

## Factsheet 56

# Benefits for people under State Pension age

April 2025

### About this factsheet

This factsheet has information about benefits for people under State Pension age (currently 66 years). It includes information about Universal Credit and how it affects people claiming other benefits and about disability and carers' benefits. It explains how you can claim these benefits.

The information in this factsheet is correct for the period April 2025 to March 2026. Benefit rates are reviewed annually and updated in April but rules and figures can sometimes change during the year.

The information in this factsheet is applicable in England, Wales and Scotland.

Disability and carer benefits and some benefits if you have dependent children are being replaced with devolved benefits in Scotland. We refer to the devolved benefits and relevant Age Scotland resources in this factsheet. Contact Age Scotland for further information. If you are in Northern Ireland, please contact Age NI for information. Contact details can be found at the back of this factsheet.

Contact details for any of the organisations mentioned in this factsheet can be found in the *Useful organisations* section.

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## Glossary

ADP – Adult Disability Payment (Scotland)	HMRC – HM Revenue and Customs
CA – Carer’s Allowance	HB – Housing Benefit
CDP – Child Disability Payment (Scotland)	JSA – Jobseeker’s Allowance
CSP – Carer Support Payment (Scotland)	NIC – National Insurance Contributions
CTR – Council Tax Reduction/Support	PC – Pension Credit
DHP – Discretionary Housing Payment	PIP – Personal Independence Payment
DLA – Disability Living Allowance	SPA – State Pension age
DWP – Department for Work and Pensions	SSP – Statutory Sick Pay
EEA – European Economic Area	UC – Universal Credit
ESA – Employment and Support Allowance	WCA – Work Capability Assessment

# 1 Different types of benefits

There are different benefits that working age people can claim depending on their circumstances. We use the term '*working age*' in this factsheet to describe anyone who is below State Pension age. You can find the date you reach State Pension age by going to [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age) or for more information, see section 2 of factsheet 19, *State Pension*.

Some benefits are '*means-tested*'. You must normally claim these as a couple if you have a partner living with you. A partner is your spouse, civil partner, or someone you live with as though you were married or in a civil partnership. Your combined income and capital are added together and taken into account to work out if you are entitled.

Some benefits are '*non-means tested*' and do not depend on income or savings. You claim them as an individual, even if you have a partner. Some of these benefits also depend on your National Insurance record and are called '*contributory*' benefits.

You can find out your estimated benefit entitlement with the Age UK benefit calculator at [www.ageuk.org.uk/benefits-check](http://www.ageuk.org.uk/benefits-check)

## 2 Means-tested benefits

Means-tested benefits include Universal Credit, the legacy benefits that UC is replacing (see section 2.1) and Council Tax Reduction. Entitlement to these benefits is determined by your income and capital (e.g. savings).

If you are in a couple, it is usually your joint resources that are assessed. The benefit cap applies to all benefits in this section and limits the overall amount of benefit you can be paid.

### 2.1 Universal Credit

Universal Credit (UC) is a non-taxable benefit to cover basic living expenses and extra amounts for housing costs, for carers and for people with a limited ability to work due to sickness. UC can help with rent and service charges, and childcare costs if you work.

UC replaces the following '*legacy benefits*':

- income-related Employment and Support Allowance (IR-ESA)
- income-based Jobseeker's Allowance (IB-JSA)
- Income Support (IS)
- Housing Benefit (HB)

Generally, you cannot make new claims for legacy benefits and you must claim UC instead. If you currently claim a legacy benefit, you will be invited to claim UC under '*managed migration*' by the end of December 2025. If you or your partner reach State Pension age or have a relevant change of circumstance before this you may need to claim UC sooner.

### 2.1.1 Basic requirements

To claim UC, you must:

- be 18 or over
- usually be under State Pension age but see below if you are in a mixed age couple. (Some pension age workers who moved from Working Tax Credits may receive UC)
- have a low income and capital of £16,000 or less
- be present, '*habitually resident*' with a right to reside and not subject to immigration control (if you are an EEA citizen, see section 9)
- not be in full-time education
- accept a Claimant Commitment.

### Mixed age couples

A mixed age couple is where one person is over State Pension age and the other person is under. Since May 2019, a mixed age couple must usually claim UC rather than Pension Credit (PC), until both members of the couple reach State Pension age.

Some existing mixed age couples who claimed benefit before May 2019 can stay on PC and HB as long as there is no break in entitlement. Any breaks in entitlement to both PC and pension age HB mean you lose this protection and may need to claim UC instead. Seek specialist advice to determine your options if this happens or if you are expecting a break in entitlement. For information about PC, see factsheet 48, *Pension Credit*.

## 2.2 Transferring to UC from other benefits

If you currently claim a legacy benefit, you remain entitled until your claim terminates. This can happen in one of three ways:

### 2.2.1 Managed migration

If you receive IB-JSA, IR-ESA, IS, or working age HB, you will be sent a '*migration notice*' letter inviting you to claim UC by a specific deadline day of at least three months. You should receive your migration notice before the end of December 2025.

