

DWP encourages one million older people to check if they qualify for £3,000 annual boost

People currently receiving State Pension urged to check if they qualify for benefit worth thousands each year.



The [Department for Work and Pensions](#) (DWP) estimates that up to one million pensioners in households across the UK may be entitled to [Pension Credit](#), but are not claiming the benefit.

[Pension Credit](#) can help top-up retirement income, even if someone already receives a pension or has another source of regular payments. Some pensioners think because they have savings or own their home they won't qualify for the benefit boost, but many are missing out on extra money every month.

At a recent parliamentary hearing, Secretary of State at [the DWP](#), Dr Therese Coffey, explained how even if someone applies for it and only receives two pence per week from the UK Government, it will still open the door to [additional benefits](#) and discounts.

This is because people who receive [Pension Credit](#) could also qualify for additional financial help with [Council Tax](#) or Housing Benefit and if they are over 75, they will also get a free TV licence – a saving of £159 on the annual fee.

Dr Coffey told the Work and Pensions Committee: “About three-quarters of people whom we estimate to be eligible for the minimum income guarantee do apply. On the savings side, only about half of people, we estimate, apply.

“I expect a lot of that might be driven not by complexity but, when you go through some of the calculation, you might be getting pennies back from the savings credit element.”

She continued: “We will continue to highlight the other benefits that could accrue and, even if you are getting, frankly, two pence a week from the [UK] Government, what you could be entitled to as well.

“We will [continue to advertise that](#), but we have done quite a substantial amount of advertising in the past year. We cannot force people to apply for this. There are plenty of indicators.”

Additional benefits of claiming Pension Credit

- Free TV licence for over-75s : worth £159 a year
- Council Tax Reduction: potentially worth £1,000 to £2,000 a year
- Warm Homes Discount: worth £140 a year
- Housing Benefit: potentially worth £1,000s a year
- Cold weather payments: potentially worth £25 a week in winter
- Free home insulation and boiler grants: worth £1,000s for some
- Free dental treatment: worth £100s a year for some
- Voucher for glasses / contact lenses: worth £39 to £215 depending on your prescription

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- [How to get maximum State Pension pay](#)



- [How to claim State Pension back pay](#)



- [DWP urges more to claim Pension Credit](#)

To encourage people over State Pension age and their families to make a claim, the DWP recently shared [two new short videos on YouTube](#) that cover the basics of Pension Credit with a link to the dedicated pages on GOV.UK.

They also launched a new [Pension Credit Toolkit](#) which includes a quick guide to entitlement, details about payments and a link to the online Pension Credit calculator.

[The DWP](#) goal is for health visitors, home helps, day care centre staff, welfare advisers, GP's and staff at the surgery, the local pharmacist who prepares their prescriptions, people at the Post Office where they collect their pension, local councils or friends and family to help them check if they could be eligible for Pension Credit.

To get people started, the [DWP guidance](#) states that there are four main questions when considering whether an older person may qualify for Pension Credit.

These include:

1. How old are they?
2. If they have a partner, how old is their partner?
3. What is their weekly income? Is it less than £173.75 if they are single or £265.20 if they are a couple?
4. Do they have any savings? Have they got less than £10,000?

The DWP said: “People who have more income or savings than this may still qualify for Pension Credit, but these questions are a good basic indication of who is likely to qualify.”

The guidance adds that if they are over 65 and have reached State Pension age before April 6, 2016, they could still qualify for Pension Credit if their weekly income is less than:

- £208.68 - if they are single
- £304.25 - if they are a couple

People may have applied for [Pension Credit](#) in the past and been told, at the time, they were not eligible, however, a change in their circumstances could now give a different outcome.

Use the [Pension Credit calculator here](#) or phone the Pension Credit helpline on 0800 99 1234 to find out how much you could get.

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What is Pension Credit?

[Pension credit](#) is an income-related benefit aimed at people living in the UK over State Pension age.

It offers older people a weekly top-up to their income - you can also choose to be paid fortnightly or every four weeks.

It's available to single pensioners, including widows and widowers, as well as couples.

To use the calculator, you'll need details of:

- earnings, benefits and pensions
- savings and investments

You'll need the same details for your partner if you have one.



The DWP estimates up to one million people of State Pension age are missing out financial support (Image: Getty Images)

Who cannot use the Pension Credit calculator?

You cannot use the calculator if you or your partner:

- are deferring your State Pension
- own more than one property
- are self employed
- have housing costs (such as service charges or Crown Tenant rent) which are neither mortgage repayments nor rent covered by Housing Benefit

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How to make a claim

You can start your application up to four months before you reach State Pension age.

You can claim any time after you reach State Pension age but your claim can only be backdated for 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 will need:

- your National Insurance number
- information about your income, savings and investments
- your bank account details, if you're applying by phone or by post

If you're backdating your claim, you'll need details of your income, savings and investments on the date you want your claim to start.

Apply online

You can use the online service if:

- you have already claimed your State Pension
- there are no children or young people included in your claim

To check your entitlement, phone the Pension Credit helpline on 0800 99 1234

or use the GOV.UK [Pension Credit calculator here](#) to find out how much you could get.

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