If you are in a couple where one person is above, and the other partner is below State Pension age, you can currently choose between claiming either a working age income related benefit, or pension age income related benefits, including Pension Credit.

From 15 May 2019 this will change, so that only when both you and your partner have both reached State Pension age will you be able to access pension age income related benefits.

If you’re already in a mixed age couple claiming pension age benefits (this means Pension Credit, or Pension Age Housing Benefit), you will continue to receive pension age benefits after 15 May 2019, as long as neither of you experiences a change in circumstances which means you’re no longer entitled to these benefits.

Why is this change happening?
These changes were voted on and agreed by Parliament in 2012. The change is being made to ensure that the same conditions apply to the partner under State Pension age as to any other person under State Pension age who is claiming benefits.

What is a mixed age couple?
A mixed age couple is one where one partner is above State Pension age, and one is below State Pension age.

What happens if I’m already claiming pension age benefits? Will I lose entitlement?
If you are already claiming pension age benefits then you will not be affected by this change, and will continue to receive your benefits after 15 May 2019 unless you have a change of circumstances and are no longer entitled to both of them as a result of the change.

What changes in circumstances can affect my entitlement?
There are a range of changes in circumstance which could end your entitlement to a pension age benefit. These changes include, for example:

- If you have an increase in your capital or income that exceeds the limits for entitlement to Pension Credit or pension age Housing Benefit.

Bear in mind that a change that ends your entitlement to both benefits on or after 15 May 2019 will mean that the changes to the rules for mixed age couples will apply to you.

If I’m only entitled to one of the pension age benefits on 14 May 2019 will I still be able to claim the other benefit after that date?

- Yes, provided you haven’t stopped being entitled to the benefit you’re currently getting before you want to claim the other benefit.

What happens if I’m a single person claiming pension age benefits and a partner moves in with me?

- If your partner is under State Pension age, you’ll no longer qualify for the pension age benefits until they reach State Pension age themselves.

What action do I need to take?
There is no need to contact DWP. It will be worth considering the following actions:

- Consider whether you are planning any changes of personal circumstances on or after 15 May 2019 which may impact your eligibility for couple’s pension age benefits.
Changes for Mixed Age Couples

- These changes will only impact you if you are part of a couple where one partner is above State Pension age, and one is below state pension age on or after 15 May 2019. If you are in a mixed age couple and have not yet claimed pension age benefits, you may wish to do so before 15 May 2019 to ensure you retain pension age benefits after this point.

- You can backdate a claim by up to three months as long as you met the qualifying conditions for the earlier date. This means that you will have up to 13 August 2019 to make a claim for a period from 14 May 2019 under the old rules.

Where can I go for further information?

- For further information on Pension Credit, including details of eligibility and how to claim, please visit www.gov.uk/pension-credit.

- For further information on pension age Housing Benefit, please visit www.gov.uk/housing-benefit.

- If you are unsure of your State Pension age, you can check it at www.gov.uk/state-pension-age. For full details of what you’ll get when you reach State Pension age visit www.gov.uk/check-state-pension.