



# Puzzled By Pensions? Pension Credit

Guidance for Usdaw members

# Pension Credit

## What Is It?

Pension Credit is separate from your State Pension. It provides extra money to help with your living costs if you're over State Pension age and on a low income. You can still claim Pension Credit even if you have other income, savings or own your own home.

## How Much Can I Claim?

Pension Credit comes in two parts:

### *Guarantee Credit*

Tops up your weekly income to a guaranteed minimum level of £218.15 if you're single or £332.95 if you're a couple (2024/25).

You may be eligible for Guarantee Credit if you've reached State Pension age. To find out when you'll reach State Pension age, get a State Pension forecast from the DWP.

You can find out more about the State Pension and apply for a State Pension forecast through our website:

[www.usdaw.org.uk/puzzled](http://www.usdaw.org.uk/puzzled)

If your income is higher than the above thresholds, you may still claim Guarantee Credit if you have a severe disability, are a carer or if you have to pay housing costs like a mortgage.

### *Savings Credit*

Provides extra money if you have some savings or your income is higher than the Basic State Pension (£169.50 per week 2024/25).

If eligible you could get up to £17.01 per week if you're single or £19.04 extra per week if you're a couple (2024/25).

There isn't a savings limit for Pension Credit, but if you have over £10,000 this will affect how much you receive.

Only people who've reached State Pension age before 6 April 2016 may be eligible to claim Savings Credit. If you're a couple and one of you reached State Pension age before 6 April 2016, you may still be able to claim.

#### Disclaimer

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A photograph of an elderly couple sitting on a sofa. The woman is wearing a red top and the man is wearing a blue top. They are both smiling and looking towards the right. The man has his hand on the woman's shoulder.

The BBC has scrapped free TV licences for over-75s. But if you're over 75 and claiming Pension Credit, you could still be eligible for a free TV licence.

## Is Pension Credit Linked to Other Benefits?

Claiming Pension Credit may mean you are eligible for other benefits too, such as:

- If you're over 75, you can still get a free TV licence.
- Free NHS dental treatment, plus help towards the cost of glasses and travel to hospital.
- If you're a carer, you could claim Carer Addition which is worth up to £45.60 extra a week (2024/25).
- The Cold Weather Payment when the temperature is 0°C or below for 7 days in a row.
- It's unlikely you'll have to pay Council Tax (unless other people live with you).
- If you own your home, you may be eligible for help with mortgage interest, ground rent or service charges.

## How Do I Claim Pension Credit?

You can start your application up to 4 months before you reach State Pension age. You can apply any time after you reach State Pension age but your application can only be backdated by 3 months.

You can apply:

- Online at: [www.gov.uk/pension-credit/how-to-claim](https://www.gov.uk/pension-credit/how-to-claim)
- By calling the Pension Credit claim line on **0800 99 1234**. They can fill in the application for you over the phone, but you'll need details on your finances, your National Insurance number, bank account details, plus your partner's details if you have a partner. Alternatively, you can ask them to post the application form to you so you can fill it out at home.

There is more information on Pension Credit available at: [www.gov.uk/pension-credit](https://www.gov.uk/pension-credit)

# More Information

## Usdaw Nationwide

Wherever you work, an Usdaw rep or official (Area Organiser) is not far away. For further information or assistance, contact your Usdaw rep or local Usdaw office. Alternatively you can phone our Freephone Helpline **0800 030 80 30** to connect you to your regional office or visit our website: [www.usdaw.org.uk](http://www.usdaw.org.uk)

You can also write to the Union's Head Office. Just write **FREEPOST USDAW** on the envelope and put it in the post.

## Join Usdaw

You can join online at:  
[www.usdaw.org.uk/join](http://www.usdaw.org.uk/join)



Scan the QR code to join today.

## What Happens Next

Once we process your application, you will receive a membership card with our Helpline telephone number and a New Member's Pack giving details of all the benefits and professional services available to you.

If you have retired you can still be a member of Usdaw. Scan the QR code below for more information or visit [www.usdaw.org.uk/269](http://www.usdaw.org.uk/269)



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