New Forest Disability Information Service

Information
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Information Sheet 8

Pension Credit

Pension Guarantee Credit is provided by the Government to ensure that everyone over state retirement age has an income at least equal to the standard minimum guarantee level:

£238 per week for single pensioners and **£363.25** per week for couples.

These levels can be higher in some circumstances, for example:
A person receiving Attendance Allowance or the middle or high rate care of DLA or the daily living element of PIP can add a further £86.05 to their minimum guarantee level, provided nobody gets Carers Allowance for caring for them, and they have no non-dependent adults living with them.

A person qualifying for Carer's Allowance (even if this is not paid due to the overlapping benefit rule) can add a further £48.15 to their minimum income guarantee level.

To qualify for Pension Guarantee Credit, your total weekly income must be below your minimum income guarantee level. Income from disability benefits is disregarded, but other income (e.g., from state pension, private pensions, earnings, maintenance, income from tenants or lodgers, etc.) is included. If you have more than £10,000 in savings and capital, you will be deemed to receive £1 per week income for every £500 over £10,000.

To apply for Pension Guarantee Credit you must satisfy the Habitual Residence Test and not be subject to immigration control. If one member of a couple is subject to immigration control, the minimum guarantee level may be reduced.

If you are part of a couple, both of you must have reached pension age to qualify for Pension Guarantee Credit. If only one of you has reached pension age, you may be able to apply for Universal Credit. There are exceptions if you are in receipt of pension-age Housing Benefit.

Pension Guarantee Credit is a passporting benefit and can qualify you for help with NHS costs (e.g., NHS dental treatment, trips to hospital), cold weather payments and a free TV license if you are over 75. It may also help you to get money off your Council Tax.

You may find it helpful to use the Pension Credit online calculator at
www.gov.uk/pensioncredit-calculator

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The Government will also give extra money to pensioners who have saved a little towards their retirement, for example, via a personal pension. This element of Pension Credit is currently being phased out. To qualify, you or your partner (if you have one) must both be 65 or over and have reached pension age before 6 April 2016. You must satisfy the habitual residence test and not be subject to immigration control.

The qualifying rules and benefit calculations are complicated, but your "qualifying income" must be above the savings credit threshold:

Single person: **£208.07** Couple: **£329.75**

But it must not be so high as to result in a zero award.

Your qualifying income includes state and private pensions, earnings and income from tenants or lodgers. Disability benefits, and some other income including working tax credit, contributions based ESA/JSA and maintenance paid by a former spouse, are disregarded.

There is a maximum amount of savings credit payable:

Single person: **£17.96 per week** Couple: **£20.10 per week**

More information on Pension Credit can be obtained online at **www.gov.uk/pension-credit**

How to apply for Pension Credit

Apply online at **https://apply-for-pension-credit.service.gov.uk/start**

Or telephone the Pension Credits claim line: **0800 99 1234** (Monday to Friday, 8am-6pm)

You will need information about your income, savings and investments, your National Insurance number and statements for all accounts held covering the last 3 months. We can help with Pension Credit applications, provided you have all the relevant information – please call us for an appointment.

This information sheet is only a brief guide to Pension Credit and is designed to help you decide if it could be appropriate for you to make an application. For further help and advice on any disability related issue, contact New Forest Disability Information Service on **01425 628750**.

New Forest Disability Information Service is a registered charity, and we rely on your kind donations to provide our services. If you would like to make a donation, please visit www.NewForestDIS.org.uk/donate. Thank you.