

Pension Credit

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.

Am I eligible for Pension Credit?

If you are single, you can get Pension Credit if you have reached 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 is paid for both of you.

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 be able to make a new claim for Pension Credit, instead you will need to see if you qualify for Universal Credit.

You could also get Pension Credit if you meet one of the following criteria:

- Live with your grown-up family.
- Own your own home.
- 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, Pension Credit will add both your income and capital and your partner's income and

capital together when working out your Pension Credit award.

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.

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

If you and your partner (if you have one), reached State Pension age before 6th 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 6th April 2016 and the other on or after 6th April 2016, you can only get Savings Credit if one of you was already getting it immediately before 6th April 2016 and has been entitled to it at all times since 6th April 2016.

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

- Are severely disabled.
- Are a carer (underlying entitlement).
- Have responsibility for a child or qualifying young person.
- Have certain housing costs.

How to claim



If you think you may be eligible for Pension Credit, call the **St Barnabas Welfare and Benefits Team** on **01476 513544**, who will assist you to make an application.

