

Information on Pension Credits



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If you're aged 60 or over you may be entitled to Pension Credit . This is extra money for pensioners on a low or middle income. It is made up of two elements:

- **Guarantee Credit**
- **Savings Credit** (which may be payable from age 65).

Who is eligible?

Persons aged 60 or above

If you are 60 years or above (or within four months of your 60th birthday) and living in Great Britain, you may be entitled to the Guarantee Credit top-up to your income.

This guarantees a minimum income if either of the following applies to you:

- you're single and your weekly income is below £119.05
- you have a partner and your joint weekly income is below £181.70

If you are severely disabled or caring for a disabled person your guaranteed income level may include an extra £48.45.

Persons aged 65 and above

If you're aged 65 onwards you could be entitled to the 'Savings Credit' if either of the following applies to you:

- you're single and your total weekly income from pensions, savings and investments is between £87.30 and £167 a week
- you have a partner and your joint weekly income from pensions, savings and investments is between £139.60 and £245 a week.

How to appeal

If you're refused Pension Credit or think it's been calculated wrongly, ask the office that dealt with your claim to reconsider the decision.

If you're still unhappy with the outcome you can appeal to an independent Unified Appeal Tribunal.

**All amounts in this leaflet are current from April 2007.
The amounts usually change each April.**

How to apply

You can claim Housing and Council Tax Benefit at the same time, and on the same form as Pension Credits. The Pension Service will then give the Council all the details it needs to work out and pay your Housing and Council Tax Benefit. You will still be able to claim Housing and Council Tax Benefit directly from your Council.

Like Pension Credits, your Housing and/or Council Tax Benefit claim will normally continue for 5 years if you or your partner is over 65.

If you get a Pension Credit and Housing and/or Council Tax Benefit, you will only have to tell the Pension Service of most changes. They will pass this information on to the Council so we can reassess your Housing and/or Council Tax Benefit claim.

You can apply for Pension Credit on form PC1.

You can get this by telephone, or in person at a Pension Service surgery, benefit office or local authority housing benefit or council tax benefit office.

The national telephone Helpline for Pension Credit is 0800 99 1234 (textphone 0800 169 0133).

The Pension Service has a website at www.thepensionservice.gov.uk

What counts as income?

Income that is taken into account includes:

- earnings after tax and expenses from employment or self-employment, less half of any occupational or personal pension contribution you make
- an 'assumed income' of £1 a week for every £500 of 'capital' you have over £6,000 or over £10,000 if you live permanently in a care home (capital includes savings and investments, life insurance policies, and property that's not your main home)
- Working Tax Credit
- most social security benefits like Carer's Allowance

Income that's ignored includes:

- Attendance Allowance
- Child Tax Credit
- Christmas Bonus
- Exceptionally Severe Disablement Allowance
- War Widow's Supplementary Pension

How much do you get?

Aged 60 and above – Guarantee Credit

If you're single, you'll get the difference between £119.05 and your total weekly income if it's less than this.

If you live with a partner, you'll get the difference between £181.70 and your joint total weekly income if it's less than this.

You may get more money if you have caring responsibilities, are severely disabled or have certain housing costs.

Aged 65 and above – Savings Credit

If you're aged 65 or over, you may be entitled to the guarantee credit, the savings credit or both.

The savings credit is a maximum:

- £19.05 a week if you're single
- £25.26 a week if you have a partner

To check how much Pension Credit you might get the Pension Service offer a Pension Credit calculator on their website at www.thepensionservice.gov.uk

Effect on other benefits

If you're getting Pension Credit you may also qualify for:

- Housing Benefit
- Council Tax Benefit
- Cold Weather Payment
- Funeral Payments
- Community Care Grant
- Budgeting Loans
- Crisis Loans
- Winter Fuel Payments
- Sure Start Maternity Grant
- Free School Meals

If you're getting some of these benefits, the amount may be reduced when you get Pension Credit. But you should still be better off claiming Pension Credit.

You must always tell the Council if:

- you move house
- your rent changes and you are a private tenant
- a non-dependant moves into or out of your home or their income changes
- you are to be temporarily absent from your home for more than 13 weeks

If you only get a Savings Credit (and not the Guarantee Credit) you must tell the Council if:

- a dependant child moves into or out of your home
- any Child Tax Credit, Child Benefit and other allowances you get for child changes
- your capital/savings exceeds £16,000
- the income or capital of a partner not included in your Pension Credit claim changes.

The Housing and Council Tax Benefit rules for pensioners aged 65 and over will also change to make sure any Savings Credit paid is not clawed back by a decrease in Housing or Council Tax Benefit.

