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[For immediate release](#)

“MIXED AGE” COUPLES FINANCIALLY BETTER OFF BY SPLITTING UP UNDER GOVERNMENT BENEFIT CHANGES

Age UK London are calling upon “mixed-age” couples in London to put in a claim immediately or risk missing out on up to £7,000 a year.

Deputy Mayor of London Debbie Weekes-Bernard has joined Age UK London in calling on pensioners with a partner of working age to urgently check their eligibility for Pension Creditⁱ and Housing Benefitⁱⁱ and to put in a claim before the Government changes the rules on 15th May.ⁱⁱⁱ

The rule change will see the right to claim Pension Credit and Housing Benefit – important tools in the fight against pensioner poverty – withdrawn from future claimants who happen to have a partner who hasn’t yet reached their own pensionable age.

Bizarrely, by slashing the benefits by as much as £7,000 a year,^{iv} the new policy will place some older Londoners in the absurd position of being financially better off if they split up and live apart from their younger partner. This is because once the change is implemented, the older partner could be eligible for significantly more money by claiming Pension Credit alone, rather than claiming Universal Credit as part of a couple.

It is estimated that there are over 10,000 “mixed-age” couples across London who are currently claiming pension credit and/or housing benefit who may no longer be eligible for these benefits if their circumstances change.^v Further, within 5 years an estimated 5,500 couples in London will be hit by the changes, which could see them miss out on up to £7,000 a year, with potentially devastating consequences for all those affected.^{vi}

Age UK is committed to convincing the government to change its mind about the proposed benefit switch. However, with less than a month to go until the proposed changes, Age UK London is urging anyone who may be entitled to claim benefits to call Age UK Advice free of charge on 0800 169 65 65, visit www.ageuk.org.uk/money or [contact their local Age UK](#) for further information and advice.

Although in theory the new rules will not affect existing claimants, a change in circumstances of a so-called ‘mixed-age couple’ could result in the temporary loss of their eligibility for these

benefits. Age UK London is warning that, after May 15th, a couple in this situation will be unable to regain their previous benefits and will be thrown onto the Universal Credit regime, the problems of which are well documented.

Deputy Mayor for Social Integration, Social Mobility and Community Engagement, Debbie Weekes-Bernard said:

“Older Londoners are the fastest-growing group in the capital, but at a time when they should be enjoying their retirement they are instead facing increased hardship as a result of ill-considered changes to their benefits.

“The Government should urgently review these changes to ensure that older Londoners, who have worked hard all their lives and are already facing financial pressures, do not see their incomes fall simply because of the age of their partner.”

Paul Goulden, CEO, Age UK London said:

“It is absurd that these benefit changes have created a situation in which so-called “mixed-age” couples might actually be better off financially when separated. Penalising thousands of older Londoners simply for loving someone of a different age is an incredibly harmful policy, especially in London, where the cost of living is so high. With many older Londoners already missing out on all the benefits they’re entitled to, this stealth cut risks leaving over 10,000 couples in serious financial difficulty.

We are pleased that the Mayor’s Office have added their voice to the growing number of people who are concerned by the changes and we will continue to campaign for the government to reverse their decision. Yet with less than a month to go until these changes take effect, we urge anyone who may be entitled to these benefits to [contact their local Age UK](#) immediately.”

-Ends-

Notes to editors:

1. Age UK London is a regional charity that helps London to love later life by campaigning for older Londoners, working on their behalf, and championing their cause.

- www.ageuk.org.uk/london
- www.twitter.com/ageuklondon
- www.facebook.com/ageuklondon

2. Many older people are missing out on the benefits they are entitled to. Nationally it is estimated that 50% (360,000) couples entitled to Pension Credit are not receiving it. Among single pensioners, 37% (840,000) who should be receiving Pension Credit have not claimed. (Income-related benefits: estimates of take-up 2016/17), DWP published 2018).

3. There are currently 1,039,161 people aged 65+ in London, 12% of the population of London (total population size of London: 8,825,001).

4. 24% of pensioners in London are living in poverty according to DWP figures released on 28 March 2019. This compares to 16% of pensioners in the UK as a whole.

(<https://www.gov.uk/government/statistics/households-below-average-income-199495-to-201718>).

5. Over recent years, the means-tested benefit systems for pensioners and people of working age have been growing further apart. Some of the main differences are:

- **The amount you receive:** The standard rate of Pension Credit guarantee is paid at a higher level than the standard rate of Universal Credit and this gap has widened. Over recent years, Pension Credit guarantee has been uprated, at least in line with earnings, while working age benefit levels have been frozen or increases restricted.
- **How any earnings are treated:** For Pension Credit, usually just £5 a week (£10 for a couple) of earnings from work are ignored after which earnings reduce payments £1 for £1. Under Universal Credit, earnings reduce benefit by a 63% taper. So, for example, if earnings rise by £100 a month, benefit reduces by £63.

ⁱ Pension Credit is an income-related benefit to give you some extra money in retirement:

<https://www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/pension-credit/>

ⁱⁱ If you're struggling to cover your rent then you could claim Housing Benefit to help with your housing costs:

<https://www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/housing-benefit/>

ⁱⁱⁱ The change is due to come into effect from 15th May, 2019. However, there is provision for backdating so as long as makes a claim by 13 August the claim can be backdated to 14th May as long as they met all the rules and were entitled on that date.

^{iv} This is the difference between standard UC and standard PC for couples. From April 2019, the rates will be:

Pension Credit (for a couple) - £255.25 per week

Universal Credit (for a couple) – approx. £115 per week (£498.89 per calendar month)

^v The Government estimates that 115,000 couples in the UK are currently mixed age couples claiming pension credit and/or housing benefit (<https://www.gov.uk/government/publications/mixed-age-couples-benefit-impacts-of-ending-access-to-pension-credit-and-pension-age-housing-benefit/mixed-age-couples-benefit-impacts-of->

[ending-access-to-pension-credit-and-pension-age-housing-benefit](#)). The older partners in these couples are 1% of the older people in Great Britain

(<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/populationestimatesforukenglandandwalesscotlandandnorthernireland>). If 1% of older people living in London are in mixed age couples claiming pension credit and/or housing benefit this equates to 10,226 couples.

^{vi} The Government estimates that in 2023/24 there will be 60,000 mixed age couples in the UK affected by the policy change (<https://www.gov.uk/government/publications/mixed-age-couples-benefit-impacts-of-ending-access-to-pension-credit-and-pension-age-housing-benefit/mixed-age-couples-benefit-impacts-of-ending-access-to-pension-credit-and-pension-age-housing-benefit>).

Age UK estimates that 5,469 of these couples will live in London, based on ONS projected numbers of people aged 65 and older in Great Britain

(<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationprojections/datasets/tablea12principalprojectiongbsummary>) and London

(<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationprojections/datasets/regionsinenglandtable1>).