

Pension Credit gives you extra money to help with your living costs if you're over State Pension age and on a low income.

The average Pension Credit award is worth over £3,900 per year and it opens doors to other support, including the Winter Fuel Payment, help with housing costs, council tax and heating bills.

There are up to an estimated 880,000 households across the UK eligible for Pension Credit who are yet to claim, and we are urging people to check whether they or their loved ones are eligible for this support.

Who can claim Pension Credit?

You can claim Pension Credit if you're of State Pension age and on a low income. You must live in England, Scotland or Wales to qualify.

Pension Credit is separate from your State Pension, and savings, a private pension or owning a home are not necessarily barriers to receiving it.

When you apply for Pension Credit your income is calculated. If you have a partner, your income is calculated together.

If your income is higher, you may still be eligible for Pension Credit if you have a disability, care for someone, or have housing costs.

How much is it?

Pension Credit tops up:

- Your weekly income up to £218.15 if you're single.
- Your joint weekly income up to £332.95 if you have a partner.

Find out whether you're eligible and how much you could get [here](#).

How to claim

You can start your application up to four months before you reach State Pension age or any time after you reach State Pension age, but your application can only be backdated by three months.

This means you can get up to three months of Pension Credit in your first payment if you were eligible during that time.

You can claim Pension Credit by applying online [here](#). You can also claim over the phone or via post. A friend or family member can call for you if you cannot use the phone.

Apply by phone

A friend or family member can call for you if you cannot use the phone.

Pension Credit claim line

Telephone: 0800 99 1234

Textphone: 0800 169 0133

[Relay UK](#) (if you cannot hear or speak on the phone): 18001 then 0800 99 1234

British Sign Language (BSL) [video relay service](#)

Monday to Friday, 8am to 6pm

[Find out about call charges](#)

Apply by post

To apply by post, [print out and fill in the Pension Credit claim form](#) or call the claim line to request a form.

Send the claim form to the Pension Service, or ask someone to do it for you.

Freepost DWP Pensions Service 3

Do not write anything except the freepost address on the envelope. You do not need a postcode or a stamp.

Contact a voluntary organisation like [Citizens Advice](#) or [Age UK](#) if you need help with the form.

This drive comes as the UK government has had to make some difficult decisions to fix the foundations of the economy due to the dire state of the public finances, with the Winter Fuel Payment – worth up to £300 - set to be means-tested and delivered to those on Pension Credit to make sure it's targeted towards those in most need.

Our Pension Credit awareness drive will help identify households not claiming the benefit, and encourage pensioners to apply by 21 December 2024, the last date for making a backdated claim for Pension Credit, in order to receive the Winter Fuel Payment.

This work comes alongside wider plans to ensure economic stability for pensioners by protecting the Triple Lock, improving energy security and keeping energy bills low through the Warm Homes Plan.