

Factsheet 56

Benefits for people under State Pension age

April 2024

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

benefits.

The information in this factsheet is correct for the period April 2024 to March 2025. 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, Scotland and Wales. If you live in Scotland and have dependent children, call Age Scotland and ask about Scottish Child Payment. 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

2.2.2 *natural migration*

If you have a change of circumstance which prior to UC would have meant claiming another legacy benefit, you may have to claim UC instead under *natural migration*

Examples include if you claim:

IB-JSA, IR-ESA, IS, HB, or WTC 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 area.

Making a UC claim in these circumstances above.

If you have a change of circumstance which does not require making a new claim, you remain entitled to the legacy benefit. Examples include if you claim:

a legacy benefit and become entitled to another premium or allowance

a disability benefit like Personal Independence Payment (Adult Disability Payment in Scotland) or Carer Support Payment

one of the Tax Credits and you subsequently qualify for the other

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 Managed migration

If you do not transfer to UC due to a change of circumstance, you will be *managed migration* process between now and 2029. You will receive a letter (a *migration notice*) inviting you to claim UC by a specific deadline of at least three months. If you fail to make a claim before the deadline, any legacy benefits you receive can stop.

If the amount of UC you are entitled to is lower than your legacy benefits, an extra transitional element tops up your UC award. The transitional element is reduced by subsequent increases in your award including annual benefit uprating or becoming entitled to an extra UC element. Transitional protection ends if you have a relevant change of circumstance such as separating from a partner, forming a new couple, earnings dropping significantly for three months or more, or the UC award ending.

Voluntary move to UC

The DWP may contact you about making a voluntary UC claim if they think you might be better off, although you can refuse to do so. Seek advice to check if you would be better off on UC

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 UC. These can apply if you work, do not work at all, or have impairments or ill-health conditions, or caring responsibilities.

Your requirements are monitored by your work coach who has a duty to assist and support you. Any failure to meet your requirements 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 restrict requirements 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 you in relation to certain specific activities.

When you send this back, the DWP usually arrange for you to be assessed. This can be face to face, by telephone or by video call. You may be asked to attend a work-focussed interview during this period.

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

The WCA has two parts:

~~limited~~ *limited capability for work* assessment determines whether you have to be looking for or 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 a limited cat3(il)4(ity f)-3()-3(r i)3(a)6k,

2.3 Income-related Employment and Support Allowance

No new IR-ESA claims are possible due to the introduction of UC (unless you already claim contributory ESA). However, you may be able to claim *new style*

2.5 Income-based Jobseeker's Allowance

No new IB-JSA claims are possible due to the introduction of UC. However, you may be able to claim *new style* JSA 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,

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*' 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.

2.6 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).

For all other working age HB awards, you will be transferred onto UC as set out in section 2.2.3. 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 of less than the relevant threshold

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

Additionally, you must either:

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

3 National Insurance benefits

Eligibility for these benefits is based on your National Insurance Contribution (NIC) record. You can 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

This can be claimed if you are seeking work and is paid for a maximum of 26 weeks. You must have paid sufficient NICs in the last two years to qualify and you must satisfy the basic conditions of entitlement:

under State Pension age

unemployed or working less than 16 hours a week

available for, and actively seeking, work,
Agreement or Claimant Commitment

The rate for people aged 25 or over is:

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 entitled to Statutory Sick Pay (SSP) for up to 28 weeks. SSP is administered and

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, the amount of other benefits you are entitled to may increase.

If you have reached State Pension age, have care needs due to a disability or health problem, and you do not currently claim PIP, DLA, ADP, or AFIP, you may be able to claim Attendance Allowance see factsheet 34, *Attendance Allowance*, for more information.

See factsheet 87, *Personal Independence Payment and Disability Living Allowance*, for more information, including contact details for the Veterans Agency and information about AFIP.

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 £44.30 to £221.50 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 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

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 or widowers who were injured or killed in an accident at work or had an industrial disease.

5 Social Fund, Advances of Benefit and Local Welfare Provision

The Social Fund

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 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

administered by

HM Revenue and Customs.

8 Challenging a decision

You have the right

Settled status

Useful organisations

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www.gov.uk/carers-allowance-unit

Telephone 0800 731 0297

Carers Trust

www.carers.org

Telephone 0300 772 9600

Offers practical help and assistance to carers.

Carers UK

www.carersuk.org (England)

www.carersuk.org/scotland (Scotland)

Disability Rights UK

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

Telephone 0800 859 5924

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

Gov.uk

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

Telephone 0800 055 6688

Administers most benefit claims for working age people.

Pension Service (The)

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.

Alternatively, email (in your preferred language) an explanation of your situation, name and location, and someone will reply as soon as possible:

advice@settled.org.uk for general enquiries

roma.advice@settled.org.uk for the service for Roma people.

ApplyEUSSWales@settled.org.uk

ukraineadvice@settled.org.uk for advice on Ukrainian visa schemes

Social Security Scotland

www.socialsecurity.gov.scot

Telephone 0800 182 2222

Responsible for paying ADP, CDP and SCP in Scotland.

Tax Credits

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

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.org.uk

0300 303 4498

In Northern Ireland contact

Age NI

www.ageni.org

0808 808 7575

In Scotland contact

Age Scotland

www.agescotland.org.uk

0800 124 4222

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