

Evidence submission

Get Britain Working: Pathways to Work

Work and Pensions Committee

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About Age UK

Age UK is a national charity that works with a network of partners, including Age Scotland, Age Cymru, Age NI and around 120 local Age UKs across England, to help everyone make the most of later life, whatever their circumstances. In the UK, the Charity helps millions of older people each year by providing advice and support. It also researches and campaigns on the issues that matter most to older people.

About this consultation

We have produced this short submission because of our concern over the potential impacts on older people of the Government's proposals to reform Personal Independence Payment (PIP) as set out in the *Get Britain Working: Pathways to Work* green paper. We welcome the Committee's inquiry on this significant policy change and hope it will scrutinise a key issue that has received less attention so far, namely, **the potential impacts on people over State Pension age** ('pensioners').

Key points and evidence

Many pensioners receive PIP

While PIP is only open for new applications for people under State Pension age, many people continue to receive PIP well over the age of 66. The oldest recipients are aged 76. In January 2025, there were 589,932 people over State Pension age receiving the daily living component of PIP in Great Britain.¹

There are three ways in which pensioners receiving PIP could be impacted

In a Parliamentary question answered on 23/4/25, the Minister said, *'In keeping with existing policy, people of State Pension Age are not routinely fully reviewed and will not be affected by the proposed changes.'*² In answer to another parliamentary question on 8/4/25, the Minister said, *'people who receive the highest level of PIP and whose needs will not improve, receive a PIP award for a continuous period with a light touch review at the 10-year point.'*³

While the Minister has sought to provide reassurances that pensioners will be unaffected by the reforms, there are complexities within the PIP system that need to be considered in more detail. We are not fully satisfied that pensioners receiving PIP will not be affected by the proposals when they are in force. We think there are (at least) three scenarios in which they could potentially be impacted.

1. When a pensioner is subject to a **light touch (or other non-full) review**, we assume this could still involve them being reassessed in some way under the new rules, even if they don't have to supply full information again.
2. When a pensioner reports a **change of circumstances**, including a request for a higher rate of payment due to a worsening health condition, it is unclear if the new rules will be applied to their existing claim. Should this be the case, someone might

be deemed as having static needs but also have the new rules applied and so be deemed ineligible.

We consider the following response to a relevant parliamentary question (16/5/25) to be inconclusive: *'All claimants are required to notify the Department of any change to their circumstance, be that an improvement or deterioration in their needs. Upon notification of a change, a Case Manager will consider what further action might be required to ensure the claimant is receiving the correct level of support.'*⁴

3. Some pensioners receive **Disability Living Allowance** and will be invited to apply for PIP. This could be around 125,000 people.⁵ It seems possible, if not likely, that the new rules will be applied to their PIP claim.

There is a complex range of potential impacts from losing PIP

This issue is significant because any loss of PIP for people of State Pension age could potentially lead to complex and severe impacts including:

- Direct loss of the PIP daily living component, worth a maximum of £5,741 per year.
- Loss of Pension Credit – and the up to £7,000 in passported benefits⁶ – as the loss of the PIP daily living component means they lose access to Pension Credit via the severe disability addition.
- A need to apply for Attendance Allowance, which presents various barriers and limitations, not least the lack of a mobility component.
- Someone who provides unpaid care for the former PIP recipient losing Carer's Allowance. Consequently, the carer could also lose Pension Credit (and passported benefits) if they no longer qualify for the carer addition.
- Issues affecting local authorities (LAs) charging people for care. LAs are currently able to take PIP daily living payments into account when financially assessing people for social care services. Losing this as a source of income could mean LAs – already stretched – needing to pay more towards people's care services.
- Increased pressure on the NHS, as more people need expensive late-stage acute interventions. Many who lose PIP will no longer be able to afford the things they need to manage their long-term conditions and so slide into crisis and frailty and end up in A&E.

Key areas for scrutiny

Given these questions and risks, it is important that Parliament fully scrutinise this issue to get a full, clear understanding of the foreseeable impacts and help the Government avoid unintended consequences. Below are some questions we ask the committee to seek answers to as it scrutinises this policy area.

Key questions for scrutiny

1. What precisely do 'light touch reviews' or non-full reviews (as in 'not routinely fully reviewed') for PIP recipients over State Pension age look like in practice? Specifically, even if they do not include the recipient providing full information, could these reviews result in people being deemed no longer eligible under the new rules?
2. Similarly, in future when people over State Pension age report a change in circumstance, including a request for a higher rate of payment due to a worsening health condition, would the Government apply the new rules to their existing claim?
3. When people over State Pension age receiving Disability Living Allowance are invited to claim PIP, would the Government apply the new rules to their PIP claim?

¹ Stat-Xplore, accessed on 20.5.25.

² [Written questions and answers - Written questions, answers and statements - UK Parliament](#)

³ [Written questions and answers - Written questions, answers and statements - UK Parliament](#)

⁴ [Written questions and answers - Written questions, answers and statements - UK Parliament](#)

⁵ Stat-Xplore, accessed on 20.5.25.

⁶ [Pension Credit | Policy in Practice](#)