If you fail to make a claim before your deadline day, any legacy benefits you receive will stop. If you make a UC claim within a further calendar month, your UC will be backdated to your deadline day and you can still get a transitional element.

If the amount of UC you are entitled to is lower than your legacy benefits, an extra transitional element should top up your UC award. The transitional element is reduced by increases in your award after the first month, including annual benefit uprating or becoming entitled to an extra UC element.

The transitional element ends if you separate from a partner; form a new couple; if your earnings drop significantly for three months or more; or if your UC award ends.

If you receive ESA or IS and are vulnerable, you should be offered enhanced support to make sure you can transfer to UC in time. This can include telephone reminders and home visits.

There is online guidance at [www.gov.uk/guidance/move-to-universal-credit-if-you-get-a-migration-notice-letter](http://www.gov.uk/guidance/move-to-universal-credit-if-you-get-a-migration-notice-letter) and a helpline 0800 169 0328 to use if you receive a migration notice.

### 2.2.2 Change of circumstances or '*natural migration*'

If you have a change of circumstance before you receive your managed migration notice, you may have to claim UC instead under '*natural migration*'. This terminates existing awards of legacy benefits.

Examples include if you claim:

- IB-JSA, IR-ESA, IS, HB and move into or out of work
- IB-JSA and become sick, or IR-ESA and are no longer sick

- HB and move to new rented accommodation in a different local authority.

If you have a change of circumstance which does not require you to make a new claim for the legacy benefit, you can remain on the legacy benefit until managed migration. Examples include if you claim:

- a legacy benefit and become entitled to another premium or allowance
- a disability benefit like Personal Independence Payment or Adult Disability Payment or Carer's Allowance or Carer Support Payment
- HB and move to new rented accommodation within the same local authority area
- Old style contributory ESA and you become entitled to income-related ESA.

There is only limited '*transitional protection*' if you move to UC due to a change of circumstance, which can mean a reduction in the total amount of benefit you receive. If this applies, seek specialist advice.

### **2.2.3 You or your partner reach State Pension age (SPA) before you receive a migration notice**

If you are single and you receive IB-JSA, IR-ESA, IS, or working age HB, these awards terminate when you reach SPA. You can claim PC and pension age HB instead, see factsheet 48, *Pension Credit* and factsheet 17, *Housing Benefit*.

If you are a couple and you receive IB-JSA, IR-ESA, IS and/or working age HB, these may terminate when one of you reaches SPA depending on your circumstances (see below for more information).

#### **Claiming working age HB only**

A couple under SPA claiming working age HB become a mixed age couple when one partner reaches SPA. The HB award terminates and you can claim UC instead.

#### **Claiming IB-JSA, IR-ESA, IS and working age HB**

Where the older partner is the lead claimant and they reach SPA, awards of these benefits terminate and you can claim UC instead.

### Example

Susan and Sean receive IR-ESA and working age HB. Susan is the older member of the couple and is the lead claimant. The DWP write to advise them that their existing awards will cease when Susan reaches SPA and that they should claim UC instead.

Where the younger partner is the lead claimant, these awards can continue when the older partner reaches SPA until you receive a migration notice, see above, or the younger partner reaches SPA or your UC ends.

### Example

Nadia and Anthony receive IB-JSA and working age HB. Anthony is the younger member of the couple and he is the lead claimant. When Nadia reaches SPA, these awards can continue until managed migration or until Anthony reaches SPA or they are no longer entitled to UC. Nadia's State Pension is counted in full as income.

## Making a UC claim in these circumstances

If you need to claim UC because you or your partner reach SPA, you should claim before your legacy benefits end on the SPA birthday. This allows you to continue getting these benefits for the first two weeks of your UC claim. These '*run-on*' payments are not recoverable and do not affect the amount of UC you are entitled to.

For IR-ESA claimants already assessed as having limited capability for work (LCW) or limited capability for work-related activity (LCWRA), making a UC claim before the ESA award terminates means any extra components are included in your UC award from the outset. You do not need to undergo another Work Capability Assessment (see section 2.2.6) or serve a three-month waiting period.

For more information about making a UC claim, see the next section.

## 2.2.4 How to claim

UC is designed to be claimed online, although there is provision to make a claim by telephone or face to face. Apply online at [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit). There is a free helpline (0800 328 5644) for applications and information. Both partners in a couple make a claim that is then linked by a code.

Before making a claim, make sure you have details of your National Insurance number, bank account, and, if applicable, details about your rent and landlord. You need a unique email address, as does your partner if you have one.

When you make a claim, an online account is created with a username and password that you should keep private. This is because the account holds personal information such as your National Insurance number and bank account details.

After you make a claim, you usually attend a local Jobcentre Plus for an interview with a work coach. It is at least five weeks before you receive your first payment. You can ask for an advance payment and repayments are deducted from your UC payments over the next two years. You can ask for your claim to be backdated for up to one month if you could not reasonably have claimed earlier but in very limited circumstances.

