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MSE News

£1.8 billion in pension credit left unclaimed - how to check if you or someone you know is eligible



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A former pensions minister has urged people to use this Bank Holiday weekend as an opportunity to check if elderly relatives or neighbours are missing out on £1,000s a year in pension credit, with recent figures showing up to £1.8 billion remains unclaimed. Here's how to check if you or someone you know is eligible - and what to do if so.

Baroness Ros Altmann, who was the pensions minister from 2015 to 2016, issued the call on her personal blog [PensionsAndSavings.com](#). She urged those making post-lockdown visits this weekend to help spread the word, and encourage those who could be eligible to check if they are, and claim if so.

According to the most recent figures published by the Department for Work and Pensions, an estimated £1.8 billion in pension credit went unclaimed during the financial year 2018 to 2019, with almost a million households thought to be missing out. And crucially, if you claim pension credit you may be able to access a whole range of other perks, such as free TV licences for the over-75s, the warm home discount and free dental treatment. We've key need-to-knows below on how it works and how to claim, but for full info see our [Pension Credit](#) guide.

Pension credit can be worth up to £3,000/year for a single pensioner

Pension credit is a tax-free, means-tested benefit aimed at retired people on low incomes. It's made up of two parts, and while some people get both, many can qualify for just one of the two:

- **Guarantee credit - this is the main part of pension credit, giving you a top-up of your weekly income to a minimum guaranteed level.** The minimum standard guaranteed level for 2021/22 is £177.10 if you're single, and £270.30 if you're in a couple.
- **Savings credit - for those who reached state pension age before April 2016, there's an extra boost available if you've made provision for your retirement via savings, work or a private pension.** This gives you up to £14.04 per week if you're single, and £15.71 if you're in a couple. To qualify you've got to earn above a threshold amount of £153.70 if you're single, or £244.12 if you're in a couple.

While exactly what you can claim depends on which elements you qualify for and other factors, it can be worth £3,000/year on average. For much more detail, including how what you can claim is affected if you have more than £10,000 in savings and investments, see [How much can I get?](#)

Who is eligible to claim pension credit?

To qualify for pension credit you must:

- Live in the UK
- Have reached state pension age.
- If you're in a couple, you'll BOTH need to have reached state pension age. You don't have to be married or in a civil partnership, you're considered a couple if you live together. For couples, one partner claims and gives income and savings details for both partners.

In addition, in order to qualify for savings credit you must also have been aged 65 or over if you're a man, or 63 or over if you're a woman, before 6 April 2016. (These were the state pension ages back then). In some cases if you're part of a couple and one of you has been continuously entitled to savings credit since before 6 April 2016 you may both also qualify - see full details in [Savings credit eligibility](#).

To get a good idea of whether you're likely to be eligible for pension credit you can use our [10-minute Benefits Calculator](#). This calculator is not a guarantee on eligibility but is likely to give you a good idea - and it will also give you an idea of how much you could be due if you are eligible.

Pension credit ISN'T paid out automatically, so you must claim

You can apply via [Gov.uk](#) if you've already claimed your state pension, but otherwise you'll need to phone the Pension Service on 0800 99 1234 (or the NI Pension Centre on 0808 100 6165). You can backdate it for three months, so the quicker you check, the quicker you'll benefit.

You can also apply by post if you're not able to do by phone - see more in [How to claim pension credit](#).

If you're helping someone else check if they're eligible, then you can also call the Pension Service on their behalf if they cannot do this themselves.

Pension credit is a gateway to free TV licences and much more

Even if you find out you're only entitled to a small amount of pension credit, it can still be well worth claiming as it can mean you qualify for other benefits.

For example, those on pension credit who are over 75 can claim a free TV licence, worth £159, while those who claim the main part of pension credit can get perks including a council tax reduction, potentially worth £1,000s/year, and the warm home discount on energy bills, worth £140/year.

Pension credit can help you access lots of other discounts too, ranging from free home insulation to free dental treatment. For full details, see our list of the [other extras you can get with pension credit](#).