

Introduction to Disability and Pension Benefits



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Aims of Today

- ✓ identify when someone might be able to claim a disability benefit or pension benefit
- ✓ help someone to start a claim
- ✓ explain the stages a claim
- ✓ identify when someone needs advice about their claim
- ✓ gather relevant information to make referrals about claims

Citizens Advice Wandsworth

We are an **independent** local charity and part of the national Citizens Advice network. We:

- provide information and advice for people who live in Wandsworth.
- spot patterns in the problems clients bring us and address these as policy issues.
- build the capacity and connectedness of local voluntary, faith and community partners; enabling them to spot advice issues early and providing referral pathways between us.



How to Contact Us



Call our Adviceline: 0808 278 7833 (free number)
Opening times: 10am-4pm Monday to Friday



Fill in our online enquiry form
<https://cawandsworth.org/contact-us/>



Visit our Battersea or Roehampton offices.
Only if not possible to call/use the form



Contact one of our projects



Be referred to CAW by one of our referral partners

Agenda

10:00	Welcome and Introduction
10:15	Disability Benefits: UC Limited Capability for Work, Disability Living Allowance, Personal Independence Payment,
11:30	Break
11:45	Pension Benefits: Attendance Allowance, Pension Credit, State pension, Government support
12:45	Questions and End

Disability Benefits



What is the difference?

- Universal Credit
(Limited Capability
for Work)
- Employment and
Support Allowance

- Disability Living
Allowance
- Personal
Independence
Payment
- Attendance
Allowance

Universal Credit - Limited Capability For Work



Universal Credit- Benefits Replaced

Replaces:

- Child and Working Tax Credits
- Housing Benefit
- Income Support
- Income based Jobseekers Allowance
- Income related Employment and Support Allowance
- (Carer's Allowance)

Start the claim

Complete the form

Assessment

Decision

Payment

and/or

Challenge

Start the claim

Report health issues when making UC claim OR report Change of Circumstances in existing claim



Upload a fit-note/evidence of your health issues



After 3 months of giving in a fit-note, automatic referral to Work Capability Assessment

UC50 Form

Limited Capability for Work

Physical disabilities

Activity 1: Mobilising

Activity 2: Standing and sitting

Activity 3: Reaching

Activity 4: Picking up and moving or transferring

Activity 5: Manual dexterity

Activity 6: Making self understood

Activity 7: Understanding communication

Activity 8: Navigation and maintaining safety

Activity 9: Evacuation of the bowel and/or bladder

Activity 10: Consciousness during waking moments

Mental, cognitive & intellectual function

Activity 11: Learning tasks

Activity 12: Awareness of everyday hazards

Activity 13: Initiating and completing personal action

Activity 14: Coping with change

Activity 15: Getting about

Activity 16: Coping with social engagement

Activity 17: Appropriateness of behaviour

Assessment

Limited Capability for Work

Physical disabilities

Activity 1: Mobilising

Activity 2: Standing and sitting

Activity 3: Reaching

Activity 4: Picking up and moving or transferring

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Mental, cognitive & intellectual function

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Activity 14: Coping with change

Activity 15: Getting about

Activity 16: Coping with social engagement

Activity 17: Appropriateness of behaviour



Substantial Risk

substantial risk to the health of the claimant or others if found NOT to have Limited Capability for Work

To be put in the LCW group you need to score at least 15 points in total.

To be put in the LCWRA group you must get 15 points on any one indicator - Or have issues with eating or drinking.

Decision

Fit for Work

- Not scored enough points under the WCA descriptors
- Fit-notes will no longer be accepted
- Claimant commitments will be re-instated (risk of sanctions)
- Challenge via Mandatory Reconsideration

Limited Capability for Work (LCW)

- Accepted that there are limits to work
- Expected to engage in work-related activities
 - No financial gain
- Claimant Commitments are adjusted, no requirement to look for work

Limited Capability for Work Related Activity (LCWRA)

- High threshold – accepted not able to work or do activities
 - Additional £416.19 a month
- In a couple, only one person can be paid LCWRA element
 - No additional premiums
- If someone is being told to migrate to UC, signpost to us!