If there is a shortfall between your rent and the amount of UC you receive for housing costs, you may be able to apply to your local authority for a Discretionary Housing Payment (DHP). See section 2.6.1 for more information.

### Help to claim

If you need assistance to claim UC, you can contact the Citizens Advice Help to Claim service. They provide free telephone, online or chat help with the early stages of making a new claim, for more information, see [www.citizensadvice.org.uk/benefits/universal-credit/claiming/contact-us-about-universal-credit](http://www.citizensadvice.org.uk/benefits/universal-credit/claiming/contact-us-about-universal-credit)

- England: 0800 144 8 444
- Scotland: 0800 023 2581
- Wales: 08000 241 220

## 2.2.5 Conditionality and sanctions

You are usually required to meet the work-related requirements outlined in your Claimant Commitment as a basic condition of getting UC. You may not have to meet work-related requirements if you have a severe disability or health condition, or caring responsibilities, so check this with your work coach or an adviser.

Your requirements are monitored by your work coach who has a duty to assist and support you. If you do not meet your requirements, it can lead to a sanction, or reduction, of the amount of UC paid.

## 2.2.6 Work Capability Assessment

The Work Capability Assessment (WCA) determines if your health conditions should restrict the requirement to look for or take work. The same test is used for UC and ESA.

You may become entitled to more benefit if your health has an impact on your ability to engage in work-related activity. Usually, the DWP send you a UC50/ESA50 form to complete with details of your health condition and how it affects your ability to carry out certain specific activities.

When you send the form back, the DWP arrange for you to be assessed. This can be face to face, by telephone or by video call. If your health condition is severe, they can assess you on paper evidence. You may be asked to attend a work-focused interview during this period.

The WCA has two parts:

- ‘*limited capability for work*’ (LCW) assessment determines whether you have to look for and be available for work on UC (or whether you are entitled to ESA). It assesses your ability to carry out specific everyday activities using a points system. You must score at least 15 points to have limited capability for work
- ‘*limited capability for work-related activity*’ (LCWRA) assessment is based on a separate list of activities to determine whether you are placed in the UC LCW/ESA work-related activity group or the UC LCWRA/ESA support group.

Some people, for example those with a terminal illness and those undergoing cancer treatments are exempt from the assessment.

If you have LCW or are in the work-related activity group on ESA, you are required to attend work-focused interviews and take part in work-related activities. If you do not comply with these conditions, and you do not have a good reason, your benefit can be sanctioned until you do comply.

If you have LCWRA, or you are in the support group on ESA, you cannot be sanctioned and you do not have to take part in work-related activity.

For more information on UC, see factsheet 92, *Universal Credit*.

## 2.3 Income-related Employment and Support Allowance

No new IR-ESA claims are possible (unless you already claim contributory ESA). However, you may be able to claim ‘*new style*’ ESA if you satisfy the National Insurance Contribution conditions instead (see section 3.2).

If you already get ESA, you may be referred for a Work Capability Assessment (WCA), see above. You may have to engage with work-focused interviews and work-related activity. If you do not meet these conditions without a good reason, your ESA award can be sanctioned until you comply.

If you currently claim IR-ESA, you will be transferred onto UC as set out in section 2.2. Until that happens, you remain entitled to IR-ESA for as long as you satisfy these basic conditions:

- under State Pension age
- have limited capability for work due to sickness or disability
- not be in work (apart from some kinds of ‘*permitted work*’)
- income less than your ‘*applicable amount*’
- capital less than £16,000
- your partner must not work 24 hours or more a week
- not in full-time education (with some exceptions), and
- be present, ‘*habitually resident*’ with a right to reside and not subject to immigration control (if you are an EEA citizen, see section 9).

## 2.4 Income-based Jobseeker's Allowance

No new IB-JSA claims are possible. However, you may be able to claim 'new style' JSA instead, if you satisfy the National Insurance Contribution conditions (see section 3.1).

If you currently claim IB-JSA, you will be transferred onto UC as set out in section 2.2.3. Until that happens, you remain entitled to IB-JSA if you satisfy the basic conditions:

- under State Pension age
- unemployed or working less than 16 hours a week
- available for, and actively seeking, work, and have a Jobseeker's Agreement or Claimant Commitment with Jobcentre Plus
- income less than your '*applicable amount*' and capital less than £16,000
- your partner must be unemployed or working less than 24 hours a week
- not in full-time education (although there are exceptions)
- be present, '*habitually resident*' with a right to reside and not subject to immigration control (if you are an EEA citizen, see section 9).

You can be sanctioned if you do not apply for jobs or attend training and employment schemes as required by your work coach.

