PAYING FOR CARE AND REDUCING THE COST

Pension Credit: rates, how to claim and what it unlocks

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IN BRIEF

Pension Credit tops up weekly income for people over State Pension age to £238.00 for a single person or £363.25 for a couple in 2026/27, with an extra £86.05 a week for many people who get Attendance Allowance and £48.15 for carers. Owning a home or having savings does not rule anyone out. It can be backdated three months, and even a small award unlocks help with rent, council tax, NHS costs and heating.



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Pension Credit is extra money for people over State Pension age on a low or modest income. It is separate from the State Pension, it is tax-free, and it is often the key that unlocks other help. These are the rules in England, Scotland and Wales for April 2026 to March 2027; Northern Ireland has its own scheme.

Pension Credit rates for 2026/27

Part	Weekly amount
Guarantee Credit: tops income up to (single)	£238.00
Guarantee Credit: tops income up to (couple)	£363.25
Severe disability addition	£86.05, or £172.10 if both partners qualify
Carer addition	£48.15 for each partner who qualifies
Savings Credit (only if State Pension age was reached before 6 April 2016)	Up to £17.96 single, £20.10 couple

Extra amounts can also be added for some housing costs, such as ground rent and service charges, and for children.

Who can get Pension Credit

- You must have reached State Pension age and live in Great Britain.
- Couples must normally both have reached State Pension age.
- Income counts: the State Pension, other pensions, earnings and most benefits, such as Carer's Allowance. Attendance Allowance, PIP, Disability Living Allowance, Housing Benefit and Council Tax Reduction do not.
- The home you live in does not count. The first £10,000 of savings is ignored; above that, every £500 (or part of £500) counts as £1 a week of income. There is no upper savings limit.

Example: Joan is 71 and reached State Pension age after April 2016, so Savings Credit does not apply. She gets £200 a week State Pension and has £8,000 in savings, which is ignored. Pension Credit tops her up to £238.00, so she gets

£38.00 a week. Later she is awarded Attendance Allowance; she lives alone and nobody is paid Carer's Allowance for her. Her guarantee rises to £324.05 (£238.00 + £86.05), so her Pension Credit becomes **£124.05 a week**.

How to claim

1. **Online.** Use the Apply for Pension Credit service on GOV.UK if you have already applied for your State Pension; it lets you check whether you might qualify first.
2. **By phone.** Call the Pension Credit claim line on **0800 99 1234** (Monday to Friday, 8am to 6pm; Relay UK 18001 then 0800 99 1234). A friend or relative can call for you.
3. **By post.** Print the claim form from GOV.UK, or ask the claim line to send one, and post it to **Freepost DWP Pensions Service 3**, with nothing else on the envelope and no stamp.

You can claim Housing Benefit at the same time, and the Pension Service passes it to the council.

Have ready: National Insurance numbers for you and any partner; details of income, savings and investments now and on the date you want the claim backdated to; and bank details.

What to say: "I'd like to claim Pension Credit for my mother, [name], who is here with me. She gets Attendance Allowance and lives alone. Please backdate the claim for three months, and please include Housing Benefit."

Backdating and timing

- Claims can be backdated by up to **three months** if the person qualified during that time. Ask for it: Age UK notes that backdating is not automatic.
- You can apply up to four months before reaching State Pension age.
- If Pension Credit depends on an Attendance Allowance claim that has not been decided, Age UK advises claiming Pension Credit at the same time and claiming again once Attendance Allowance is awarded, which allows full backdating to the date of the first Pension Credit claim.

The severe disability addition



The extra £86.05 a week is included when the person:

- gets Attendance Allowance, the daily living part of PIP, the middle or highest care rate of DLA, or Armed Forces Independence Payment;
- has no one paid Carer's Allowance or the Universal Credit carer element for looking after them (a carer with "underlying entitlement" who is not actually paid does not affect it); and
- lives alone, or is treated as living alone.

People ignored when deciding whether someone lives alone include another adult who gets one of those disability benefits, someone registered severely sight impaired, a child, certain joint owners, tenants or landlords who are not close relatives, and some live-in carers (see below). Someone with self-contained accommodation under the same roof counts as living alone. For a couple, both must qualify for the £172.10 rate.

