



Pension Credit and the State Pension

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They are not the same claim

The new State Pension is paid from your National Insurance record. Pension Credit is a separate top-up if your weekly income is under the guarantee.

In this catalogue the 2026/27 guarantee is £238 a week for a single person and £363.25 for a couple. If income is already over that line, there is no Guarantee Credit on these figures. Savings Credit is separate and is not included.

Savings

Pension Credit has no £16,000 cap. £1 a week is counted for every £500 of savings over £10,000. Do not copy the Universal Credit savings rule onto a pension-age claim.

A mixed-age couple

If one person in a couple is under State Pension age, the usual route is Universal Credit, not Pension Credit. If you rent and you are over State Pension age, Housing Benefit is still the rent route.

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The check is free. A written pack is £29. Nothing in this PDF is sent to a department.