## 2.5 Income Support

No new IS claims are possible. If you currently claim IS, you will be transferred to UC as set out in section 2.2.1. Until then, you can be paid IS as long as you remain eligible e.g. a carer. You must also satisfy the basic conditions:

- under State Pension age
- not work 16 hours or more a week (your partner must not work 24 hours or more a week)
- income must be below your '*applicable amount*'
- capital must be less than £16,000
- not in full-time education (with some exceptions), and

- be present, '*habitually resident*' with a right to reside and not subject to immigration control (if you are an EEA citizen, see section 9).

You may be required to undertake work-related activity and attend work-focused interviews. If you do not participate, you may be subject to a benefit sanction.

## 2.6 Housing Benefit

HB is paid if you are liable to pay rent and have a low income. It is administered by local authorities. No new HB claims are possible due to the introduction of UC, except if:

- you are single and over SPA, or a couple and both over SPA, or
- you are in specified accommodation (supported accommodation, sheltered housing or temporary accommodation).

If you currently claim '*pension age*' HB, you continue to receive this as long as you remain eligible.

For all other '*working age*' HB awards, you will be transferred onto UC as set out in section 2.2.1. Until that happens, you remain entitled to HB if you satisfy the basic conditions:

- treated as liable to pay rent for the home you normally live in
- capital less than the relevant threshold
- present, '*habitually resident*' with a right to reside, and not subject to immigration control (if you are an EEA citizen, see section 9).

Additionally, you must either:

- receive a '*passporting*' benefit such as IB-JSA, IR-ESA or IS, or
- have a low income (whether you work or not).

You will currently stay on HB if you are in specified accommodation, regardless of your age and the introduction of UC.

## 2.6.1 Discretionary Housing Payments

If there is a shortfall between your rent and the amount of help you can get from HB or UC, you can apply to your local authority for a Discretionary Housing Payment (DHP) to make up the difference. You may be able to get a DHP if your benefit is reduced because of:

- size criteria restrictions, if you have ‘*spare*’ bedrooms
- rent officer restrictions, such as Local Housing Allowance rules
- non-dependant deductions
- benefit cap reductions.

You apply by requesting a form or by writing to your local authority. It is important to describe your circumstances fully and explain why you are in financial difficulty. Awards are discretionary and they are often for a temporary period. You can reapply for subsequent DHP’s. There is no right of appeal if an application is refused, although you can ask for the decision to be looked at again.

## 2.7 Council Tax Reduction

Council Tax Reduction (CTR) or Council Tax Support, provides help towards your Council Tax if you claim means-tested benefits or are on a low income. You must be liable to pay Council Tax and you can get CTR if you are a tenant, contract holder in Wales, home owner, or other kinds of resident. If you live alone as a single person, or your home has certain adaptations for a disabled person, or you have a severe mental impairment, you may get a discount or exemption on your Council Tax bill.

In **Scotland**, water and sewerage charges are included in your Council Tax bill but CTR only covers the Council Tax element. The Water Charges Reduction Scheme gives you 25 per cent off water and sewerage charges if you receive full CTR and there are two or more adults in the household with no other discounts. Your local authority should do this automatically – contact them if not.

## How to claim

In **England**, if you are under State Pension age, the local authority makes their own rules about who is entitled to CTR. They may take means-tested benefits, disability related premiums, disability or carer benefits into account. Contact your local authority for more information.

In **Wales**, there are more standard eligibility criteria between local authorities as they are only allowed to exercise discretion in a few areas.

In **Scotland**, there is a standard system of CTR that applies to everyone.

For more information in **England**, see factsheet 21, *Council Tax*. In **Wales**, see Age Cymru factsheet 21w, *Council Tax in Wales*. In **Scotland**, see the Age Scotland guide, *Council Tax and Council Tax Reduction*.

## Second Adult Rebate

If you cannot get CTR because you have excess capital or income, you may be able to get a Second Adult Rebate. This reduces your Council Tax bill by up to 25 per cent if one or more other adults (not your partner) live in your household and they have a low income.

The local authority decides whether to make a Second Adult Rebate scheme available to working age people. Contact them to check. This is not available in **Wales**. There is a national scheme in **Scotland**, see Age Scotland guide, *Council Tax and Council Tax Reduction*.

## 2.8 Benefit cap

The benefit cap places an upper limit on the total amount of benefit that households can receive. The cap incorporates most benefits including UC, HB, JSA, ESA, Child Benefit, Maternity Allowance, and Severe Disablement Allowance.

If your overall benefit income is over the capped amount, the excess is deducted from your HB or UC award after offsetting childcare costs. The monthly cap is:

- £1,413.92 (single) or £2,110.25 (lone parents/couples) in Greater London

- £1,229.42 (single) or £1,835.00 (lone parents/couples) in other places.

The cap does not apply if you or anyone you claim for in your household receives, or is entitled to:

- Universal Credit (limited capability for work-related activity/carer element, or if you or your partner earn over £846.56 net combined a month)
- Employment and Support Allowance (with the support component)
- Attendance Allowance, or Disability Living Allowance (Child Disability Payment in Scotland)
- Personal Independence Payment (Adult Disability Payment in Scotland)
- Carer's Allowance or Carers Support Payment in Scotland
- Industrial Injuries Disablement Benefit
- War Pension or an Armed Forces Compensation Scheme payment.

