

Pension Credit

What is Pension Credit?

Pension Credit, also known as state pension credit, is a benefit for people who are on a low income and have reached a certain age.

Pension Credit has two parts – **Guarantee Pension Credit** and **Savings Pension Credit**. You may be able to get one or both parts depending on your circumstances.

- Guarantee Pension Credit tops up your weekly income if you have a low income below £173.75 (for single people) or £265.20 (for couples).
- Savings Pension Credit is an extra payment to reward people who have prepared for their retirement by having some savings or income.

You can claim Pension Credit whether or not you are still working. You do not need to have paid any national insurance contributions.

You may still be **eligible** if you have savings, a pension or your own home.

There are different rules for getting the **Guarantee Pension Credit** and the **Savings Pension Credit**.

- If you are a woman, to claim Guarantee Pension Credit you must be State Pension age.
- If you're a man, you can claim Guarantee Pension Credit when you reach the State Pension age of a woman born on the same day and in the same year as you.
- The Savings Pension Credit can be claimed by men and women aged 65 or over. You must also have reached state pension age before 6 April 2016, but see Gov.uk website for further information on whether couples can qualify.



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

If you're in a couple you can start getting Pension Credit if either:

- you and your partner have both reached State Pension age
- one of you is getting housing benefit for people over State Pension age

Your partner is your husband, wife or civil partner (if you live with them) or someone else you live with as if you were married.

You can work out the exact date of your State Pension age by using the State Pension age calculator on [GOV.UK website](https://www.gov.uk)

It is a **non-taxable, means-tested benefit.**

How to claim?

You can start your application up to 4 months before you reach state pension age.

You can claim any time after you reach State Pension age but your claim can only be backdated for 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.

You will need:

- your National Insurance number
- information about your income, savings and investments
- your bank account details, if you're applying by phone or by post

If you're backdating your claim, you'll need details of your income, savings and investments on the date you want your claim to start.