Under
16

- Disability Living Allowance

16-65

- Personal Independence Payment

66+

- Attendance Allowance

Disability Living Allowance



Start the claim

Complete the form

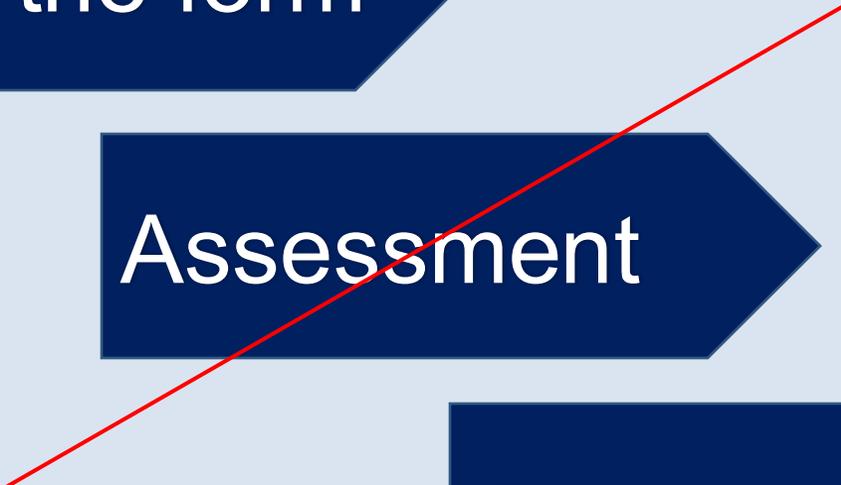
Assessment

Decision

Payment

and/or

Challenge



Key Points

- For Children under 16
- Non-means tested
- *“They need much more looking after than a child of the same age who does not have a disability”*
- Needs during the day vs night
- Medical Evidence is key

Other benefits of getting DLA:

- Parent can claim Carer’s Allowance/Carer Element/Carer premium (Pension Credit/Housing Benefit)
- Can claim Disabled Child Element
- Disabled Child Premium (Housing Benefit)
- Benefit cap exemption

<https://assets.publishing.service.gov.uk/media/6746d959cdd295aea880997d/dla-for-children-claim-form.pdf>

<https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/disability-living-allowance/help-with-your-dla-claim/how-to-claim-dla/>