### **Amount of reduction**

HB payments can be reduced to the amount of the cap. You must be left with at least 50p a week HB, even if this leaves you with higher overall benefit payments than the cap. Your whole UC award is subject to a reduction, down to the minimum amount payable.

If you have difficulty paying your rent because of the benefit cap, you can apply for a Discretionary Housing Payment. See section 2.6.1 for more information.

### 3 National Insurance benefits

Eligibility for these benefits is based on your (or your partner's) National Insurance Contribution (NIC) record. You claim as a single person, even if you are a couple. If each person in a couple satisfies the requirements of the same benefit, you can both make an individual claim.

These benefits can be paid on top of other benefits, although most count as income when determining means-tested benefit entitlement.

#### 3.1 'New style' Jobseeker's Allowance

You can claim this if you are seeking work. It is paid for a maximum of 26 weeks. You must have sufficient NICs in the last two tax years before the calendar year of your claim. and you must satisfy the basic conditions:

- under State Pension age
- unemployed or working less than 16 hours a week
- available for, and actively seeking, work and have a Jobseeker's Agreement or Claimant Commitment
- not have an illness or disability which stops you from working
- in Great Britain
- have the right to work in the UK.

The rate for people aged 25 or over is £92.05 a week. In general, income and capital are not taken into account. If you have earnings (from part-time employment or self-employment) or an occupational/personal pension, your JSA is reduced. Earnings are deducted in full, with a disregard of £5 or £20 a week. The first £50 a week of an occupational or personal pension is ignored but any amount over this is deducted in full.

To claim, call Jobcentre Plus on 0800 055 6688 or apply online at [www.gov.uk/how-to-claim-new-style-ja](http://www.gov.uk/how-to-claim-new-style-ja)

## 3.2 'New style' Employment and Support Allowance

You can claim this if you are ill or disabled. It is paid for up to 52 weeks if you are in the work-related activity group. Payments continue indefinitely if you are in the support group. You must usually have enough NICs in the two tax years before the calendar year when you claim. You may qualify if you received NI credits as a low-paid disabled worker or a carer. You can claim 'New Style' ESA if you are still in work but you are no longer entitled to Statutory Sick Pay. You must satisfy the basic conditions of entitlement:

- under State Pension age
- have a limited capability for work due to sickness or disability
- not be in work (apart from some kinds of 'permitted work')
- in Great Britain.
- satisfy the Work Capability Assessment as in section 2.2.6.

The rate for people aged 25 or over is:

<b>First 13 weeks (assessment phase)</b>	£92.05
<b>After 13 weeks (main phase)</b>	£92.05 Work-related activity group
	£140.55 Support group

Your ESA award may be reduced if you have gross income from an occupational or personal pension of more than £85 a week. For every £1 of pension over £85, you lose 50p of benefit. Other types of income and capital do not affect ESA.

To claim, call 0800 328 5644 or apply online at [www.apply-new-style-employment-support-allowance.dwp.gov.uk](http://www.apply-new-style-employment-support-allowance.dwp.gov.uk)

### 3.3 Bereavement benefits

If someone dies who was your spouse, civil partner, or a partner you were living with if you have children, you may be able to claim Bereavement Support Payment. Entitlement is based on your partner's NIC record, but there is no NIC requirement if they died as a result of an industrial accident or prescribed industrial disease.

It is available to people under State Pension age and consists of an initial lump sum payment (£2,500 or, if you have children, £3,500) and a further 18 monthly instalments (£100, or if you have children, £350). The monthly payments are not taxable and are disregarded for means-tested benefits and for the benefit cap. The lump sum payment is disregarded for means-tested benefits for 52 weeks.

Claim within three months of the death to get your maximum entitlement. To claim, contact the Bereavement Service on 0800 152 2012. There is a Welsh language line on 0800 731 0453. You can download a claim form from:

*[www.gov.uk/government/publications/bereavement-support-payment-claim-form](http://www.gov.uk/government/publications/bereavement-support-payment-claim-form)*

### 3.4 Incapacity Benefit and Severe Disablement Allowance

These benefits have been abolished and are not available for new claimants. You can still receive Incapacity Benefit (IB) if you were entitled before 27 October 2008 and continue to fulfil the qualifying conditions.

You can still receive Severe Disablement Allowance (SDA) if you were entitled before 5 April 2001 and continue to fulfil the qualifying conditions. You can continue to receive SDA after State Pension age – seek advice if you are considering this. Both are taken into account for the benefit cap. If you claim either and did not reach State Pension age before April 2014, you may be asked to claim ESA instead. Seek advice if you are told to do this.

## 4 Other benefits

These benefits are generally claimed because of your particular circumstances.

