



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

## Can I get Pension Credit?

If you are single, you can get Pension Credit if you have reached State Pension age.

Find out your State Pension age at [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age)

If you have a partner, you can get Pension Credit if both you and your partner have reached State Pension age.

Either of you can apply, but 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.

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.

From 15 May 2019, if you have a partner and only one of you has reached State Pension age, you'll not normally be able to start getting Pension Credit. See page 2 for more information about this change, including when it does not 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.

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

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](http://www.gov.uk/pension-credit-calculator)

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

From February 2019, Pension Credit includes 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 Pension Credit for couples from 15 May 2019**

Before 15 May 2019, a person over State Pension age with a partner under State Pension age could qualify for Pension Credit.

From 15 May 2019, both partners will normally need to have reached State Pension age to be able to start getting Pension Credit.

If only one of you has reached State Pension age, you'll only be able to start getting Pension Credit if, on the day your claim starts, you are entitled (as a couple) to Housing Benefit for people who have reached State Pension age.

To find out more about Housing Benefit, go to [www.gov.uk/housing-benefit](http://www.gov.uk/housing-benefit)

Either partner can be the person claiming Housing Benefit but the person who has reached State Pension age must:

- have reached it before 15 May 2019
- be the one who applies for Pension Credit.

These changes also apply to Housing Benefit for people who have reached State Pension age. This means that if only one of you has reached State Pension age, you may only get Housing Benefit (as a couple) for people over State Pension age if either:

- the claim for Housing Benefit started before 15 May 2019, or
- the claim for Housing Benefit started from a date on or after 15 May 2019 when you were also entitled to Pension Credit as part of the same couple.

### **My partner is under State Pension age but I reached State Pension age before 15 May. I'm not currently getting Pension Credit – can I still apply?**

You may be able to get Pension Credit (or start getting it again) if you and your partner are entitled to Housing Benefit for people over State Pension age on the day you want to start claiming Pension Credit from.

You can backdate an application for Pension Credit (and Housing Benefit) for up to 3 months, provided you would have been eligible on the earlier date.

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

If you are currently entitled to Pension Credit, 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 State Pension age.

The exception to this is if you and your partner are also entitled to Housing Benefit for people who have reached State Pension age at the time your Pension Credit stops, and you're still entitled to it (as part of the same couple) when you make your new claim for Pension Credit.

### **Will my Pension Credit be affected if I start living with a partner who has not reached State Pension age?**

From 15 May 2019, if you start living with a partner who is still under State Pension 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 State Pension age before a couple can get Pension Credit. These rules also apply to Housing Benefit for people who have reached State Pension age.

## **What other benefits could I get after I've reached State Pension age if I can't get Pension Credit because my partner is under State Pension age?**

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

If you claim Universal Credit, you'll both need to apply together, but once you're over State Pension age, you will not have any work-based conditions applied to you.

Find out more about how to claim at [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit).

You and your partner may be able to get another benefit instead of claiming Universal Credit.

You may be able to do this if any of the following circumstances applies to you.

- You are currently claiming Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Housing Benefit for people under State Pension age for yourself and your partner and you are entitled to the Severe Disability Premium as part of that benefit. Where this is the case, you cannot claim Universal Credit, but:
  - when you reach State Pension age, new rules allow your existing benefit to continue even though you are over the normal age for being able to claim it, provided you continue to be entitled to the Severe Disability Premium and meet the other entitlement conditions
  - if you're only claiming Housing Benefit, you may be able to make a new claim for one of the other benefits if you need extra financial support, even when you're over State Pension age.
- Your partner is currently claiming Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance for both of you. Where this is the case
  - when you reach State Pension age, your partner can continue claiming their existing benefit for you both, provided they continue to meet the normal entitlement conditions.
- You and your partner are currently claiming income-based Jobseeker's Allowance as a joint-claim couple. Where this is the case:
  - when you reach State Pension age, your partner can continue claiming Jobseeker's Allowance, with your partner taking responsibility for the claim for both of you, provided they continue to meet the normal entitlement conditions.
- You are already over State Pension age when you start living with your partner and they are already claiming Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance. Where this is the case:
  - your partner will normally be able to claim for both of you by adding you to their claim, provided they still meet the qualifying conditions for their existing benefit. (This won't apply if, for example, your partner is claiming Income Support as a lone parent. In this situation, if you start living together as a couple, their Income Support will stop and you will both need to apply for Universal Credit.)

Your, or your partner's, entitlement to any of these other benefits after you have reached State Pension age may stop if your circumstances change later on. If your partner is still under State Pension age when this happens, you may be able to get Universal Credit.

You will not be able to claim Universal Credit if the benefit you, or your partner, were getting included the Severe Disability Premium, and both of the following apply:

- no more than a month has passed since the previous claim ended
- the person who was claiming the benefit has continued to meet the eligibility conditions for the Severe Disability Premium.

In this situation, you may be able to re-apply for the benefit you were previously getting instead.

Staff at your local Jobcentre will be able to advise you about which benefits you can claim.

## **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.

## **Assessed Income Periods (AIPs)**

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 have been set.

If you had an AIP that was due to end on or after 1 April 2019, it will have ended on or before 28 March 2019 and will not have been renewed.

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.

### **Do I need to tell you if my circumstances change?**

If you do not have an Assessed Income Period, you should tell us of any changes in your circumstances. This includes any changes to your income or your savings.

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