2018
15 to 30 June 2020	28 March 2018
1 to 14 July 2020	14 April 2018
15 to 31 July 2020	28 April 2018
1 to 14 August 2020	14 June 2018
15 to 31 August 2020	28 June 2018
1 to 14 September 2020	14 July 2018
15 to 30 September 2020	28 July 2018
1 to 14 October 2020	14 August 2018

Original end date between	New end date
15 to 31 October 2020	28 August 2018
1 to 14 November 2020	14 October 2018
15 to 30 November 2020	28 October 2018
1 to 14 December 2020	14 November 2018
15 to 31 December 2020	28 November 2018
1 to 14 January 2021	14 January 2019
15 to 31 January 2021	28 January 2019
1 to 14 February 2021	14 February 2019
15 to 28 February 2021	28 February 2019
1 to 14 March 2021	14 March 2019
15 March to 5 April 2021	28 March 2019