

Mixed Age Couples Checklist

Mixed Age Couples are likely to be financially better off if they can avoid Universal Credit and claim PC/HB/legacy benefits instead. (Note the advice below is NOT for couples in 'specified' or 'temporary' accommodation.)

Warning – this is a complex area! The information below is a rough guide – always check carefully when advising!

Already on PC / Pension Age HB as a couple?

Mixed age couples who are already on PC or State Pension Age HB (and have been continuously on one of these benefits in the same couple since 14.5.19) are 'protected'.

So, if they remain in the same couple and need to make a new claim for PC or HB they can do so.

Becoming a Mixed Age Couple - older member of the couple turning State Pension Age

If the younger member of the couple is the main claimant of Income Related ESA, Income Support or Income Based JSA.	<p>The IR-ESA / IS / IB-JSA can continue (as long as pension income not too high). The award will be re-assessed under the new circumstances. It will include a Pensioner Premium in the applicable amount. The partner's pension income will be taken into account.</p> <p>If IR-ESA / IS / IB-JSA can continue and there is an existing award of working age HB, it can continue too. (No Bedroom Tax if living in social housing).</p>
If the older member of the couple is the main claimant of IR-ESA / IS / IB-JSA	<p>The IR-ESA / IS / IB-JSA and HB will end when they turn Pension Age. Need to claim UC (if they will be entitled, taking pension income into account). If they will be entitled to UC – better if they claim before older member reaches Pension Age:</p> <ul style="list-style-type: none"> • They will get the LCWRA Element in UC from the start (if Support Component included in ESA). If they wait until ESA ends before claiming UC – the LCWRA status will not carry over to UC, so will need to request a WCA (unless treated as having LCWRA) and serve the 'relevant period'. • Or LCW status from the start of UC award if in WRAG for ESA. • 2-week run on of HB / Income Support • Run on of IR-ESA/IB-JSA up to the day before older partner turns Pension Age. (If on IR-ESA/IB-JSA, check when is the best time to claim UC. This could be 2 weeks before older member turns Pension Age – do the maths!)

Becoming a Mixed Age Couple - working age and State Pension Age moving in together

If the younger member of the couple is on Income Related ESA, Income Support or Income Based JSA.	<p>Older member's PC / State Pension Age HB ends when they take on a working age partner.</p> <p>But the working age member of the couple can add the State Pension Age partner on to their IR-ESA / IS / IB-JSA claim.</p> <p>The award will be re-assessed under the new circumstances. It will include a Pensioner Premium in the applicable amount. The partner's Pension income will be taken into account.</p> <p>If there is an existing award of HB, it may continue. (No Bedroom Tax if living in social housing). If younger member is moving in with older partner and not already on HB / moving from a different LA area – cannot make a new claim for HB, but if they are entitled to IR-ESA / IS / IB-JSA (with the Pensioner Premium) as a couple, the older partner's Pension Age HB can continue as Working Age HB. If neither was on HB / both moving to different LA area, cannot make a new claim for HB, but might still be better off on IR-ESA / IS / IB-JSA (with the Pensioner Premium) than on UC with housing cost element.</p>
If the younger member of the couple is not on IR-ESA / IS / IB-JSA.	<p>Older member's PC / HB ends when they take on a working age partner.</p> <p>Their only option will be Universal Credit.</p>