DLA Weekly Rates

	Low	Middle	High
Care	£29.20	£73.90	£110.40
Mobility	£29.20	X	£77.05



Personal Independence Payment



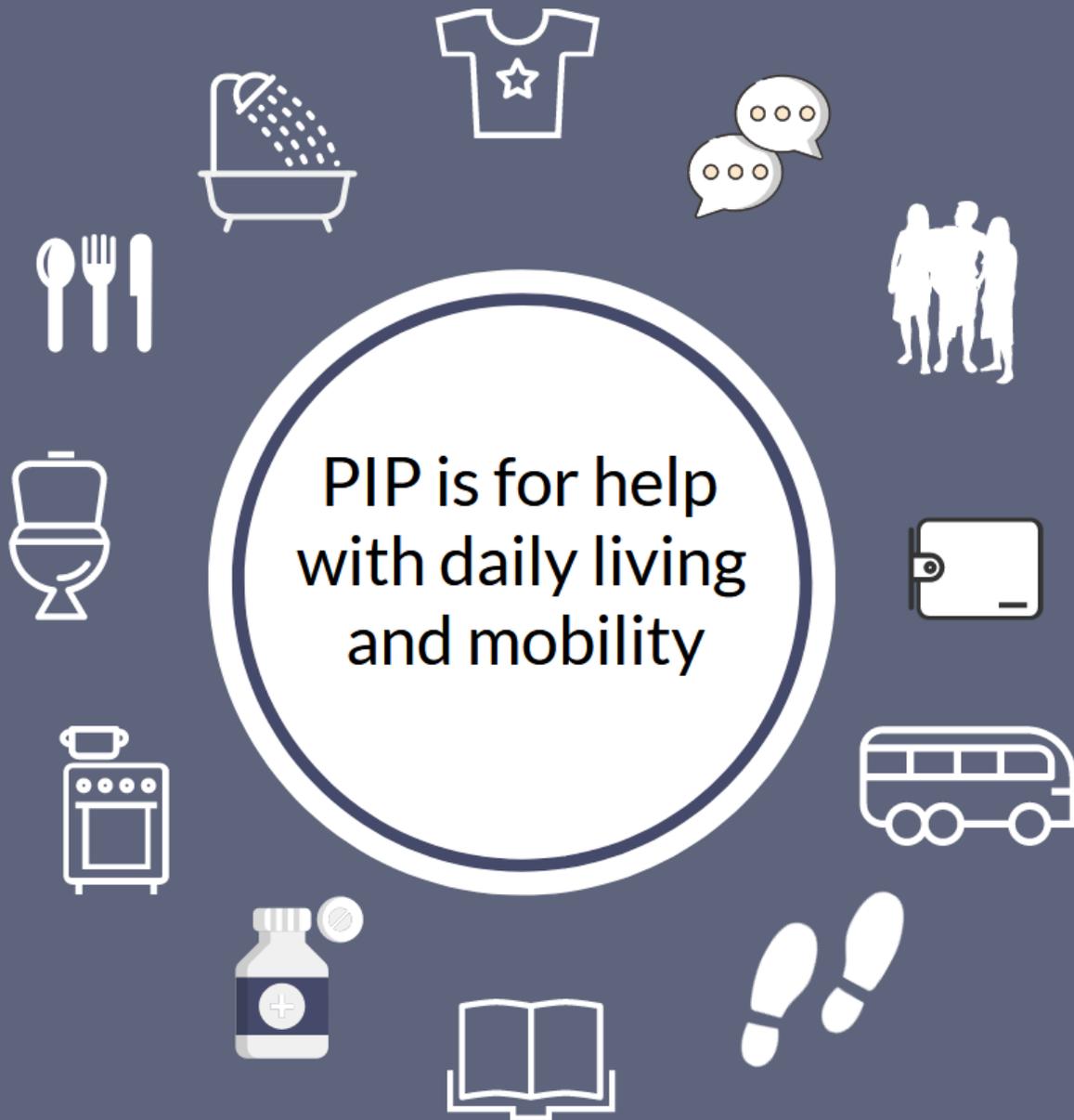
PIP is extra money to help people who have care or mobility needs because of an illness, disability or mental health condition.

What kind of things might someone need help with?

Be as specific as possible



PIP is for help
with daily living
and mobility



Start the claim

Complete the form

Assessment

Decision

Payment

and/or

Challenge

Key Points

- Working-age claimants only (16-66yo)
- Non-means tested
- Can be in or out of work
- Include supporting evidence
- Residency rules and Immigration criteria (see [here](#))

Other benefits of getting PIP:

- Carer can claim Carer's Allowance/Carer Element/Carer premium (Pension Credit/Housing Benefit)
- Additional premium used in entitlement (HB/PC)
- Benefit cap exemption
- Discounted travelcards

There are different eligibility rules for

- people who have a terminal illness
- people who have reached State Pension age
- people who are in a care home or hospital
- people in prison



Motability Scheme

- You can use your disability benefits to help you lease a car if you receive:
 - Enhanced mobility component of Personal Independence Payment
- Or
 - Higher rate mobility component of Disability Living Allowance (for your child if they are aged 3+)
- The award must have at least 12 months left and the money you would have been paid for these components is instead paid to the Motability scheme for the car
- Includes
 - Insurance
 - Breakdown cover
 - Servicing and MOT



What is the average time
from PIP Claim to Decision?