## 4.1 Statutory Sick Pay

If you are an employee and off work due to sickness, you are usually entitled to Statutory Sick Pay (SSP) for up to 28 weeks. SSP is administered and paid by your employer, it is taxable and paid at £118.75 a week. You may be entitled to extra sick pay under the terms of your contract. To claim, speak to your employer. If you have any problems, you can contact the HMRC statutory payment dispute team on 0300 322 9422.

If you cannot work due to sickness but are not entitled to SSP, e.g. because you are self-employed, you may be entitled to 'new style' ESA instead. If you are off work for more than 28 weeks and your SSP runs out, you may be entitled to 'new style' ESA or Universal Credit.

## 4.2 Carer's Allowance

You can claim this if you look after someone who receives a qualifying disability benefit such as Attendance Allowance, Personal Independence Payment daily living component, Disability Living Allowance middle or high rate care component, or Adult Disability Payment in Scotland.

You must spend at least 35 hours a week caring for them. If you work, you cannot earn more than £196 a week. Some means-tested benefits are paid at a higher rate if you are entitled to CA or CSP. However, the person you care for may lose money if you claim CA or CSP, so seek advice first.

In **Scotland**, CA is being replaced by Carer Support Payment. Carer's Allowance Supplement pays a twice yearly £288.60 addition to CA or CSP in Scotland. See factsheet 55, *Carer's Allowance*. In **Scotland**, see *Carer's Allowance and Carer Support Payment* for more information.

## 4.3 Disability benefits

Personal Independence Payment (PIP) is a benefit for people aged 16 to State Pension age who have a long term health condition or disability. A similar benefit, Disability Living Allowance (DLA), may be in payment due to an earlier award. Most existing working age DLA claimants are being moved ('migrated') to PIP, and this can happen if you report a change of circumstance.

In **Scotland**, PIP has been replaced by the Adult Disability Payment.

The Armed Forces Independence Payment (AFIP) is payable (instead of PIP) to service and ex-service personnel who have an Armed Forces Compensation Scheme award that includes a Guaranteed Income Payment of 50 per cent or higher.

You can receive PIP, DLA, ADP, or AFIP on top of most other benefits. They are not affected by your capital or income or the circumstances of your partner (if you have one). They are not taxable and if you receive them, you may be entitled to an increase in other benefits.

If you have reached State Pension age, and have a disability or health issue, and you do not currently get PIP, DLA, ADP, or AFIP, you may be able to Attendance Allowance or Pension Age Disability Payment.

See factsheet 34, *Attendance Allowance* and factsheet 87, *Personal Independence Payment and Disability Living Allowance*, in **Scotland** see Age Scotland guides: *Attendance Allowance and Pension Age Disability Payment* and *Adult Disability Payment*.

#### 4.4 Industrial Injuries Disablement Benefit

If you have been injured in an accident at work or have contracted an industrial disease, you can claim Industrial Injuries Disablement Benefit. The level of disability caused by your accident or industrial disease is assessed by a DWP doctor and expressed as a percentage.

The weekly rate of benefit varies from £45.06 to £225.30 depending on your level of disablement. If assessed as 100 per cent disabled, you may qualify for extra allowances such as Constant Attendance Allowance or Exceptionally Severe Disablement Allowance.

Industrial injuries benefits are paid on top of other benefits but some are taken into account as income when calculating means-tested benefits. Industrial injuries benefits are not taxable and you do not have to prove an employer was negligent to qualify.

Contact the Barnsley Industrial Injuries Disablement Benefit centre on 0800 121 8379 or download a form from [www.gov.uk/industrial-injuries-disablement-benefit/how-to-claim](http://www.gov.uk/industrial-injuries-disablement-benefit/how-to-claim)

## 4.5 War pensions

If you became disabled through serving in the Armed Forces, you may be able to claim a pension, allowance, or compensation. There are some pensions payable to war widows, widowers, or surviving civil partners. In some circumstances, an unmarried partner or same-sex partner who was not a civil partner can qualify. For more information contact Veterans UK or see online at [www.gov.uk/government/organisations/veterans-uk](http://www.gov.uk/government/organisations/veterans-uk)

## 4.6 Healthcare costs

Depending on your income and savings, you may be entitled to help with healthcare costs through the 'NHS low income scheme'. For example NHS prescriptions, dental care, and glasses, For more information, see factsheet 61, *Help with health costs*. In **Wales**, see Age Cymru factsheet 61w, *Help with NHS health costs in Wales*. In **Scotland**, see *NHS Services for Older People*.

# 5 Social Fund, Advances of Benefit and Local Welfare Provision

## The Social Fund

The Social Fund provides lump sum cash payments for extra expenses that are difficult to meet from your weekly income. These include Funeral Payments, Cold Weather Payments during periods of very cold weather (not available in Scotland), and Winter Fuel Payments to help with heating costs. Contact your local Jobcentre Plus office to make an application to the Social Fund or download a claim form from the Gov.uk website.

