

# **State Pension age claimants: Guidance**

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## **Reaching State Pension age**

Entitlement to Universal Credit ends once a claimant has reached State Pension age.

Universal Credit will be paid for the full assessment period during which the claimant reaches State Pension age. The Universal Credit claim closure date will be the first day after the end of this final assessment period.

Claimants will not automatically receive pension age benefits. Universal Credit claimants who are within 4 months of reaching State Pension age should be signposted to make an advanced claim for State Pension, Pension Credit and/or pension age Housing Benefit.

Pension age benefits will only start after the claimant reaches State Pension age.

Any State Pension payment received during the final assessment period will be taken into account for Universal Credit.

Any payment of Pension Credit and/or pension age Housing Benefit is disregarded.

## **Mixed age couples in a Universal Credit claim**

A mixed age couple Universal Credit claim comprises of one partner of working age and the other partner of State Pension age.

For mixed age couples, entitlement to Universal Credit will not end until the working age partner reaches State Pension age.

If the working age partner becomes ineligible for Universal Credit, the claimant who is over State Pension age is no longer entitled to Universal Credit.

The Universal Credit claim will be closed after the end of the assessment period in which the working age partner reaches State Pension age or becomes ineligible. The claim closure date will be the first day after the end of this final assessment period.

### **State Pension age partner joins working age partner's existing Universal Credit claim**

The joint Universal Credit claim will start from the first day of the assessment period in which the State Pension age partner joins the working age partner's Universal Credit claim.

The State Pension claim continues and payments of this are treated as unearned income for Universal Credit.

Entitlement to Pension Credit and/or pension age Housing Benefit ends from the date they become a mixed age couple.

Any overlap of Pension Credit and/or pension age Housing Benefit with Universal Credit is disregarded.

### **Universal Credit mixed age couple separate**

When a mixed age couple separate, the State Pension age partner's entitlement to Universal Credit ends from the start of the assessment period in which the mixed age couple separated.

The working age partner's Universal Credit claim will be treated as a single person claim from the same date.

The State Pension age partner may make a claim for Pension Credit and/or pension age Housing Benefit.

### **Bereavement**

When a member of a mixed age couple dies, the surviving partner is entitled to the Universal Credit bereavement run-on.