Start the claim

Start a PIP claim by calling 0800 917 2222

Textphone 0800 917 7777 or Relay 18001

then 0800 917 2222

You will be assisted in completing a 'PIP1' form over the phone

www.gov.uk/pip/how-to-claim

Complete the form

Personal Independence Payment
How your disability affects you


Department
for Work &
Pensions

Full name

National Insurance (NI) number

Please fill in this form and return it to us by the date on your letter.

If you do not return this form to us by this date, we may end your PIP claim. If you need to ask for more time to complete this form, please call us on **0800 121 4433** (0800 121 4493 if using a textphone).

If you do not want to continue with your PIP claim and will not be returning this form, please call us

Who has filled out a form before? What challenges have you found with this?



Activities

Daily living

Activity 1: Preparing food

Activity 2: Taking nutrition

Activity 3: Managing therapy or monitoring a health condition

Activity 4: Washing and bathing

Activity 5: Managing toilet needs or incontinence

Activity 6: Dressing and undressing

Activity 7: Communicating verbally

Activity 8: Reading and understanding signs, symbols and words

Activity 9: Engaging with other people face to face

Activity 10: Making budgeting decisions

Mobility

Activity 1: Planning and following journeys

Activity 2: Moving around

Question 3: Preparing food

Use the Citizens Advice guide to how to fill in your claim form to think about:

- What is a simple meal?**
- What activities** are involved in preparing a simple meal?
- What kind of problems** might someone have in preparing a simple meal due to a physical or mental health condition?

<https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip/help-with-your-claim/fill-in-form-pip/>



Medical Assessment

- Ask for interpreter ahead of time
- Ask for adjustments like ground floor space if needed
- Consider how things are on a 'bad' day
- Take someone with you for support
- Ask for assessor to be same gender as you if required
- Ask permission beforehand if you want the assessment recorded

www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip/help-with-your-claim/your-assessment/

Decision

Daily Living Activities

Activity	Descriptors	Points
1. Preparing food	a. Can prepare and cook a simple meal unaided.	0
	b. Needs to use an aid or appliance to be able to either prepare or cook a simple meal.	2
	c. Cannot cook a simple meal using a conventional cooker but is able to do so using a microwave.	2
	d. Needs prompting to be able to either prepare or cook a simple meal.	2
	e. Needs supervision or assistance to either prepare or cook a simple meal.	4
	f. Cannot prepare and cook food.	8

Space for notes

Start the claim

Complete the form

Assessment

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and/or

Challenge

Riyad wants to know how many points he will get when his PIP claim is assessed. He gives you the following information about how his disability affects him:

1. Needs prompting to be able to either prepare or cook a simple meal	7. Needs communication support to be able to express or understand complex verbal information
2. Needs prompting to be able to take nutrition	8. Needs prompting to be able to read or understand complex written information
3. Needs supervision, prompting or assistance to be able to manage therapy that takes more than 7 but no more than 14 hours a week	9. Needs social support to be able to engage with other people
4. Needs supervision or prompting to be able to wash or bathe.	10. Needs prompting or assistance to be able to make complex budgeting decisions
5. Can manage toilet needs or incontinence unaided	11. Cannot plan the route of a journey
6. Needs prompting or assistance to be able to select appropriate clothing	12. Can stand and then move more than 200 metres, either aided or unaided

Case Study – Riyadh – Descriptors and Points

Daily Living

- 1.He needs prompting to be able to either prepare or cook a simple meal (2)
- 2.He needs prompting to be able to take nutrition (4)
- 3.He needs supervision, prompting or assistance to be able to manage therapy that takes more than 7 but no more than 14 hours a week (6)
- 4.He needs supervision or prompting to be able to wash or bathe (2)
- 5.He can manage toilet needs or incontinence unaided (0)
- 6.He needs prompting or assistance to be able to select appropriate clothing (2)
- 7.He needs communication support to be able to express or understand complex verbal information (4)
- 8.He needs prompting to be able to read or understand complex written information (2)
- 9.He needs social support to be able to engage with other people (4)
- 10.He needs prompting or assistance to be able to make complex budgeting decisions (2)

Mobility

11. He cannot plan the route of a journey (8)
12. He can stand and then move more than 200 metres, either aided or unaided (0)

Daily Living Scores

8 – 11 points: Standard Rate daily living component
12 or more: Enhanced Rate daily living component

Mobility Scores

8 – 11 points: Standard Rate mobility component
12 or more: Enhanced rate mobility component



Payment

PIP amounts

	Lower weekly rate	Higher weekly rate
Daily living part	£73.90	£110.40
Mobility part	£29.20	£77.05

Challenge



You can challenge any disability benefit decision!