The carer addition

A carer gets an extra £48.15 a week if they are entitled to Carer's Allowance. This includes "underlying entitlement", where Carer's Allowance is not paid because the State Pension is higher. Claiming Carer's Allowance can therefore be worth it even when nothing is paid, and underlying entitlement does not take away the cared-for person's severe disability addition. See Carer's Allowance.

The live-in carer trap

Under Schedule I of the State Pension Credit Regulations 2002, a live-in carer is only ignored indefinitely if they are engaged by a charitable or voluntary organisation that charges for the care. Anyone else who moves in for the first time to provide care, whether a relative or a carer from a private agency, is ignored only for the first 12 weeks, and only if the addition was already in payment. After that, the £86.05 can stop if the carer is treated as "normally residing" with the person, which in these rules means sharing accommodation other than a bathroom, lavatory or communal area.

The rules do not say how a carer working a rota who keeps their own home elsewhere should be treated, and the Pension Service decides on the facts. People moving in or out is a change you must report. Before a live-in carer starts, get advice from Age UK, Independent Age or Citizens Advice, and see How to pay for live-in care.

What Pension Credit unlocks

- **Housing Benefit** for rent, or **Support for Mortgage Interest** for homeowners.
- **Council Tax Reduction**, which can cover the whole bill with Guarantee Credit.
- **Cold Weather Payments**, paid automatically.
- **The Warm Home Discount** on electricity bills.
- **A free TV licence** for anyone aged 75 or over (apply to TV Licensing).
- **Help with NHS costs** with Guarantee Credit: dental treatment, glasses and travel to hospital.
- A discount on Royal Mail's redirection service when moving house.

More detail: Benefits and help for older people.

Why so many people miss out

DWP's latest estimates, published on 22 October 2026, cover April 2024 to March 2025 in Great Britain. Only **62%** of pensioner families entitled to Pension Credit claimed it. Up to **900,000** families did not, leaving up to **£2.4 billion** unclaimed: on average around £2,500 a year for each family missing out. Couples were least likely to claim (50%).

DWP points to research that explains non-take-up through a lack of awareness or wrong ideas about entitlement, complicated forms, and stigma, pride or a feeling of not needing it. Common misunderstandings are:

- "We own our home." The home is not counted.
- "We have savings." There is no upper limit; only savings above £10,000 count, and only partly.
- "It would only be a few pounds." A small award still unlocks the help above.

If something changes, or you disagree

Report changes to the Pension Service helpline on **0800 731 0469** (Monday to Friday, 8am to 6pm, except public holidays; Relay UK 18001 then 0800 731 0469): a hospital or care home stay, someone moving in or out, changes to savings, pensions or benefits, or a partner's death. If you disagree with a decision, ask for a mandatory reconsideration, normally within one month of the date on the decision letter.

Free help to check and claim

- **Age UK Advice Line:** 0800 678 1602, every day 8am to 7pm.
- **Independent Age helpline:** 0800 319 6789, Monday to Friday 8.30am to 5.30pm.
- **Citizens Advice Adviceline (England):** 0800 144 8848, usually Monday to Friday 9am to 5pm.
- **Online:** GOV.UK lists three free benefits calculators: entitledto, Turn2us and Policy in Practice (link below).

What to do next

1. Claim Attendance Allowance first if the person needs help with personal care.
2. Run a benefits calculator, or call one of the advice lines.
3. Claim Pension Credit and ask for three months' backdating and Housing Benefit.
4. Check the severe disability addition before any carer moves in.
5. After an award, apply for Council Tax Reduction and, at 75 or over, a free TV licence.
6. Check again whenever circumstances change.

How we can help

Day and Nightcare is a CQC-registered home care provider, rated Good, supporting people at home since 2008. We provide fully managed live-in care anywhere in England from £1,550 a week, and home care visits, waking nights and sleep-ins across Oxfordshire, funded privately, by councils (including direct payments) or by NHS Continuing Healthcare. For a free initial assessment and a written quote, call 01865 715780 or contact us.

