GOV.UK

Home > Benefits > Jobseeker's Allowance and low income benefits

Pension Credit calculator

Find out if you're eligible for Pension Credit by checking the Pension Credit eligibility rules.

If you need more help, you might be able to use the Pension Credit calculator to check if you're eligible and how much you could get.

You'll need to answer some questions about your circumstances to find out if you can use the calculator.

This calculator is also available in Welsh (Cymraeg).

Start now >

Related content
- Pension Credit
- State Pension if you retire abroad
- The basic State Pension
- Benefit fraud

Close data

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Pension Credit calculator

1. Are you or your partner (if you have one) self employed?

A partner is either:
- your husband, wife or civil partner - if you live with them
- someone you live with as a couple, without being married or in a civil partnership

Yes

No

Next step

Your answers

Start again

1. Are you or your partner self-employed? No Change

Yes

Pension Credit calculator

2. Apart from the place where you live, do you or your partner own any other property or land?

Yes

No

Next step

Your answers

Start again

1. Are you or your partner self-employed? No Change

2. Apart from the place where you live, do you or your partner own any other property or land? No Change

No

Pension Credit calculator

3. Do you pay housing costs other than mortgage payments or rent?

These costs are:
- service charges
- ground rent payments
- ground rents
- crown tenant rent
- rent/charges
- tent or camp charges

Yes

No

Not sure

Next step

Your answers

Start again

1. Are you or your partner self-employed? No Change

2. Apart from the place where you live, do you or your partner own any other property or land? No Change

3. Do you pay housing costs other than mortgage payments or rent? No Change

No

Pension Credit calculator

4. Are you or your partner delaying (deferring) your State Pension?

You do not get your State Pension automatically - you have to claim it. If you do not claim your State Pension you may be paid State Pension age, your pension is being delayed (deferred).

Yes

No

Next step

Your answers

Start again

1. Are you or your partner self-employed? No Change

2. Apart from the place where you live, do you or your partner own any other property or land? No Change

3. Do you pay housing costs other than mortgage payments or rent? No Change

4. Are you or your partner delaying (deferring) your State Pension? No Change

No

Pension Credit calculator

5. Are you or your partner under State Pension age?

You can check you or your partner's State Pension age if you're not sure.

Yes

No

Next step

Your answers

Start again

1. Are you or your partner self-employed? No Change

2. Apart from the place where you live, do you or your partner own any other property or land? No Change

3. Do you pay housing costs other than mortgage payments or rent? No Change

4. Are you or your partner delaying (deferring) your State Pension? No Change

5. Are you or your partner under State Pension age? No Change

No

Pension Credit calculator

6. Are you or your partner getting Housing Benefit for people over State Pension age?

Yes

No

Next step

Your answers

Start again

1. Are you or your partner self-employed? No Change

2. Apart from the place where you live, do you or your partner own any other property or land? No Change

3. Do you pay housing costs other than mortgage payments or rent? No Change

4. Are you or your partner delaying (deferring) your State Pension? No Change

5. Are you or your partner under State Pension age? No Change

6. Are you or your partner getting Housing Benefit for people over State Pension age? No Change

No

Pension Credit calculator

You can use the Pension Credit calculator

You can use the Pension Credit calculator to check your eligibility and how much you could get.

This calculator will only give you an estimate and should only be used as a guide.

To use the Pension Credit calculator you'll need details of your:
- earnings, benefits and pensions
- savings and investments

You'll need the same details for your partner, if you have one.

Next step >

Your answers

Start again

1. Are you or your partner self-employed? No Change

2. Apart from the place where you live, do you or your partner own any other property or land? No Change

3. Do you pay housing costs other than mortgage payments or rent? No Change

4. Are you or your partner delaying (deferring) your State Pension? No Change

5. Are you or your partner under State Pension age? No Change

6. Are you or your partner getting Housing Benefit for people over State Pension age? No Change

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Department for Work & Pensions

Pension Credit calculator

About you

What is your date of birth?
For example, 31 3 1980

Day Month Year

Are you a:
- Man
- Woman

Are you in:
- England
- Scotland
- Wales
- Northern Ireland
- Not a UK resident

Are you registered blind?
- Yes
- No

Do you live alone?
If you live in a home, choose 'No' if you have your own room.
- Yes
- No

What kind of accommodation do you live in?
- Rented
- Property that you or your partner (if you have one) own outright
- Property with a mortgage
- Care home
- Live with family (i.e. non-household)

Do you or your partner (if you have one) own any other property or land?
- Yes
- No

Continue

Related services
- This calculator is also available in Welsh (Cymraeg)
- Check your State Pension age
- Pension Credit guidance

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Pension Credit calculator

You cannot use the Pension Credit calculator

Because you or your partner are self-employed, the calculator cannot work out if you're eligible for Pension Credit or how much you could get.

You might be eligible for Pension Credit. You can check the eligibility rules or call the Pension Credit claim line.

Pension Credit claim line
0800 99 1234
Minicom (if you cannot hear or speak on the phone): 18001 then 0800 99 1234
Lines are open:
Monday to Friday, 8am to 8pm (except public holidays)
Find out about call charges

If you live in Northern Ireland, contact the Northern Ireland Pension Centre instead.

