

Pension Credit

If you have Parkinson's, or care for someone who does, you may be worried about how you'll 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 provide when you claim.

The information in this publication is correct as of June 2021, but is subject to change. Our most up-to-date information is on our website at parkinsons.org.uk/benefits. Our helpline can also give advice on benefits. Call **0808 800 0303** or email hello@parkinsons.org.uk

What is Pension Credit?

Pension Credit is a means-tested benefit. It can top up your State Pension if you have a low income.

The qualifying age for getting Pension Credit increased for everyone to 65 in November 2018 and rose to 66 in October 2020, in line with State Pension age. You can check your State Pension age at www.gov.uk/state-pension-age

Since May 2019, couples who make a new claim for Pension Credit must both be over pension age. If one person is over pension age and the other is not, the couple must claim Universal Credit instead. For more details please call the Parkinson's UK helpline on **0808 800 0303**.

Pension Credit is made up of two parts:

- Guarantee Credit
- Savings Credit

Depending on your circumstances, you may be entitled to either one, or both parts. Savings Credit is currently being phased out (see below for details).

To claim 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 don't get much Guarantee Credit, it's always worth claiming as it can give access to other benefits (see 'Does Pension Credit affect access to other benefits?' later in this information).

How is Guarantee Credit calculated?

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

The Appropriate Minimum Guarantee is a standard rate of £177.10 a week if you're a single person and £270.30 a week for a couple. If your weekly income is less than this, Guarantee Credit will top up it up to this amount.

You may receive additions to this standard rate:

Severe disability – single person:	£67.30
Severe disability – couple (one qualifies):	£67.30
Severe disability – couple (both qualify):	£134.60
Carer:	£37.70

Since February 2019, you may also be given an additional amount if you're responsible for children, unless you already get Child Tax Credit for those children.

The carer premium

The £37.70 a week 'carer premium' is available if you're eligible for Carer's Allowance. You can get this amount in your Pension Credit even if you're 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's specifically ignored (for example, Disability Living Allowance, Personal Independence Payment (PIP), 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 £10,000 will have no effect on your entitlement.

You'll 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.

For more information on your likely entitlement, visit www.gov.uk/pension-credit-calculator

What is Savings Credit?

Savings Credit was created to encourage people with a small 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 most you can get is £14.04 a week if you're single or £15.71 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 (for example, mortgage interest payments)
- 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 might also allow you access to certain schemes or tariffs from your gas, electric and water providers.

If you're entitled to either part of Pension Credit, you may be able to get a Funeral Expenses Payment to help with funeral expenses if a partner, child, close relative or close friend has died.

You'll also be entitled to a free TV licence if you're over 75 and receive either part of Pension Credit. The BBC should contact all pensioners over 75 to see if they're exempt from paying.

You might also qualify for help to cover the interest payments on your mortgage or eligible home improvement loan through a Support for Mortgage Interest (SMI) loan.

This page has been left intentionally blank.

This page has been left intentionally blank.

More information and support

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**.

Our helpline can 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.

Our website **parkinsons.org.uk** has a lot of information about Parkinson's and everyday life with the condition.

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

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**

Thank you

Thank you to benefits specialist Barbara Knight for helping to update this information.

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 **healthcontent@parkinsons.org.uk**



Pension Credit (INFOS0029/2021)

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 **healthcontent@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

We're the Parkinson's charity that drives better care, treatments and quality of life.

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

Parkinson's UK
215 Vauxhall Bridge Road
London SW1V 1EJ

Free confidential helpline **0808 800 0303**
(Monday to Friday 9am–7pm, Saturday 10am–2pm).
Interpreting available.

Relay UK **18001 0808 800 0303** (for use with smart phones, tablets, PCs and other devices). For more information see www.relayuk.bt.com

hello@parkinsons.org.uk
parkinsons.org.uk



Order code: INFOS0029

Last updated June 2021. Next update available June 2022.

© Parkinson's UK. Parkinson's UK is the operating name of the Parkinson's Disease Society of the United Kingdom. A charity registered in England and Wales (258197) and in Scotland (SC037554).



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