



Pension Credit Adviser Tips

Top Tips

- Always run a benefits check using detailed financial information
- If figures are unconfirmed, advise applicants to recheck entitlement
- Use a benefits calculator which will also show other entitlements (listed below). The Government Pension Credit calculator covers entitlement to Pension Credit only.
- Threshold figures are a guide only – personal circumstances make a difference
- Applicants may be homeowners, have private pensions and have savings and still qualify for Pension Credit
- Always ask about health conditions and caring responsibilities
- Health-related benefits (Attendance Allowance, Disability Living Allowance and Personal Independence Payment) do not count as income
- Make sure housing cost figures are accurate and include ground rent and service charges where appropriate
- PC applications can be backdated for three months – but applicants must ask!
- Highlight additional sources of financial support once an applicant receives PC – particularly Housing Benefit and Council Tax. A small PC award can lead to significant extra entitlement
- It is possible to apply for Pension Credit 4 months before reaching state pension age to ensure that the benefit is in place as soon as the applicant is eligible
- It is sometimes possible to receive Pension Credit even if the applicant does not get a state pension.

When to refer clients for detailed advice

Please signpost applicants for further advice if any of the following apply:

- Affected by long-term health issues but not claiming Attendance Allowance
- Switching from Tax Credits to Pension Credit
- Immigration Status and benefits entitlement needs clarification
- Eligible housing costs are complex and need exploration
- Complex households (eg applicants looking after children or where there are other adults in the property)

Additional Financial Support

Those in receipt of guarantee Pension Credit will also qualify for:

- Council Tax Reduction
- Housing Benefit
- Winter Fuel Payment
- Cold weather payments
- Help with Health Costs
- Free TV Licence (over 75 years of age)
- Social Tariffs – help with household bills including water, mobile, broadband

Useful Links

[Benefits Checker](#)

[Citizens Advice information on Pension Credit](#)

[Extra Money with Pension Credit](#)

[Pension Credit: how to apply](#)

For extra information, please contact the Horsham Outreach team on horshamoutreach@westsussexcab.org.uk or 01903 252699

Background Information on Pension Credit

How Pension Credit works

Pension Credit tops up:

- weekly income to £218.15 for a single person
- joint weekly income to £332.95 for a couple

BUT households with higher income might still be eligible for Pension Credit if the client has a long-term health condition, cares for someone who receives a health-related benefit, looks after a child, has savings or housing costs.

There are two elements to Pension Credit:

- guarantee element to top up income
- savings element, where a client has some savings

A claimant might receive one or both elements. **The guarantee element ensures entitlement to additional financial support; if a claimant receives only the savings element, they will not qualify for most income-related assistance.**

When applying for Pension Credit, applicants will need:

- their date of birth and National Insurance number
- how much money they have coming in each week – for example, this could be details of any pension they get from a former employer or a personal pension plan, and how often it's paid
- details of any savings and investments – The Pension Service will ask for the current balance in any bank and savings accounts and details of any investments, such as shares, premium bonds or unit trust certificates
- information on housing costs, such as mortgage interest, service charges or ground rent

If someone has a partner, they'll need to have the same information about them.

