

Eligible pensioners urged to claim Pension Credit to help with cost of living

Currently, over 1.4 million pensioners in Britain receive Pension Credit. However, many are still not claiming this extra financial help that can be worth over £3,300 a year.

It comes as the Department for Work and Pensions (DWP) today held its second annual Pension Credit Day of Action as part of a new advertising campaign.

DWP will also be providing leaflets for local communities, while businesses can also get involved in the campaign by spreading the word to their customers using the department's digital toolkit and encouraging them to call the claim line between the hours of 8am to 6pm.

All State Pension recipients will continue to receive reminders about Pension Credit in the post as part of the department's annual updating communications.

Minister for Pensions Guy Opperman said:

We recognise the challenges some pensioners will be facing with the cost of living which is why promoting Pension Credit is a priority.

We're calling on everyone with retired family, friends and loved ones to check in with them and see if they can get this extra financial support, which could make a huge difference to people's everyday lives.

Martin Lewis, founder and chair of MoneySavingExpert.com, said:

Amidst the cost of living crisis, it's a national tragedy that getting on for a million pensioners are missing out on a major income boost. My simple rule of thumb is if you (or someone you know) are aged 66 or older, and have total income of under roughly £200 a week, get online or call the Pension Credit claim line to see if you're due a payment that can be as much as £3,300 a year. I'm not saying everyone will get it, but many will, and it only takes a few minutes to find out. So don't stall, just call.

And not only is this serious money, it's also often a gateway entitlement that means you're due a range of other support, such as council tax reductions, the £650 extra energy funding help, warm home discount, housing benefit, dental and optical treatments and, for the over-75s, a free TV licence. So again, don't stall, just

call!

Rich Mackenzie, DWP Visiting Officer, said:

Many people who could claim Pension Credit aren't.

I would appeal to anyone who comes into contact with pensioners to ask how much they know about Pension Credit. It could be something that helps, and in the current financial climate, there's no doubt that more people will experience hardship.

Pension Credit won't solve every problem, but it will go a long way to alleviating difficulties. It should be a collective endeavour for us all.

Dame Clare Moriarty, Chief Executive of Citizens Advice, said:

At a time when millions of people are struggling with the rising cost of living, it's more important than ever that people are getting the support they're entitled to.

Pension Credit can be a really important boost for older people who are struggling with a low income. Citizens Advice can help you to understand if you might be eligible and advise you on how to make a claim.

The campaign also includes tackling some of the myths that may stop people applying, such as how having savings, a pension or owning a home are not necessarily barriers to receiving Pension Credit.

It also reminds people that even a small award can provide access to a wide range of other benefits – such as help with housing costs, council tax or heating bills. For those over 75, this includes continued entitlement to a free TV licence.

Pension Credit can be claimed by phone and online, ensuring that older people can apply safely and easily, wherever they are. The online Pension Credit calculator is also on hand to help pensioners check if they're likely to be eligible and get an estimate of what they may receive.

Pension Credit is designed to help with daily living costs for people over State Pension age and on a low income, though you do not need to be in receipt of State Pension to receive it.

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- People receiving any amount of Pension Credit can also get help with other costs including rent (via Housing Benefit), council tax and heating. Those over 75 qualify for a free TV licence
- Up to an estimated 850,000 eligible households are not claiming Pension Credit worth £1.7 billion
- Those seeking more information can use the free online calculator, to check eligibility or to claim, visit the [Pension Credit](#) page or call 0800 99 1234

Pension Credit recipients by region (as of August 2021)

Region	Number of recipients
North East	76970
North West	182877
Yorkshire and the Humber	124942
East Midlands	99405
West Midlands	137254
East of England	113316
London	186565
South East	150488
South West	116363
Wales	84631
Scotland	129671

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