

DWP issues urgent £650 cost of living payment warning to everyone of State Pension age

Time is running out to submit your claim

High Road in Beeston (Image: Joseph Raynor/ Nottingham Post)

The Department for Work and Pensions (DWP) is warning people of State Pension age they only have until next week to qualify for the UK [Government's](#) £650 cost of living payment. To be eligible for the extra financial support, all new claims for Pension Credit should be submitted no later than Thursday, August 18.

The [DWP](#) confirmed in the latest edition of its Touchbase newsletter that older people who apply for [Pension Credit](#) before the August deadline - whose claim is later successful - will be eligible for the full £650 payment, [Wales Online reports](#).

DWP said: "To qualify for the first cost of living payment, worth £326, a person must be entitled to a payment of Pension Credit on any day from April 26 to May 25, 2022. However, new claims for Pension Credit can be backdated for a maximum of three months provided the entitlement conditions are met throughout the three months."

[Martin Lewis urges Brits to do vital check ahead of price rise - read more here.](#)

It continued: "To guarantee that 25 May will be included in the first Pension Credit payment for pensioners wishing to backdate a new claim, we are advising that claims should be made as soon as possible and no later than 18 August.

“We would like to ensure everyone who is eligible for Pension Credit, claims it as soon as possible so they do not miss out on the cost of living payment. Pensioners, or friends or relatives on their behalf, can use [this calculator](#) to check if they qualify.”

Pension Credit is a ‘passport’ benefit aimed at supporting people over State Pension age on a low income by providing on average up to £3,300 each year in financial support. It also acts as a ‘gateway’ to Council Tax, housing and NHS discounts along with free TV Licences for the over-75s.

People on Pension Credit may also qualify for the £300 pensioner cost of living payment which will be added to Winter Fuel Payments in November / December and the £150 disability cost of living payment, due in September.

It is estimated that one in three people receiving State Pension are eligible for Pension Credit, but many may not have the technology to access it online to make a claim. Below is everything you need to know about the benefit to make a claim for yourself, a family member or friend.

What is Pension Credit?

[Pension Credit](#) currently gives 1.4 million people across the UK extra money to help with living costs if they are over State Pension age and on a low income.

Some older people think because they have savings or own their home they would not be eligible for any [Pension Credit](#), but the DWP said hundreds of thousands could be missing out on the extra money and discounts it provides every month.



(Image: PA)

Other help if you get Pension Credit

If you qualify for Pension Credit you can also get other help, such as:

- Housing Benefit if you rent the property you live in
- Support for Mortgage Interest if you own the property you live in
- Council Tax discount
- Free TV licence if you are aged 75 or over
- Help with NHS dental treatment, glasses and transport costs for hospital appointments
- Help with your heating costs through the Warm Home Discount Scheme
- A discount on the Royal Mail redirection service if you are moving house

Mixed aged older couples and Pension Credit

In May 2019, the law changed so that a 'mixed age couple' - a couple where one partner is of State Pension age and the other is under it - are considered to be a 'working age' couple when checking entitlement to means-tested benefits.

This means they cannot claim Pension Credit or pension age Housing Benefit until they are both State Pension age.

Before this DWP change, a mixed age couple could be eligible to claim the more generous State Pension age benefits when just one of them reached State Pension age.

How to use the Pension Credit calculator

To use the calculator, you will need details of:

- earnings, benefits and pensions
- savings and investments

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

You will be presented by a series of questions with multiple choice answer options.

This includes:

- Your date of birth
- Your residential status
- Where in the UK you live
- Whether you are registered blind
- Which benefits you currently receive
- How much you receive each week for any benefits you get
- Whether someone is paid Carer's Allowance to look after you
- How much you get each week from pensions - State Pension, private

and work pensions

- Any employment earnings
- Any savings, investments or bonds you have

Once you have answered these questions, a summary screen shows your responses, allowing you to go back and change any answers before submitting.

The Pension Credit calculator then displays how much benefit you could receive each week.

All you have to do then is follow the link to the application page to find out exactly what you will get from the DWP, including access to other financial support.

There's also an option to print off the answers you give using the calculator tool to help you complete the application form quicker without having to look out the same details again.

Try the [Pension Credit Calculator](#) for yourself or family member to make sure you're receiving all the financial support you are entitled to claim.



The deadline is later this month (Image: PA)

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

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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