

Pension credit

If you have Parkinson's, or care for someone who does, you may have some concerns about how you will manage financially. But there is financial support available, so it's important to find out what benefits you're entitled to.

This information explains what Pension Credit is, who qualifies, how to claim and what information you need to supply when you claim.

What is Pension Credit?

Pension Credit is a means-tested benefit for people who have reached the qualifying age. Pension Credit can top up your State Pension if you have a low income. The qualifying age for getting Pension Credit will rise to 65 by November 2018 and will then increase in line with State Pension age to reach 66 by October 2020.

Pension Credit is made up of two parts: Guarantee Credit and Savings Credit. Depending on your circumstances, you may be entitled to either one, or both parts. Savings Credit is currently being phased out (see page 2).

For both parts of Pension Credit, you must be present in Great Britain or Northern Ireland, be 'habitually resident' and have a 'right to reside' in the UK, and not be subject to immigration control.

What is Guarantee Credit?

This part of Pension Credit can top up your income (such as your State Pension) to a set amount, to provide you (and your partner, if you have one) with a basic income to live on. Extra amounts will be added if you have certain housing costs, a severe disability or caring responsibilities.

Even if you do not get much Guarantee Credit, it is always worth claiming as it can give access to other benefits (see 'Does Pension Credit affect access to other benefits?' below).

How is Guarantee Credit calculated?

The Guarantee Credit is calculated by comparing your income with a set figure (the 'Appropriate Minimum Guarantee'). If your income is less than this figure, you are paid the balance as Guarantee Credit.

The Appropriate Minimum Guarantee consists of a standard rate of £163 a week if you are a single person and £248.80 a week for a couple. If your weekly income is less than this, Guarantee Credit will top you up to this amount. You may receive additions to this standard rate:

Severe disability – single person:	£64.30
Severe disability – couple (one qualifies):	£64.30
Severe disability – couple (both qualify):	£128.60
Carer:	£36

You may also get an addition to the standard rate if you are an owner-occupier to cover qualifying housing costs (such as certain service charges).

The carer premium

The £36 a week 'carer premium' is available if you are eligible for Carer's Allowance. You can get this amount in your Pension Credit even if you are not actually paid Carer's Allowance (for example, because of another 'overlapping' benefit such as State Pension), as long as you have an underlying entitlement.

Find out more: see our information on [Carer's Allowance](#)

What income and savings are taken into account?

All of your income is taken into account when calculating the Guarantee Credit, unless it is specifically ignored (eg Disability Living Allowance, Personal Independence Payment, Attendance Allowance and Housing Benefit are all ignored).

Earnings are taken into account after tax, National Insurance contributions and half of any contributions to a private pension are deducted. A small additional amount of your earnings is ignored – between £5 and £20 a week, depending on your circumstances.

Savings below a threshold of £10,000 will have no effect on your entitlement. You will be counted as having an extra £1 a week income for every £500 (or part of £500) of savings that you have above £10,000. Certain types of capital, such as the value of your home, personal possessions and the surrender value of insurance policies will be ignored.

What is Savings Credit?

Savings Credit was intended as an incentive for people with a modest income to save for retirement. Savings Credit is currently being phased out. It may still be paid if you (and your partner, if you have one) are over 65, had reached State Pension age by 6 April 2016 and have qualifying income above a certain level.

The Savings Credit calculation is complex and the amounts paid are relatively small: the maximum you can get is £13.40 a week if you are single or £14.99 a week for a couple. For more information on your likely entitlement, visit www.gov.uk/pension-credit-calculator

How do I claim Pension Credit?

In England, Scotland and Wales, call **0800 99 1234** (textphone **0800 169 0133**). In Northern Ireland, call **0808 100 6165**.

When you phone you'll need:

- your National Insurance number
- information about any money you have coming in

- details of any savings and investments you have
- information on any service charges you must pay for your home
- details of the bank account you would like the Pension Credit paid into

Does Pension Credit affect access to other benefits?

If you're awarded the Guarantee Credit of Pension Credit, you may be entitled to:

- full help with your rent
- help from your local council towards your Council Tax
- help with NHS charges, vouchers for glasses and hospital travel fares

It may also allow you access to certain schemes or tariffs from your utility provider.

Find out more: see our information on [Housing Benefit](#), [Help with Council Tax](#) and [Help with health costs](#).

If you're entitled to either part of Pension Credit, you may be able to get a Social Fund Funeral Payment to help with funeral expenses if a partner, child, close relative or close friend has died. You may also be able to get help to cover the interest payments on a mortgage or eligible home improvement loan through a Support for Mortgage Interest (SMI) loan.

Find out more: see our information on [Grants and loans](#).

More information and support

Parkinson's nurses

Parkinson's nurses provide expert advice and support to people with Parkinson's and those who care for them. They can also make contact with other health and social care professionals to make sure your needs are met.

The role of the Parkinson's nurse varies. Each will offer different services, aiming to meet local needs. Some nurses are based in the community, whereas others are based in hospital settings.

Many Parkinson's nurses are independent prescribers. This means they can prescribe and make adjustments to medication, so someone with Parkinson's doesn't always need to see their specialist for changes to or queries about their Parkinson's drugs.

