

# APPLYING FOR PENSION CREDIT

## Step 1

Check your eligibility for Pension Credit using this [Pension Credit Calculator](#) or call the Pension Credit claim service: 0800 99 1234 Textphone: 0800 169 0133

If you meet the eligibility conditions for [Carer's Allowance](#) (e.g. care for more than 35 hours per week) specify that you have an underlying entitlement to Carer's Allowance on the calculator.

## Step 2

If the calculator says you may be entitled to Pension Credit, **apply for Pension Credit** and ask for it to be backdated when you apply. If you do not already have a letter telling you that you have the underlying entitlement to Carer's Allowance, **apply for Carer's Allowance** at the same time as you apply for Pension Credit.

## Step 3

### Receive a decision

If you receive a decision on Pension Credit first and it's a no, wait until you receive a letter saying you have an underlying entitlement to Carer's Allowance.

This could mean you would become entitled to Pension Credit.

**Let the Pension Service know when you receive your Carer's Allowance underlying entitlement letter to see whether it would make a difference to your Pension Credit claim.**

Entitled

**Winter Fuel Payments should come automatically if you applied for PC before 21 December 2024.**

**Check for other benefits:  
Let your local authority know that you have been awarded Pension Credit. It may mean you get more Housing Benefit or extra help with your Council Tax.**

Not entitled

**If you don't already have an award and think you or your partner might qualify, apply for Attendance Allowance**

**If an award is made for Attendance Allowance:**  
Let the Pension Service know and also update your local authority to see whether your Housing Benefit, or Council Tax support can be increased even more. Re-check possible eligibility for Pension Credit using [Pension Credit Calculator](#) or call Pension Credit claim line 0800 99 1234

This flowchart has been designed as a guide only. We work with advisers to make sure our information is accurate and up to date, but benefits are subject to change over time. You can contact our helpline advisers at [advice@carersuk.org](mailto:advice@carersuk.org) for further support and information. Please check the [Carers UK Pension Credit pages](#) for more detailed guidance.

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