## Budgeting Loans and Advances of Benefit

Budgeting Loans help with the cost of items you cannot afford and must be repaid from your benefit entitlement. To apply, you must have received income-based JSA, income-related ESA, Income Support or PC for 26 weeks. If you claim UC, you can apply for a budgeting advance instead.

## Local Welfare Provision and devolved schemes

Local Welfare Provision are schemes for people facing a crisis or short-term unavoidable need, or to support community care. They are run by English local authorities with national schemes in Wales, Scotland and N. Ireland. They may be a loan, vouchers, or a grant. Some areas in England no longer have a scheme.

For more information, see factsheet 49, *The Social Fund, Advances of Benefit and Local Welfare Provision*. In **Scotland**, see Age Scotland guide: *The Scottish Welfare Fund*.

See also factsheet 1, *Help with heating costs*. In **Wales**, see factsheet 1w, *Help with heating costs in Wales* and the *Discretionary Assistance Fund*.

## 6 Back to work benefits

If you start work after a period on UC, you may still receive an amount of UC if your earnings are low. If you receive a loan to support your mortgage interest payments with UC, this can continue while you are on UC.

If you start full-time work after a period of claiming income-based JSA, income-related ESA, or Income Support, your benefit payments may not stop immediately.

If you claim Housing Benefit as well as the other benefit, you may be entitled to four-week extended payments of Housing Benefit. You may also be entitled to extended payments of Council Tax Reduction. Contact your local authority for more information.

## 7 Where to apply for benefits

The main government department with responsibility for social security benefits is the Department for Work and Pensions (DWP). Note that:

- most working age benefits are administered by Jobcentre Plus. Face to face support is available through local offices but most benefits are administered centrally. You usually need to speak to DWP call centre staff about claims and for some benefits, you can claim online

- employers are responsible for paying benefits to employees such as Statutory Sick Pay
- Personal Independence Payment, Disability Living Allowance, and Carer's Allowance are dealt with by the Disability and Carers Service, part of the DWP. Adult Disability Payment and other Scottish benefits are dealt with by Social Security Scotland
- Housing Benefit and Council Tax Reduction are dealt with by your local authority
- Child Benefit and Guardian's Allowance are administered by HM Revenue and Customs.

## 8 Challenging a decision

You have the right of appeal against many decisions involved in the benefit system, such as if your claim is refused.

It is important to challenge a decision or get advice promptly because there are time limits that usually mean you must act within one month of the decision. Usually, you need to ask for a Mandatory Reconsideration before you can lodge an appeal with HM Courts and Tribunals Service.

For more information about this, see factsheet 74, *Challenging welfare benefit decisions*. If you need independent advice, contact Age UK Advice or one of the independent *Useful organisations* listed. In **Wales**, contact Age Cymru Advice and in **Scotland**, contact Age Scotland.

## 9 DWP Guidance

For UC, 'new style' JSA, 'new style' ESA and PIP, guidance is at:

[www.gov.uk/government/publications/advice-for-decision-making-staff-guide](http://www.gov.uk/government/publications/advice-for-decision-making-staff-guide)

For most other benefits in this factsheet, guidance can be found at:

[www.gov.uk/government/collections/decision-makers-guide-staff-guide](http://www.gov.uk/government/collections/decision-makers-guide-staff-guide)

For Housing Benefit and Council Tax Reduction, guidance can be found at:

[www.gov.uk/government/collections/housing-benefit-and-council-tax-benefit-manual](http://www.gov.uk/government/collections/housing-benefit-and-council-tax-benefit-manual)

- **Settled status** – If you are an EEA citizen (except Irish citizens who do not need leave to remain in the UK) and have ‘*settled status*’, you have indefinite leave to remain in the UK and are not subject to immigration control. You can stay in the UK and be eligible for certain benefits, subject to satisfying the other conditions.
- **Pre-settled status** – If you are an EEA citizen (except Irish citizens) and have ‘*pre-settled status*’ (for example, because you have not lived in the UK for at least five years), you can stay in the UK but you are not automatically eligible for certain benefits that require a right to reside.

In order to be eligible, you must normally demonstrate you are exercising a qualifying *right to reside* under the *Immigration (European Economic Area) Regulations 2016*.

Guidance on *right to reside* can be found within *DMG Vol 2 Ch 7 Part 3: Habitual residence and right to reside*, from paragraph 073492. For further information see:

<https://cpag.org.uk/welfare-rights/legal-test-cases/current-test-cases/eu-pre-settled-status>

<https://cpag.org.uk/welfare-rights/resources/test-case/destitute-eu-nationals-pss-can-rely-eu-charter-fundamental-rights>

If you have ‘*pre-settled status*’, you can stay in the UK for up to five years from the date you got your status, you should apply for ‘*Settled status*’ before your pre-settled status expires. For more information, see:

[www.gov.uk/settled-status-eu-citizens-families/switch-from-presettled-status-to-settled-status](http://www.gov.uk/settled-status-eu-citizens-families/switch-from-presettled-status-to-settled-status)

