

News

Pension Credit Injustice: i's campaign calling on DWP to rethink benefits changes receives cross-party support

The campaign also has support from Age UK



Mixed-age couples stand to lose out under the Pension Credit reform (Photo: Pixabay)



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News Pension Credit Injustice

i is today calling on the Government to rethink its **Pension Credit** scheme as part of a new campaign to prevent pensioners being left worse off by hundreds of pounds each month due to forthcoming changes.

From 15 May, pensioners with younger partners will no longer be able to claim Pension Credit. So-called mixed-age couples – where one person is above state pension age and the other is below – will have to claim **Universal Credit**, which is a benefit for working age people and worth far less. Until both partners are of state pension age, they will not be eligible for Pension Credit.

Some mixed-age couples could be up to £7,000 a year worse off, leaving them struggling to pay their bills or for their care needs. Some pensioners could be waiting years for their partner to reach state pension age to gain access to the benefit.

The **Pension Credit Injustice** campaign, which has already received cross-party support as well as the backing of Age UK, believes pensioners should not be punished simply because they have fallen in love with someone who is younger than them.

It is calling on the Department for Work and Pensions (DWP) to introduce a top-up payment to ensure pensioners do not lose out.

Please sign our petition on [Change.org](#) here:

The URL is: [change.org/PensionCreditInjustice](#)

If you think you will be affected by the Pension Credit changes and would like to share your story, contact serina.sandhu@inews.co.uk

No safety net for pensioners

The Government claims the reform will make the system more equal and ensure younger people are not getting a benefit designed for pensioners. Far from creating a fairer system, this sweeping reform will punish pensioners by denying them the benefit they are entitled to.

Over the past few months **i** has been talking to pensioners who had hoped Pension Credit would be a safety net for them in the future.

Richard and Julie Lee, who have been married for nearly 30 years and have a 10-year age gap, said **they were considering a divorce because of the financial hardship** they might face by being blocked from Pension Credit.

Jackie and Alan Deacon said they **would not be able to pay for their daughter's wedding** as they would have to use their savings for their bills and living

Wedding as they would have to use their savings for their bills and living expenses. Pension Credit would have made a huge difference to their lives.

Worst off in society

Pensioners who need to claim Pension Credit are already some of the worst off in society but the reform of the benefit risks pushing them further into poverty.

Caroline Abrahams, charity director at Age UK, said: "We fully support the **its Pension Credit Injustice** campaign. We are really concerned that this policy change will hurt significant numbers of older people who are trying to get by on a low income, pushing many over the edge into poverty.

"Government statements suggest that the needs and interests of these pensioners are being sacrificed in pursuit of their policy of ensuring everyone of working age is incentivised to get a job, and that seems profoundly wrong and unfair."

How would the top-up payment work?

Pension Credit Injustice is proposing a top-up payment, or premium, of around £70 a month for pensioners in mixed-age couples who will be affected by the reform after 15 May.

The Pension Credit rate for couples is £225.25 a week while the Universal Credit rate for couples is roughly £115.

The top-up payment would bring the weekly income for mixed-age couples to around £185, which is halfway between the two rates.

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This recognises that people of working age do not get a benefit entitled for older people but that pensioners do not lose out on Pension Credit, which they are entitled to get when they reach the eligible age.

MPs from Labour, the Liberal Democrats and the Green Party have also thrown their support behind the campaign.

Support for **i's** campaign

Stephen Timms, Labour MP

I give my full support to the call being made by **i's Pension Credit Injustice campaign** for the cut to be reversed. Pension Credit has made an immense contribution to reducing pensioner poverty. This is no time to be watering it down.

Margaret Greenwood, Labour's Shadow Work and Pensions Secretary

"It is disgraceful that the Government is stripping pensioners of this vital benefit just because of their age of their partner. Pensioner poverty is on the rise, yet the Conservatives have decided to break their manifesto promise to safeguard pensioners' benefits."

Baroness Ros Altmann, Conservative peer

"I am very concerned that some elderly couples will be left in serious hardship as a result of the combination of the rise in State Pension Age and changes to Pension Credit qualifying condition.

"I am pleased that the Government will not take money away from those

already claiming, but there will be many couples who are not claiming at the moment but would be in need of benefit in the future. For example, where one partner is caring for the other and the younger one needs to stop working because they are not well enough to both hold down a job and care for their loved one.

“So I support **i**'s campaign to ask the Government to think again about the policy, particularly in light of the difficulties of informing those who may be affected of the problems they could face.”

Christine Jardine, Liberal Democrat DWP spokesperson

“These changes, which were snuck out whilst MPs were debating the meaningful vote, is another desperate attempt by the Tories to take money out of the pockets of disadvantaged older people. It will cost some families more than £7,000 a year and pile on pressure on the younger member of the couple to seek work, when they should be making the most of their partner's retirement.

“The **i** paper's campaign for top-up funding would provide welcome relief for pensioners, ensuring that more people can enjoy their retirement.”

Jonathan Bartley, co-leader of the Green Party

“There's a lot of ill-informed discussion about a 'battle of generations', suggesting that older people are benefitting while the young suffer. But one in six pensioners are living in poverty, and that rises to 36 per cent of those renting privately.

“We have a Government that making policies to benefit their friends the rich, while failing to ensure people are able to live free from fear of hunger and cold.

“We can afford to be a caring society that ensures a secure life for all. It is this and previous governments that failed to choose that path.”

“The Green Party is pleased to back the **i**'s **Pension Credit Injustice** campaign. Pensioners must not lose out.”

Chris Stephens, SNP MP

“This move by the UK Government is completely outrageous and will push more already disadvantaged pensioners into poverty.

“This change was brought in via Statutory Instrument with no scrutiny procedure whatsoever. The SNP consistently called for the UK Government to give Parliament time to debate and vote on this change – which comes from an Act that came into force seven years ago. Appallingly the Government refused and have defended this cut.

“Responsibility for this lies squarely at the door of the UK Government. This cut must be reversed immediately and Pension Credit for mixed-age couples restored.”

The DWP said: “This change was voted on by Parliament in 2012 and means, for new claims from 15 May, only pensioners can claim Pension Credit. If one partner is of working age we believe it’s fair that the same incentives to work and save for retirement apply as they do for other people of the same age.

“We have updated online guidance and written to all eligible mixed age couples to make them aware of the changes, which won’t affect them unless their circumstances change.”