Information NOW
Information for people in Newcastle upon Tyne

Pension Credit

What is Pension Credit?

Pension Credit is a means-tested benefit and it has two parts:

- **Guarantee credit**: a top-up for those on a low or no income and are at least 'pension age'; and
- **Savings credit**: an extra payment for people who have saved some money towards their retirement and who reached 'pension age' before 6 April 2016. So you can see Savings Credit is being phased out.

You can use gov.uk's **Pension Credit calculator** to find out when you'll reach pension age.

Am I eligible for Pension Credit?

To see if you are eligible for Pension Credit, the Department for Work and Pensions will look at:

- **Your income:** the money you and your partner have coming in, including earnings, benefits and occupational pensions;
- **Your savings** and your partner's savings; and
- **Your circumstances:** such as your age, the ages and size of your family, and whether you or any of your family are disabled.

Changes to Pension Credit

The government has made some changes to Pension Credit:

You won't be eligible for the Savings Credit part if you reached 'pension age' on or after 6th April 2016. If you reached 'pension age' before 6th April 2016 and were claiming Pension Credit before this date, you will continue to receive the payments.

Couples – if one of you is of working-age

If you are in a couple and one of you has reached Pension Credit age, you cannot claim Pension Credit. Instead you may have to claim or continue to receive **Universal Credit** instead until you are both pension age

If you are the working-age partner, you may also have to meet work-related requirements in order for you to get Universal Credit.

If you're in a mixed-age couple and you're already getting Pension Credit, you will be allowed to carry on getting it.

Myths about Pension Credit

- 'I don't think I'll be eligible for Pension Credit' – Don't rule yourself out. 2.7 million pensioner households already receive Pension Credit. And up to 1.8 million more could be entitled but haven't yet claimed.
- 'I'll get so little it's not worth me claiming' – Even if you only get a small amount, being in receipt of Pension Credit may help you get money and help for other things, such as rent, council tax or towards the cost of keeping your house warm. And those aged 75 or over can get a free TV license if they get Pension Credit. Plus you may be surprised how much you may be entitled to.
- 'It's difficult to claim Pension Credit' – It only takes one free phone call and you won't have to fill in a form.
- 'I have some savings so I won't get anything' – Having some savings or another pension doesn't rule you out – around three quarters of people who get Pension Credit have saved something.
- 'I own my own home so I won't get anything' – Owning your own home doesn't rule you out. Nearly half of pensioners who get Pension Credit own their own home.

How can I apply for Pension Credit?

Pension Credit is administered by the Pension Service, part of the Department for Work and Pensions (DWP). There are many ways to claim it. You can apply for Pension Credit by calling the Pension Credit Claim Line, completing an online form and so on. See the Government's **Pension Credit page**.

If you claim by phone, you may be able to claim **Housing Benefit** and **Council Tax Support** at the same time. The Pension Service may take the necessary information and contact your Local Council which has the responsibility for administrating these. If they do not, you should contact Newcastle City Council about making a claim.

Claiming on a paper application

You can use a paper application if you're unable to make a claim by telephone. You could get a family member of friend to telephone the **Pension Credit Claim Line** and ask for a paper copy to be posted to your home.

See below who can help you claim Pension Credit

How much Pension Credit might I be able to claim?

There isn't a savings limit for Pension Credit, but if you have over £10,000 this may reduce the amount you receive.

Guarantee Credit will top up your weekly income to:

- £ 238.00 if you're single
- or £363.25 if you're a couple.

These amounts may be higher if:

- you or your partner get a disability benefit like **Attendance Allowance** or **Personal Independence Payment**,
- you or your partner are a defined carer
- you have dependent children
- you have dependent children who get **Disability Living Allowance**

If you qualify for Savings Credit, you can get up to:

- £17.96 extra per week if you're single
- or £20.10 if you're a couple.

You're treated as a couple if you live with your husband, wife or partner. You don't have to be married or in a civil partnership.

Use Gov.uk's **Pension Credit Calculator** to work out how much you could receive.

Other help if you get Pension Credit

If you get Pension Credit you'll automatically get the **Warm Home Discount** and **cold weather payments** from the government to help pay your heating bills.

You'll also be eligible to:

- get help with NHS costs, such as prescriptions, dental treatment, glasses and transport costs for hospital appointments
- apply for a **free TV licence** if you're aged 75 or over





Where to get benefits advice

You can get benefits advice from a local independent service. They can help guide you through the application process and explain how some benefits may impact upon another. Services in Newcastle include:

- **Citizens Advice Newcastle (CAN)**.
- **Newcastle Welfare Rights Service** have **self help material** on their website
- **Search Newcastle** give benefits advice to older people in the West of Newcastle
- **Disability North** give disability related benefit advice, help with appeals and representation at tribunals

Search for Benefits advice organisations

Location:
Postcode:
Search

Other useful information

- **Pension Service** provide information about claiming your pension

- **Telephones article** on InformationNOW has details of a more affordable telephone service if you are in receipt of certain benefits for example, Pension Credit, Income Support, Universal Credit or Jobseeker's Allowance.
- Find more about **benefit advice services** available across Newcastle.

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Useful Organisations

Citizens Advice Newcastle (CAN)

Email: citycab@newcastlecab.org.uk

Website: http://citizensadvice-newcastle.org.uk

Telephone: 0808 223 1133

Address: 4th Floor, City Library, NE1 8AX

Newcastle Welfare Rights Service

Email: welfare.rights@newcastle.gov.uk

Website: www.newcastle.gov.uk/welfarerights

Telephone: 0191 277 2627

Address: **POSTAL ADDRESS ONLY - No face-to-face advice is given here, NE7 7LX

The Pension Service

Website: https://www.gov.uk/contact-pension-service

Telephone: 0800 731 0469

Address: The Pension Service 6, WV98 1AJ

Pension Credit Claim Line

Website: https://www.gov.uk/pension-credit

Karbon Homes

Email: info@karbonhomes.co.uk

Website: https://www.karbonhomes.co.uk/

Telephone: 0808 164 0111

Address: Number Five, NE12 8EG

Government Cost of Living Support

Website: https://www.gov.uk/guidance/cost-of-living-payment

Money Helper

Email: pensions.enquiries@moneyhelper.org.uk

Website: https://www.moneyhelper.org.uk/en

Address: Holborn Centre, EC1N 2TD

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