

Pension Credit 2024/25

Appropriate Amount				Savings Credit Threshold	
Single	£218.15	Child Eldest if born before 6.4.17 Other	£76.79 £66.29	Single	£189.80
Couple	£332.95	Disabled Child Low High	£35.93 £112.21	Couple	£301.22
Carer	£45.60			Maximum Savings Credit	
Severe Disability	£81.50			Single	£17.01
				Couple	£19.04

The Guarantee Credit guarantees everyone of Pension Credit age and over an income of at least the standard appropriate amount:

- £218.15 a week if single, or
- £332.95 a week if a couple.

Some claimants – those who are disabled, or a carer (PTO) – may be entitled to the following additions:

Additional Amount for Severe Disability

Single claimant £81.50 / Couple (one qualifying) £81.50
 Couple (both qualifying) £163.00

To qualify for this the claimant must 'pass' the following three tests:

1. They are treated as 'Living alone'*
2. They receive a qualifying disability benefit #
3. No-one gets paid Carers Allowance/Carer Support Payment for looking after them or has a Carer Element included their UC award for looking after them.

Qualifying disability benefits:

- Attendance Allowance
- Middle or higher rate of the care component of Disability Living Allowance (DLA)
- Daily living component of Personal Independence Payment (PIP) /Adult Disability Payment (ADP)
- Armed Forces Independence Payment (AFIP)
- Constant Attendance Allowance / Exceptionally Severe Disablement Allowance as part of Industrial Injuries Disablement Benefit / War Pension

**Living alone'

Even if normally residing with the claimant, the following people would be ignored –

- Anyone in the household who gets a qualifying disability benefit #
- Anyone who is certified as severely sight impaired or blind
- Any dependent children
- Any lodgers, boarders, joint tenants, or other tenants who are separately liable for the rent.

For **couples** the rules can seem complicated!

If one member of the couple is receiving a qualifying disability benefit # but their partner is not, then unless the partner is registered blind or severely sight impaired, there is **no** entitlement to the Additional Amount for Severe Disability as the claimant will not be classed as 'living alone'*.

However, the couple can receive **two** Additional Amounts for Severe Disability (ie one each) if:

- They both get a qualifying disability benefit *and*
- They 'live alone'* *and*
- No one gets paid Carer's Allowance/Carer Support Payment or has a Carer Element in UC claim for looking after either of them.

One Additional Amount for Severe Disability can be included where

- they both receive a qualifying disability benefit # and they 'live alone' but one of them has a carer who is getting paid Carers Allowance/Carer Support Payment or a Carer Element in a UC claim, or where
- one of them receives a qualifying disability benefit # and nobody is getting paid Carers Allowance/Carer Support Payment or a Carer Element in a UC claim for looking after them and their partner is certified as severely sight impaired or blind.

Additional Amount for Carers

Single person	£45.60
Couple, one person qualifying	£45.60
Couple both entitled to Carers Allowance/Carer Support Payment	£91.20

The addition is available to carers who:

- Receive Carers Allowance/Carer Support Payment *or*
- Are entitled and have claimed Carers Allowance/Carer Support Payment but cannot receive it because they receive another benefit instead (eg State Retirement Pension) – they have an underlying entitlement to it.

Additional Amount for children

An additional amount is included for each child/qualifying young person they have responsibility for unless they are in receipt of Child Tax Credit.

A further amount is included for each child/qualifying young person who is disabled unless they are in receipt of Child Tax Credit. This is payable at two different rates:

A higher rate of £112.21 a week if the child/qualifying young person is in receipt of DLA/CDP high rate care or PIP/ADP enhanced daily living. And a lower rate of £35.93 a week if the child / qualifying young person is in receipt of any other amount / component of DLA/CDP or PIP/ADP.

The Savings Credit

New rules introduced from April 2016 mean that people who reach State Pension Age on or after 6th April 2016 are not eligible to make a new claim for Savings Pension Credit. Only single people or couples who both reached State Pension Age before 6th April 2016 can make a new claim. 'Mixed age' couples will only be able to get the Savings Credit if they already had an entitlement before 6th April 2016 and only while they continue to be entitled to the Savings Credit; if their entitlement ends, they cannot make a new claim later on.

*Mixed age couple for this purpose is where one was under State Pension Age on 6th April 2016 and the other was State Pension Age on or after 6th April 2016.

The Savings Credit provides extra money to many people aged 65 and over who have income from pensions, savings, or certain other sources of income over a level called the savings credit starting point:

- £189.80 for a single person, or
- £301.22 for a couple

Maximum Savings Credit payable

- £17.01 for a single person
- £19.04 for a couple

Important – Mixed Age Couples

Since 15 May 2019 mixed age couples (ie where one member is State Pension age and the other is working age) have not been able to make a new claim for Pension Credit unless they are 'protected' ie they were a mixed age couple on 14th May 2019 and have been getting Housing Benefit under the State Pension age HB Regulations and/or Pension Credit (without any gaps where no entitlement) ever since. Instead, they may need to claim Universal Credit (unless they can stay on IR-ESA, IS or IB-JSA). See website for more details.

NOTE: Where a single claimant on Pension Credit takes on a working age partner, their claim for Pension Credit will be brought to an end and they will they may need to claim Universal Credit (unless they can stay on IR-ESA, IS or IB-JSA).