



**Oxfordshire  
South & Vale**

## **Deadline threatens mixed age couples' benefits**

Legislation that will come into effect on 15 May 2019 could mean difficult choices for mixed-age couples deciding whether to live together or separately.

The law has changed so that, from that date, a "mixed age couple" (in which one partner is a pensioner and the other is under pension age) will be considered to be a "working age couple" for the purposes of means-tested benefits. This means that if they apply for benefits after that date, they will need to apply for Universal Credit instead of Pension Credit, leaving them much worse off financially. (The standard rate of Pension Credit guarantee is paid at a higher level than the standard rate of Universal Credit.)

From 15 May, both partners in a couple will need to have reached state pension age in order to claim Pension Credit or pension-age Housing Benefit.

Mixed-age couples will face a stark choice between living separately so that one of them can receive Pension Credit, or living together and claiming Universal Credit.

However, the new ruling only applies to NEW claims, so those already receiving pensioner benefits before 15 May will keep those benefits unless their circumstances change.

If you are in a mixed-age relationship and claiming or expecting to claim benefits, Citizens Advice is encouraging you to examine your financial situation before the crucial date of 15 May.

Please bear in mind that claims for Pension Credit can be backdated for up to three months. Therefore, on or before 13 August 2019, claimants can start to receive these benefits if they meet the entitlement conditions on 14 May.

Legislation is changing quickly at time of writing, so those affected are advised to keep up with the latest information by visiting <https://www.gov.uk>

For help and support on this issue or any other, contact Citizens Advice in person or on Adviceline (03 444 111 444). For locations of offices and opening hours see [www.citizensadvice.org.uk/local/oxfordshire-south-vale](http://www.citizensadvice.org.uk/local/oxfordshire-south-vale)