

## Are you a couple - one over and one under 65?



UNISON

You could lose around £7,000 a year

From **15 May** you will no longer be able to claim Pension Credit. You will have to claim Universal Credit instead until you are both over retirement age.

**Check your entitlement and claim now**

This also affects women aged 60 to 65 who have already reached state pension age that have a younger partner.

If so you may be affected by some changes to benefits rules starting this May which mean you could be up to £7,000 a year worse off.

Up to 1.3 million people are entitled to pension credit and are not claiming it.

Currently couples where one person is **over** state pension age and one person is **under** state pension age can claim **Pension Credit**, but from **15 May 2019** the rules are changing.

After this date these 'mixed age' couples will need to claim Universal Credit instead and only couples who are BOTH over pension age will be able to claim Pension Credit.

Pension Credit is a benefit for older people who are on a low income to top up their weekly income. Official figures suggest that over a million people who are entitled to claim don't claim it. Some of these people are in mixed age couples.

Universal Credit is a new benefit for working age people that replaces a number of existing benefits and tax credits. It is designed to support people who have a low (or no) income with their basic living expenses and housing costs.

The amounts will vary based on your own circumstances but for working age couples the maximum level of personal support from Universal Credit is £114.85 a week

Pension Credit gives a guaranteed income for pensioners.

From April 2019 the Pension Credit guarantee is £255.25 a week, a difference of up to £140 a week (or £7,000 a year). And this will apply **every week until both you and your partner reach pension age**.

The change means that all couples where one person is over 65 and one is under 65, should check their benefit entitlement before 15 May 2019. If you are entitled to Pension Credit and claim it before 15th May you won't be affected but if you try to claim after the deadline you will be too late and will have to claim Universal Credit instead.

*Click [here](#) to check if you are able to claim Pension Credit before it's too late.*