



Pension Credit

FACTSHEET

What is Pension Credit?

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.

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.

How much could I get?

Pension Credit is worth, on average, over £4,000 a year.

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

You can use the Pension Credit calculator to find out if you're eligible for Pension Credit and how much you could get: www.gov.uk/pension-credit-calculator

What else could I get if I claim Pension Credit?

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

- The Winter Fuel Payment (or the Pension Age Winter Heating Payment in Scotland)
- Help with heating costs through the Warm Home Discount Scheme and Cold Weather Payment
- Housing Benefit if you rent the property you live in
- Support for Mortgage Interest if you own the property you live in
- A Council Tax discount
- A free TV Licence if you're aged 75 or over
- Help with NHS dental treatment, glasses and transport costs for hospital appointments, if you get a certain type of Pension Credit
- A discount on the Royal Mail redirection service if you're moving house

Am I eligible?

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

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.

How do I apply?

You can apply for Pension Credit online: [gov.uk/pension-credit](https://www.gov.uk/pension-credit)

You can also call the Pension Credit claim line on **0800 99 1234**

What information do I need to apply?

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 if this is sooner)

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.

How do I find out more?

You can find out more about Pension Credit by visiting [gov.uk/pension-credit](https://www.gov.uk/pension-credit)

Eligibility criteria apply.