- **Started living in the UK after 31 December 2020** – If you moved to the UK after 31 December 2020, the only way you can be eligible for the EU Settlement Scheme is if you are a family member of an EEA or Swiss citizen and that person was living in the UK by 31 December 2020. For more information see:

[www.gov.uk/settled-status-eu-citizens-families/join-EU-EEA-Swiss-family-member](http://www.gov.uk/settled-status-eu-citizens-families/join-EU-EEA-Swiss-family-member)

If the above is not applicable, you are subject to immigration control (and so not eligible for certain benefits) until you have the necessary immigration leave to remain in the UK. For more information see: [www.gov.uk/check-uk-visa](http://www.gov.uk/check-uk-visa)

## Useful organisations

### **Carer's Allowance Unit**

[www.gov.uk/carers-allowance-unit](http://www.gov.uk/carers-allowance-unit)

Telephone 0800 731 0297

Provides information about Carer's Allowance and how to make a claim.

### **Carers Trust**

[www.carers.org](http://www.carers.org)

Telephone 0300 772 9600

Offers practical help and assistance to carers.

### **Carers UK**

[www.carersuk.org](http://www.carersuk.org) (England)

[www.carersuk.org/scotland](http://www.carersuk.org/scotland) (Scotland)

[www.carerswales.org](http://www.carerswales.org) (Wales)

Telephone Helpline 0808 808 7777

Information and support for carers, including information about benefits.

### **Citizens Advice**

England go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Wales go to [www.citizensadvice.org.uk/wales](http://www.citizensadvice.org.uk/wales)

Scotland go to [www.cas.org.uk](http://www.cas.org.uk)

In England telephone 0800 144 8848

In Wales telephone 0800 702 2020

In Scotland telephone 0800 028 1456

National network of advice centres offering free, confidential, independent advice, face to face or by telephone.

### **Disability Service Centre**

[www.gov.uk/disability-benefits-helpline](http://www.gov.uk/disability-benefits-helpline)

DWP helpline providing advice or information about any claim for DLA, PIP or AA claim you have already made:

- **Attendance Allowance (AA)**  
Telephone 0800 731 0122
- **Disability Living Allowance (DLA)**  
If you were born on or before 8 April 1948  
Telephone 0800 731 0122  
If you were born after 8 April 1948  
Telephone 0800 121 4600

- **Personal Independence Payment helpline**  
Telephone 0800 121 4433

### **Disability Rights UK**

[www.disabilityrightsuk.org](http://www.disabilityrightsuk.org)  
Telephone 0330 995 0400

Information and advice about issues affecting disabled people.

### **Discretionary Assistance Fund for Wales (The)**

<https://gov.wales/discretionary-assistance-fund-daf>

E-mail: [daf.feedback@necsws.com](mailto:daf.feedback@necsws.com)

Telephone 0800 859 5924

Apply for an Individual Assistance Payment (IAP) or Emergency Assistance Payment (EAP).

### **Gov.uk**

[www.gov.uk](http://www.gov.uk)

Official website for government information and services. Includes information about State and private pensions.

### **Jobcentre Plus**

[www.gov.uk/contact-jobcentre-plus](http://www.gov.uk/contact-jobcentre-plus)

Telephone 0800 055 6688

Administers most benefit claims for working age people.

### **Pension Service (The)**

[www.gov.uk/contact-pension-service](http://www.gov.uk/contact-pension-service)

Telephone 0800 731 0469

Future Pension Centre 0800 731 0175

Details of state pensions including forecasts and claiming your pension.

### **Settled**

<https://settled.org.uk/en/>

Organisation for EEA citizens wanting advice and support about the EU Settlement Scheme.

Telephone 0330 223 5336 and select the language you wish to speak.

**Social Security Scotland**

[www.socialsecurity.gov.scot](http://www.socialsecurity.gov.scot)

Telephone 0800 182 2222

Responsible for paying ADP, CDP and SCP in Scotland.

**Universal Credit**

Claim [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)

Online account [www.gov.uk/sign-in-universal-credit](http://www.gov.uk/sign-in-universal-credit)

Helpline 0800 328 5644

**Veterans UK**

[www.gov.uk/government/organisations/veterans-uk](http://www.gov.uk/government/organisations/veterans-uk)

Telephone 0808 1914 2 18

Administers the armed forces pension schemes and compensation payments for those injured or bereaved through service.



## Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

### Age UK Advice

[www.ageuk.org.uk](http://www.ageuk.org.uk)

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

### In Wales contact

#### Age Cymru Advice

[www.agecymru.wales](http://www.agecymru.wales)

0300 303 4498

### In Northern Ireland contact

#### Age NI

[www.ageni.org](http://www.ageni.org)

0808 808 7575

### In Scotland contact

#### Age Scotland

[www.agescotland.org.uk](http://www.agescotland.org.uk)

0800 124 4222

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Contact *resources@ageuk.org.uk*

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