

## Pension Credit, are you missing out??

About 4 million older people are entitled to Pension Credit, yet about 1 in 3 of those eligible are still not claiming it. If you are one of them, you could be missing out on hundreds or thousands of pounds a year.

## Mixed Age Couples

A 'mixed age couple' is where one member of the couple is working age and their partner is Pension Credit age. State Pension and Pension Credit age is increasing, check you when you will qualify at [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age)

From the 15th May 2019 mixed age couples will no longer be able to claim Pension Credit, if they are not already in receipt of it, they will have to claim Universal Credit instead which is significantly less generous. So if you think you may have an entitlement claim today!

## The Guarantee Pension Credit

Guarantees everyone of Pension Credit age an income of at least:

- £163.00 a week if single, or
- £248.80 a week if a couple

Example:

Cathy is 63 years old and John is 67, Cathy works part time and brings home £100 per week. John gets approx. £110 per week State Pension and has a small Works Pension of approx. £20 per week. They also have £9,500 in savings. They receive Pension Credit of over £20 per week.

Under Universal Credit they would have no entitlement. If you are receiving Pension Credit before the 15th May 2019 it will continue.

If you would like a benefit check to see if you have any entitlement to Pension Credit, or to any other benefits, please contact our Advice Team on 0141-634-6473, or email [info@craigdaleha.co.uk](mailto:info@craigdaleha.co.uk)

Pension Credit Claim Telephone: 0800 99 1234 Textphone: 0800 169 0133  
<https://www.gov.uk/pension-credit/how-to-claim>