

## HELP WITH RENT

If you are a mixed-age couple getting **Housing Benefit (HB)** since **before 15th May 2019**, you can stay on HB until a **change of circumstances** ends your claim, unless you **also get Pension Credit** and that claim doesn't end. In this case, you should be allowed to make a new HB claim.

If you are a mixed-age couple who have been getting HB since before **15th May 2019**, you may be able to make a **new claim for Pension Credit**.

Get more advice if this might apply to you.

### EXAMPLE

Sue, aged 70, and Jenny, aged 64, are living on Sue's pension and Jenny's part-time earnings. They have been getting HB for ten years.



Sue's health has deteriorated and Jenny wants to give up work to look after her.

Thanks to their ongoing HB claim, Sue can make a **claim for Pension Credit** for them both.

If you are a mixed-age couple not already getting Pension Credit or HB, you will have to claim **Universal Credit** to get **help with your rent**.

If you rent from a **Council** or **Housing Association** and your home has more bedrooms than you need, you may be affected by the **Bedroom Tax**.

## ON HB WHEN YOU REACH PENSION AGE

If you have been getting HB as a working-age couple, your HB claim might be terminated when the elder partner reaches pension age.

As a mixed-age couple, you will be **unable to make a new HB claim** but could try for UC instead.

However, if HB is being paid because the **younger partner gets Income Support, Income-based JSA or Income-related ESA**, and they are still entitled to that benefit after the elder partner reaches pension age, their HB claim should not be ended.

If you are nearly pension age (66) and you have a partner under pension age, **get advice** about your benefit rights **before you claim UC**.

Once you claim UC, you cannot go back onto your old benefits.



For more information go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or contact our

**Citizens Advice Helpline: 0800 144 88 48**



**Potteries Gold** is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system

[www.snsclub.org.uk/about-us/potteries-gold](http://www.snsclub.org.uk/about-us/potteries-gold)  
Follow us on Facebook and Twitter: search for

© April 2021



# PotteriesGold

## Means-tested Benefits For Mixed-Age Couples

## Means-tested Benefits No 18



## WHAT DO WE MEAN BY A MIXED-AGE COUPLE?

If you have a spouse or partner and **one of you is over State Pension Age but the other is not**, you are a **mixed-age couple** for benefit purposes.

If you are a mixed-age couple, you usually have to claim **Universal Credit**. The **working-age partner** may also have to make a **Claimant Commitment** to look for **full-time work**.

## PENSION CREDIT OR UNIVERSAL CREDIT?

Even if you are part of a mixed-age couple, you may be getting **Pension Credit (PC)**, but only if you qualified for it **before 15th May 2019**.

The basic Pension Credit rate for a couple is **£270.30 per week**, while the basic rate for a couple on Universal Credit is £596.58 per calendar month, worth **£137.67 per week**. This is **lower** than basic Pension Credit for a single person, £177.10 pw.

If you **stop getting Pension Credit**, you usually won't be able to claim it again while your partner is under pension age. Mixed-age couples claiming means-tested benefits since May 2019 usually get **Universal Credit (UC)**.

UC for a couple is over **£130 per week lower** than the basic Pension Credit rate, but **extra elements can** be added for housing costs, if you are a carer, if you are responsible for children or, in some cases, if you have a long-term health problem or disability.

## EXAMPLE

Aisling and Steve are a couple. They have no housing costs. Steve reached pension age seven years ago and claimed Pension Credit for them both, as Aisling wasn't well enough to work.

Aisling, who is ten years younger than Steve, returned to work a few months ago and their PC claim was terminated. Unfortunately, the job didn't work out and Aisling is now unemployed, but **Steve cannot reclaim PC**.

They could claim Universal Credit. The UC rate for a couple is £137.67 per week.

But Steve's State Retirement Pension is **£159.60 per week**, about £22 per week higher than their UC rate, so they do not qualify for any UC.



## IF YOU BECOME PART OF A COUPLE

If you were getting **Pension Credit as a single person**, but **become part of a mixed-age couple** because you form a relationship with someone not yet pension age, your **Pension Credit will stop**, even if you has no or very little income.

You may be able to claim Universal Credit as a couple, but may be entitled to **less as a couple** than you received when you were single.

## DISABLED PEOPLE AND CARERS.

You may be entitled to more than the basic rate of UC in some situations. If you meet the conditions, you should be paid the highest of the following components.

- Up to **£343.63 a month** (£79.30 per week) can be added to your UC if the **working-age partner is sick or disabled** and has **limited capability for work-related activity**,
- Up to **£343.63 a month** (£79.30 per week) can be added to your UC if the **pension-age partner** gets **Attendance Allowance, Personal Independence Payment (PIP) enhanced rate daily living or Disability Living Allowance (DLA) highest rate care**.
- An extra **£128.89 per month** (£29.74 per week) is added if the **working-age partner** has had **limited capability for work since before April 2017**, but does not have limited capability for work-related activity.
- An extra **£128.89 per month** (£29.74 per week) is added to your UC if the **pension-age partner** gets **DLA or PIP** at a lower rate than above.

A carer element of **£163.73 per month** may be paid if one of you spends **35 hours a week** or more looking after a person getting **Attendance Allowance, PIP for Daily Living or DLA at the middle or highest rate for care**. However, if the carer qualifies for a work capability element (see above), only the element worth more is paid.