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DWP Warns Pension Credit Claimants to Report Holiday Travel Plans

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Categories: Finance



The Department for Work and Pensions (DWP) is reminding millions of elderly Brits relying on pension credit to inform authorities before leaving mainland Britain, even for the shortest trips. The warning comes as many plan holidays unaware of a rule that could affect their benefit payments.

More than 1.4 million people in Great Britain currently claim Pension Credit, a means-tested benefit that supports those over the age of 66 living on low incomes. It provides an average

of £4,300 per year and also opens access to extra help, including reductions in Council Tax and energy bills through the Warm Home Discount Scheme.

Many recipients might not realise, however, that the DWP requires them to report any travel plans away from Great Britain, no matter how brief or seemingly insignificant. This includes journeys to Northern Ireland, the Channel Islands, or the Isle of Man, which are all considered outside Great Britain for benefit purposes.

Rules for Travel

The guidance, published on the official GOV. The UK website answers, "Can I leave Great Britain and keep getting Pension Credit?" The DWP responds: "We may pay Pension Credit for up to four weeks while you're temporarily away from Great Britain, and we may pay for up to eight weeks if the absence is in connection with a death."

In cases where the reason for travel is medical treatment or doctor-approved recovery, Pension Credit may continue for up to 26 weeks. However, the department urges people to inform them in advance: "You should tell us before you go if you're going to leave Great Britain for any reason at all, even if you'll only be away for a short time. This includes visiting Northern Ireland, the Isle of Man, or the Channel Islands."

This requirement exists to ensure that payments are properly maintained during short absences and suspended when necessary for longer ones. Failing to notify the DWP could result in payment issues or overpayments that must later be repaid.

Aside from this travel reminder, the department is still concerned about the large number of people missing out on the support they could claim. According to the latest estimates, around 760,000 eligible people are not receiving Pension Credit. Many wrongly believe they do not qualify because they own a home or have savings, but even a small award of £1 per week can lead to further financial assistance.

Pension Credit has two parts: Guarantee Credit and Savings Credit. Guarantee Credit is for those on low incomes and tops weekly earnings to £227.10 for single claimants and £346.60 for couples. Savings Credit is only available to those who reached State Pension age before April 6, 2016, and have set aside some savings for retirement. It offers up to £17.30 per week for individuals or £19.36 for couples, depending on income.

Claimants can use the online Pension Credit calculator on the GOV to check eligibility.UK website. Alternatively, they can phone the Pension Credit helpline on 0800 99 1234, Monday through Friday, from 8 a.m. to 6 p.m. Support is also available from organisations including Age UK, Citizens Advice, Independent Age, and Income Max.

As travel season picks up, the DWP urges all Pension Credit recipients to ensure their plans do not unintentionally put their payments at risk.