Useful contacts and next steps

- **GOV.UK: Benefits calculators.** Links to the three free, anonymous calculators GOV.UK lists (entitledto, Turn2us and Policy in Practice), which estimate whether someone may get Pension Credit and other benefits before they claim.

Common questions

Do we have to reclaim Pension Credit every year?
No. Once awarded, Pension Credit carries on, but changes must be reported straight away to the Pension Service on 0800 731 0469. Some people aged 75 or over who started getting Pension Credit before 6 April 2016 have an 'assessed income period', during which changes to pensions, savings and investments need not be reported; all other changes still must be. It ends on events such as moving into a care home or becoming part of a couple.

My partner is under State Pension age. Can we claim?
Usually not. Couples can normally only get Pension Credit when both partners have reached State Pension age, unless one of them already gets Housing Benefit for people over State Pension age. A mixed-age couple may be able to claim Universal Credit instead, but not both at once. Couples already getting Pension Credit before 15 May 2019 with a younger partner keep it while they remain eligible.

Does Pension Credit count when the council charges for care at home?
Partly. In the council's financial assessment, Guarantee Credit is normally counted as income, while Savings Credit is ignored for care at home. Claiming is still worthwhile: the council must leave the person with at least the minimum income guarantee (£241.45 a week for a single person in 2026/27), and Pension Credit opens the door to Housing Benefit, Council Tax Reduction, help with NHS costs and a free TV licence at 75.

Can I claim for a parent who has dementia?
Yes. A friend or relative can phone the claim line for someone who cannot use the phone. If the person cannot manage their own affairs, you can act for them with a registered Lasting Power of Attorney for property and financial affairs or a deputyship order, or apply to the DWP to become their appointee: the DWP visits, interviews you, completes form BF56 with you and, if it agrees, sends form BF57 to confirm the appointment.

Does a small private pension stop Pension Credit?
Not necessarily. Pensions count as income, but Pension Credit tops income up to £238.00 a week for a single person, and to more with the extra amounts for severe disability, caring or housing costs. Someone who reached State Pension age before 6 April 2016 may also get Savings Credit, which rewards modest savings and private pensions. The only way to know is to check: use a benefits calculator or call the claim line.

Sources and further information

- GOV.UK: Pension Credit
- GOV.UK: Benefit and pension rates 2026 to 2027
- legislation.gov.uk: State Pension Credit Regulations 2002, Schedule I
- DWP: Income-related benefits, estimates of take-up, financial year ending 2025
- Age UK: Factsheet 48, Pension Credit (April 2026)
- GOV.UK: Become an appointee for someone claiming benefits
- GOV.UK: Challenge a benefit decision (mandatory reconsideration)

Read next

PAYING FOR CARE AND REDUCING THE COST

Attendance Allowance: rates, who qualifies and how to claim

Attendance Allowance pays £76.70 or £114.60 a week in 2026/27 to people over State Pension age who need help with personal care or supervision. Who qualifies, how to claim step by step, example wording for the form, end-of-life claims and a letter to challenge a decision.

Read the guide →

PAYING FOR CARE AND REDUCING THE COST

Benefits and help for older people: the 2026/27 checklist

Pension Credit, Winter Fuel Payment, free prescriptions, the NHS Low Income Scheme, Blue Badges, railcards and bus passes, VAT relief, social tariffs and the Priority Services Register: what older people in England can claim in 2026/27, with phone numbers and how to apply.

Read the guide →

PAYING FOR CARE AND REDUCING THE COST

Carer's Allowance: who can claim and how it affects other benefits

Carer's Allowance pays £86.45 a week in 2026/27 to people who care for someone at least 35 hours a week and earn £204 a week or less. Who qualifies, the effect on the cared-for person's benefits, Carer's Credit, underlying entitlement and how to claim step by step.

Read the guide →

All guides in the information centre Check what help you could get

Talk to our care team: 01865 715780

enquiries@dayandnightcare.co.uk · Out of hours: 07775 686272

Day and Nightcare Live In Limited, 9 Hollow Way, Cowley, Oxford OX4 2NA

CQC overall rating: Good (report published 20 April 2018)

The latest version of this page: **www.dayandnightcare.co.uk/guides/pension-credit/**

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Information, not advice: please check anything important with the organisation named.