

Are you or your partner age 65 or over and on a low income?

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.

Currently couples where one person is over pension age and one person is under pension age can claim Pension Credit, but from 15 May 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. Over a million people who are entitled don't claim it and around 50,000 of these people are estimated to be 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.

As well as all of the conditions attached to Universal Credit – such as the 5 week wait for your first payment, monthly rather than weekly or fortnightly payments and the need to sign a claimant commitment that may mean you must look for a set number of hours work – the amount of money you could be eligible for are very different.

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 but from April this year Pension Credit pays £255.25 a week, a difference of up to £140 a week. And this will apply every week until both you and your partner reach pension age.

There could also be further loses if you receive help with Council Tax or have more bedrooms than the government allow you to claim help for.

The change means that all couples where one person is over 65 should check their benefit entitlement before 15 May. 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.

*Check now if you are able to claim
Pension Credit before it's too late.*