

## 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

claim these 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.

# Contents

|   |          |
|---|----------|
| <b>1 Different types of benefits</b>                    | <b>4</b> |
| <b>2 Means-tested benefits</b>                          | <b>4</b> |
| 2.1 Universal Credit                                    | 5        |
| 2.1.1 Basic requirements                                | 5        |
| 2.2 Transferring to UC from other benefits              | 6        |
| 2.2.1 You or your partner reach State Pension age (SPA) | 6        |
| 2.2.2   |          |





## 2.1 Universal Credit

Universal Credit (UC) is a non-taxable benefit to cover basic living expenses. There are extra amounts for carers and people with a limited ability to work due to sickness. UC can help with housing costs such as rent and service charges, and childcare costs if you work. UC is replacing six '*legacy benefits*' paid to working age people, in or out of work:

income-based J Allowance (IB-JSA)  
income-related Employment and Support Allowance (IR-ESA)  
Income Support (IS)  
Housing Benefit (HB)  
Child Tax Credit (CTC) and Working Tax Credit (WTC)  
*Tax Credits*

Generally, you cannot make new claims for legacy benefits and you must claim UC instead. Some exceptions are listed in the relevant benefit sections below.

If you currently claim a legacy benefit, you may need to claim UC instead if you reach State Pension age, have a relevant change of circumstance, or are invited to claim UC under '*managed migration*' between now and 2028, whichever comes first. See section 2.2 for more information.

### 2.1.1 Basic requirements

To claim UC, you must:

be 18 or over

be under State Pension age (if you are a mixed age couple where only one of you is over this age, see next section)

have a low income and capital of £16,000 or less

be present, '*habitually resident*' 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, such couples making a new claim for benefit must usually claim UC rather than Pension Credit (PC), until both members of the couple reach State Pension age.

Some existing mixed age couples from before May 2019 - can stay on pension age benefits provided there is no break in entitlement. If there is a break in your PC or pension age HB awards, or you expect one to happen, seek specialist advice to determine your options.

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 You or your partner reach State Pension age (SPA)

If you are single and claiming 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 mixed age couple claiming PC and/or pension age HB, you can stay on these benefits provided there is no break in entitlement *Mixed age couples'* above.

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

### Claiming working age HB only

Couples 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 continue when the older partner reaches SPA until there is a relevant change of circumstance which terminates your entitlement (see next two sections about other ways of transferring to UC).

### Example

Nadia and Anthony receive IB-JSA and working age HB. Anthony is the younger member of the couple and is the lead claimant. When Nadia reaches SPA, these awards can continue until Anthony reaches SPA or they have another change of circumstance which terminates their entitlement.

Pension is counted in full as income, which may affect on-going entitlement.

## Making a UC claim in these circumstances

If you need to claim UC based on the above, you should do this before your existing benefits terminate (for example, before reaching SPA). If so, you continue to receive these benefits for the first two weeks of your UC claim. This *run-on* period is not recoverable and do not affect the amount of UC you are entitled to.

For IR-ESA claimants

This means 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 section 2.2.4.

### 2.2.2 **7 \ Ub[ Y'cZVfW a gHUbWg'cf 'Inatural migration**

If you have a change of circumstance which prior to UC would have meant claiming another legacy benefit, you *natural migration* which terminates existing awards of legacy benefits.

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:



### 2.2.3 Managed migration

If you do not transfer to UC due to a change of *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

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. If you have a partner, you both need to create an online account and link them together with a special code.

When you make a claim, an online account is created with a username and password that should only be known by you. This is because the account holds a great deal of personal information such as your National Insurance number and bank account details.

After a claim is made, you usually attend a local Jobcentre Plus for an interview with a work coach. After you apply, it is at least five weeks before you receive your first payment. You can ask for an advance payment if this will cause you difficulties budgeting. This must be paid back from subsequent payments. You can request 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 can 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, contact the Citizens Advice Help to Claim service. They help with the early stages of making a new claim, see

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

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







You must 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. The local authority has discretion whether to award a DHP. If they do, they are often for a temporary period. 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 but it does not matter if you are a tenant, contract holder in Wales, home owner, or other kind of resident. If you live alone as a single person, or your home has certain adaptations for a disabled person, or you have

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## 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 decide 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 Reduction*).