Your answers

Start again

1. Are you or your partner self-employed? Yes Change

Pension Credit calculator

You cannot use the Pension Credit calculator

Because you own other property or land, the calculator cannot work out if you're eligible for Pension Credit or how much you could get.

You might be eligible for Pension Credit. You can check the eligibility rules or call the Pension Credit claim line.

Pension Credit claim line
0800 99 1234
Minicom (if you cannot hear or speak on the phone): 18001 then 0800 99 1234
Lines are open:
Monday to Friday, 8am to 8pm (except public holidays)
Find out about call charges

If you live in Northern Ireland, contact the Northern Ireland Pension Centre instead.

Your answers

Start again

1. Are you or your partner self-employed? No Change

2. Apart from the place where you live, do you or your partner own any other property or land? Yes Change

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Pension Credit calculator

You cannot use the Pension Credit calculator

Because you pay housing costs, the calculator cannot work out if you're eligible for Pension Credit or how much you could get.

You might be eligible for Pension Credit. You can check the eligibility rules or call the Pension Credit claim line.

Pension Credit claim line
0800 99 1234
Minicom (if you cannot hear or speak on the phone): 18001 then 0800 99 1234
Lines are open:
Monday to Friday, 8am to 8pm (except public holidays)
Find out about call charges

If you live in Northern Ireland, contact the Northern Ireland Pension Centre instead.

Your answers

Start again

1. Are you or your partner self-employed? No Change

2. Apart from the place where you live, do you or your partner own any other property or land? No Change

3. Do you pay housing costs other than mortgage payments or rent? Yes Change

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Pension Credit calculator

You cannot use the Pension Credit calculator

Because you or your partner are delaying (deferring) your State Pension, the calculator cannot work out if you're eligible for Pension Credit or how much you could get.

You might be eligible for Pension Credit. You can check the eligibility rules or call the Pension Credit claim line.

Pension Credit claim line
0800 99 1234
Minicom (if you cannot hear or speak on the phone): 18001 then 0800 99 1234
Lines are open:
Monday to Friday, 8am to 8pm (except public holidays)
Find out about call charges

If you live in Northern Ireland, contact the Northern Ireland Pension Centre instead.

Your answers

Start again

1. Are you or your partner self-employed? No Change

2. Apart from the place where you live, do you or your partner own any other property or land? No Change

3. Do you pay housing costs other than mortgage payments or rent? No Change

4. Are you or your partner delaying (deferring) your State Pension? Yes Change

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Pension Credit calculator

You cannot use the Pension Credit calculator

Because you or your partner are under State Pension age, the calculator cannot work out if you're eligible for Pension Credit or how much you could get.

You might be eligible for Pension Credit. You can check the eligibility rules or call the Pension Credit claim line.

Pension Credit claim line
0800 99 1234
Minicom (if you cannot hear or speak on the phone): 18001 then 0800 99 1234
Lines are open:
Monday to Friday, 8am to 8pm (except public holidays)
Find out about call charges

If you live in Northern Ireland, contact the Northern Ireland Pension Centre instead.

Your answers

Start again

1. Are you or your partner self-employed? No Change

2. Apart from the place where you live, do you or your partner own any other property or land? No Change

3. Do you pay housing costs other than mortgage payments or rent? No Change

4. Are you or your partner delaying (deferring) your State Pension? No Change

5. Are you or your partner under State Pension age? Yes Change

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Pension Credit calculator

You cannot use the Pension Credit calculator

Because you or your partner are under State Pension age, the calculator cannot work out if you're eligible for Pension Credit or how much you could get.

You might be eligible for Pension Credit. You can check the eligibility rules or call the Pension Credit claim line.

Pension Credit claim line
0800 99 1234
Minicom (if you cannot hear or speak on the phone): 18001 then 0800 99 1234
Lines are open:
Monday to Friday, 8am to 8pm (except public holidays)
Find out about call charges

If you live in Northern Ireland, contact the Northern Ireland Pension Centre instead.

Your answers

Start again

1. Are you or your partner self-employed? No Change

2. Apart from the place where you live, do you or your partner own any other property or land? No Change

3. Do you pay housing costs other than mortgage payments or rent? No Change

4. Are you or your partner delaying (deferring) your State Pension? No Change

5. Are you or your partner under State Pension age? Yes Change

6. Are you or your partner getting Housing Benefit for people over State Pension age? Yes Change

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Pension Credit calculator

You are not eligible for Pension Credit

You are not eligible for Pension Credit. This is because:
- you or your partner have not reached State Pension age
- neither of you are getting Housing Benefit for people over State Pension age

A partner is either:
- a your husband, wife or civil partner - if you live with them
- someone you live with as a couple, without being married or in a civil partnership

You might be eligible for Universal Credit.

Your answers

Start again

1. Are you or your partner self-employed? No Change

2. Apart from the place where you live, do you or your partner own any other property or land? No Change

3. Do you pay housing costs other than mortgage payments or rent? No Change

4. Are you or your partner delaying (deferring) your State Pension? No Change

5. Are you or your partner under State Pension age? No Change

6. Are you or your partner getting Housing Benefit for people over State Pension age? No Change