

# Citizens Advice Knowsley

## Pension Credit



### What is Pension Credit?

Pension Credit is a benefit for people of pensionable age, based on how much income you currently have.

Entitlement is based on individual circumstances. Citizens Advice Knowsley can help people to check entitlement.

Independent Age estimates entitlement to Pension Credit can be worth an average of £4,300 per year to a qualifying household.

### Am I Eligible?

You may be eligible even if:

- you work;
- are retired receiving state pension;
- receive private pensions;
- have health issues;
- have savings;
- are single or in a relationship

## Pension Credit Claims in Knowsley

According to DWP data, the amount of Pension Credit applications made by Knowsley residents from 1st January 2024 - August 2025 was 1750.

Out of these, 1060 applications were awarded.

This means over 6 in 10 people from Knowsley who applied for Pension Credit were awarded the benefit.

However, nationally, claims for Pension Credit have decreased by 26% from 2023/2024 to 2024/2025.



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## Pension Credit and Impact on Other Benefits

If someone is awarded Pension Credit Guarantee Credit, this can be a passport to entitlement to other benefits such as full housing benefit and council tax reduction, depending on a person's situation.

If someone is awarded Attendance Allowance, which is a disability related benefit for people of pensionable age, this can be a passport to entitlement to Pension Credit, which can lead to entitlement to other benefits as above.

## Case Study

Barry\* approached us as he wanted to know if he was entitled to Pension Credit.

He is 81, lives with his wife and both receive State Pensions and private pensions. They had savings of £18,000, and rent from a housing association and both received disability benefits, both provided each other with care.

Citizens Advice Knowsley estimated based on their circumstances they were entitled to approx £400 per month Pension Credit, as well as full housing benefit and full council tax reduction.

## How Can Citizens Advice Knowsley Help?

Citizens Advice Knowsley can calculate whether a household is entitled to Pension Credit, and we can help to then make the claims.

Between April 2025 and January 2026, Citizens Advice Knowsley have identified £336,379 of Pension Credit entitlement for Knowsley residents, at an average of £4,485 per client.

Citizens Advice Knowsley can also help with claims for other benefits such as housing benefit, council tax reduction, Attendance Allowance and Carer's Allowance.



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### To Get Advice In Person

Our General Advice Drop In details are as follows:

Mondays: Citizens Advice Huyton, 27 Cavendish Walk, Huyton, L36 9YG between 9.30am and 3pm

Fridays: Citizens Advice Kirkby, 142 Cherryfield Drive, Kirkby, L32 8RX between 9.30am and 3pm

### To Contact Us For Advice

Email: [advice@citizensadviceknowsley.org.uk](mailto:advice@citizensadviceknowsley.org.uk)

Phone: 0808 278 7839

Whatsapp Message: 0151 294 6309



**[citizensadviceknowsley.org.uk](https://citizensadviceknowsley.org.uk)**

Published February 2026. Citizens Advice is an operating name of the National Association of Citizens Advice Bureaux. Registered charity number 1049996.