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Are YOU one of nearly 1m eligible pensioners not claiming credits worth thousands of pounds a year? Charity urges people to check

- You can gain up to £12k a year on top via help for housing, heating and other bills
- Number of pensioners living below poverty line has risen to 2.1m, says Age UK
- Black and Asian older people are most at risk of struggling to make ends meet
- Over-85s, renters and single females are also more likely to be affected
- How do you apply for pension credit? Find out below
- Age UK offers free benefits checks - read how this helped out Pam, 75

By [TANYA JEFFERIES FOR THISISMONEY.CO.UK](#)

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Hard-up elderly people are being urged to apply for pension credit to boost their income, as the number in poverty soars to 2.1million.

Black and Asian older people are most at risk of struggling to make ends meet in later life, while over-85s, renters, and single female pensioners are also among those more likely to have strained finances, according to the charity Age UK.

Pension credit boosts weekly income to at least £173.75 if you are single and to £265.30 for couples, but you can gain up to £12,000 a year on top via help for housing, heating, council tax, TV licences and other bills.



Pension credit: Hard-up elderly people are being urged to check their eligibility

Reasons for not claiming include lack of awareness, worry about filling in long forms, reluctance to disclose personal information, feeling others are worse off than you are, or being determined not to ask for help, says Age UK.

This means an estimated 920,000 pensioner households are missing out on pension credit payments worth up to £1.6billion a year, according to Government figures.