## 2.8 Tax Credits

These are administered by HM Revenue and Customs (HMRC). Working Tax Credit (WTC) is for workers with low earnings. Child Tax Credit (CTC) is for if you are responsible for dependent children. For entitlement to the UK and not subject to immigration control (if you are an EEA citizen, see section 9).

No new claims for Tax Credits are possible due to the introduction of UC. If you already receive one Tax Credit, however, you can make a claim for the other. If currently claiming Tax Credits, you will be transferred onto UC as set out in section 2.2.3. Until then, you are entitled to Tax Credits as long as you satisfy the basic conditions, see below.

Assessment of income and capital is on an annual basis. For the tax year 2024/25, your Tax Credits are paid based on either estimate of your current income. Your award is finalised after July 2025 when your actual income for 2024/25 is known.

You can use the online Tax Credits calculator to find out how much you might be entitled to at [www.gov.uk/tax-credits-calculator](http://www.gov.uk/tax-credits-calculator)

### Child Tax Credit

*responsible*  
children, who are:  
under 16, or  
under 20 and in eligible education or training.



You must be assessed as having a low income, although this can be up to £50,000 a year.

### **Working Tax Credit**

The basic conditions of entitlement if you are single are: are aged 25 or over and work at least 30 hours a week, or

work at least 16 hours a week and are single with dependent children or have a disability that puts you at a disadvantage in getting a job, or

work at least 16 hours a week and are aged 60 or over.

The basic conditions if you are a couple are:

one of you is 60 or over and works 16 hours a week, or one of you is entitled to Carer's Allowance or CSP and works 16 hours a week, or

one of you is disabled and works 16 hours a week, or

one of you works at least 16 hours a week and the other cannot work because they are incapacitated, a hospital in-patient, or in prison, or

you have dependent children, work at least 24 hours between you, with at least one of you working 16 hours.

## **2.9 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, CTC, 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:

Working Tax Credit (even if you cannot be paid it due to earnings)

Universal Credit (limited capability for work-related activity/carer element, or if you or your partner earn over £793.17 net combined a month)

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available for, and actively seeking, work, and have a  
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 £90.50 a week.  
In general, income and capital are not taken into  
account. If you have earnings (for example 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-jsa](http://www.gov.uk/how-to-claim-new-style-jsa)

### 3.2 **New style Employment and Support Allowance**

This can be claimed if you are ill or disabled and is paid  
for up to 52 weeks if you are put in the work-related  
activity group. There is no time limit if you are in the  
support group. You must usually have paid enough  
NICs in the last two tax years, although you can qualify  
without NICs if you received NI credits as a low-paid  
disabled worker or a carer.

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.

You must also satisfy the Work Capability Assessment  
as in section 2.2.6.

The rate for people aged 25 or over is:

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First 13 weeks (assessment phase) £90.50

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After 13 weeks (main phase) £90.50 (work-related activity group)

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£138.20 (support group)

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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)

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 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 £116.75 a week. You may be entitled to sick pay under the terms of your contract (4 8415t 0 595.32 841.92 re

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

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

## **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





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

*new style*                      *new style*  
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:

<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

**7 UfYfD'5`ck UbW'I b]h**  
www.gov.uk/carers-allowance-unit  
Telephone 0800 731 0297

to make a claim.

### **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)  
www.carerswales.org (Wales)  
Telephone Helpline 0808 808 7777

Information and support for carers, including information about benefits.

### **Citizens Advice**

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

## **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 Assisq0.000re p67.pghtsIAPp67.) m0.7418ET@0.0000

## **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](mailto:advice@settled.org.uk) for general enquiries

[roma.advice@settled.org.uk](mailto:roma.advice@settled.org.uk) for the service for Roma people.

[ApplyEUSSWales@settled.org.uk](mailto:ApplyEUSSWales@settled.org.uk)

[ukraineadvice@settled.org.uk](mailto:ukraineadvice@settled.org.uk) for advice on Ukrainian visa schemes

## **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.

## **Tax Credits**

[www.gov.uk/browse/benefits/tax-credits](http://www.gov.uk/browse/benefits/tax-credits)

Telephone 0345 300 3900

Responsible for administering Child Tax Credit and Working Tax Credit.

## **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.org.uk](http://www.agecymru.org.uk)

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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## Next update April 2025

The evidence sources used to create this factsheet are available on request.

Contact *resources@ageuk.org.uk*

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