Parkinson's nurses may not be available in every area, but your GP or specialist can give you more details on local services.

You can find out more at parkinsons.org.uk/nurses

Information and support from Parkinson's UK

You can call our free confidential helpline for general support and information. Call **0808 800 0303** (calls are free from UK landlines and most mobile networks) or email hello@parkinsons.org.uk.

We run a peer support service if you'd like to talk on the phone with someone affected by Parkinson's who has faced similar issues to you. The service is free and confidential – ring the helpline to talk to someone about being matched with a volunteer.

Our helpline can also put you in touch with one of our Parkinson's local advisers, who give one-to-one information and support to anyone affected by Parkinson's. They can also provide links to local groups and services.

We also have a self-management programme for people with Parkinson's, partners and carers. It is an opportunity to reflect on life with the condition, learn about self-management and think about the future. To find out if there is a group near you, visit parkinsons.org.uk/selfmanagement

Our website parkinsons.org.uk has a lot of information about Parkinson's and everyday life with the condition. You can also find details of your local support team and your nearest local group meeting at parkinsons.org.uk/localtoyou

Visit parkinsons.org.uk/forum to chat to other people with similar experiences on our online discussion forum.

Thank you

Thank you to Disability Rights UK for updating this information sheet. Disability Rights UK also have a wide range of online factsheets relating to disability-related issues including Access to Work, education, the Blue Badge scheme, independent living and disabled facilities grants.

Visit their website: www.disabilityrightsuk.org

Can you help?

At Parkinson's UK, we are totally dependent on donations from individuals and organisations to fund the work that we do. There are many ways that you can help us to support people with Parkinson's.

If you would like to get involved, please contact our Supporter Services team on **0800 138 6593** or visit our website at parkinsons.org.uk/donate. Thank you.

Our information

All of our most up-to-date information is available at parkinsons.org.uk/information-support. If you'd prefer to read one of our printed leaflets or booklets, find out how to place an order at parkinsons.org.uk/ordering-resources or by calling **0300 123 3689**.

We make every effort to ensure that our services provide current, unbiased and accurate information. We hope that this will add to any professional advice you receive and help you to make any decisions you may face. Please do continue to talk to your health and social care team if you are worried about any aspect of living with Parkinson's.

If you'd like to find out more about how we put our information together, including references and the sources of evidence we use, please contact us at publications@parkinsons.org.uk

Pension Credit (WB05/2018)

Do you have any feedback about this information? Your comments will help us ensure our resources are as useful and easy to understand as possible. Please return to [Information Content team, Parkinson's UK, 215 Vauxhall Bridge Road, London SW1V 1EJ](#), or email publications@parkinsons.org.uk. Thank you!

1. Please choose the option that best fits you.

- I have Parkinson's and was diagnosed in I care for someone with Parkinson's
 I have a friend or family member with Parkinson's I'm a professional working with people with Parkinson's
 Other (please specify)
-

2. Where did you get this information from?

- GP Specialist Parkinson's nurse Parkinson's UK local group Parkinson's UK local adviser
 Ordered directly from us Call to the helpline
 Other (please specify)
-

3. Has it answered all your questions?

- Yes, completely Yes, mostly Not sure Partly Not at all

4. How easy was it to understand?

- Very easy Easy Not sure Quite difficult Very difficult

5. Has it helped you manage your condition better, or make choices that have improved your life in some way?

- It helped a lot It helped a little No change It didn't help It made things worse

6. What is your ethnic background?*

- Asian or Asian British Black or Black British Chinese Mixed White British White other
 Other (please specify)
-

*We ask about your ethnicity to ensure our information is reaching a broad range of people. However, this question is optional.

Want to hear more from us?

- I would like a response to my feedback I would like to be a member of Parkinson's UK
 I'm interested in joining the Information review group, to offer feedback on Parkinson's UK information

If you've answered yes to any of these options, please complete your details below.

Name

Address

Email

Telephone

How would you prefer us to contact you? Email Post Phone

We will not pass on your details to any other organisation or third party. To find out more, read our privacy policy at [parkinsons.org.uk/termsandconditions](https://www.parkinsons.org.uk/termsandconditions)

Every hour, two people in the UK are told they have Parkinson's – a brain condition that turns lives upside down, leaving a future full of uncertainty.

Parkinson's UK is here to make sure people have whatever they need to take back control – from information to inspiration.

We want everyone to get the best health and social care. So we bring professionals together to drive improvements that enable people to live life to the full.

Ultimately, we want to end Parkinson's. That's why we inspire and support the international research community to develop life-changing treatments, faster. And we won't stop until we find a cure.

Together we can bring forward the day when no one fears Parkinson's.

Parkinson's UK

Free confidential helpline **0808 800 0303**

Monday to Friday 9am–7pm, Saturday 10am–2pm. Interpreting available.

NGT Relay **18001 0808 800 0303** (for use with smart phones, tablets, PCs and other devices).

For more information see www.ngts.org.uk

hello@parkinsons.org.uk

parkinsons.org.uk

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Please check our website for the most up-to-date versions of all our information.

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