If you disagree with a decision that's been made about your disability benefit claim, you can challenge it.

For example, if:

- You didn't get it
- You got a lower rate than you expected
- You think your award isn't long enough

If you challenge the length of your award, the DWP might look at your whole claim again. This might mean you could lose your award.

Challenging a Benefits Decision

There are 2 stages to challenging a decision:

1. Mandatory reconsideration
2. Appeal to a tribunal

Mandatory Reconsideration

The first stage of the challenge is 'mandatory reconsideration'. This means the DWP looks at the evidence again and decides whether the original was right.

- Can be requested online, by phone, or sent via post. Search "CMR1 form"
- Must be requested within one month of the decision
- Include reasons for request and evidence

Mandatory Reconsideration Notice (MRN) will then be issued by DWP

Appeal

- Was the decision right at the time it was made?
- Appeal within one month of Mandatory Reconsideration Notice from DWP
- Complete appeal form (get advice)

<https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip/appeals/apply-to-tribunal/>

Review

Decision letter from DWP gives length of the disability benefit award and what they need to do if their circumstances change.

Regardless of the length of the award, most people will be sent a 'review' form periodically to see if their needs have changed over time.

Make sure the review form is completed and returned on time

Case Study – Explaining the PIP claim process

Neriman is a 58 year old British woman who comes to your community centre. She walks slowly with a stick and needs to sit down when she arrives. You notice that she finds it very difficult to take off her coat and she asks for you to help her.

Neriman tells you she is finding it really difficult to cook because of pain in her hands and she can't get into the shower by herself anymore.



Missed medical assessment

PIP refused, stopped or reduced

Mandatory Reconsideration

Appeal deadline



Return the PIP form

Mandatory reconsideration

Appeal

Citizens Advice

www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip/

Scope

<https://www.scope.org.uk/advice-and-support/tips-for-completing-pip-form/>

Mind

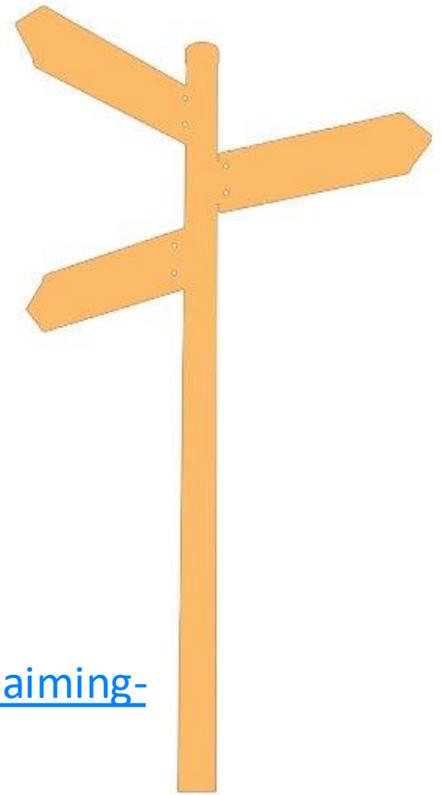
<https://www.mind.org.uk/information-support/tips-for-everyday-living/money-and-mental-health/claiming-benefits/>

Age UK

<https://www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/attendance-allowance/>

Contact for disabled children

<https://contact.org.uk/help-for-families/information-advice-services/benefits-financial-help/benefits-and-tax-credits/disability-living-allowance/>

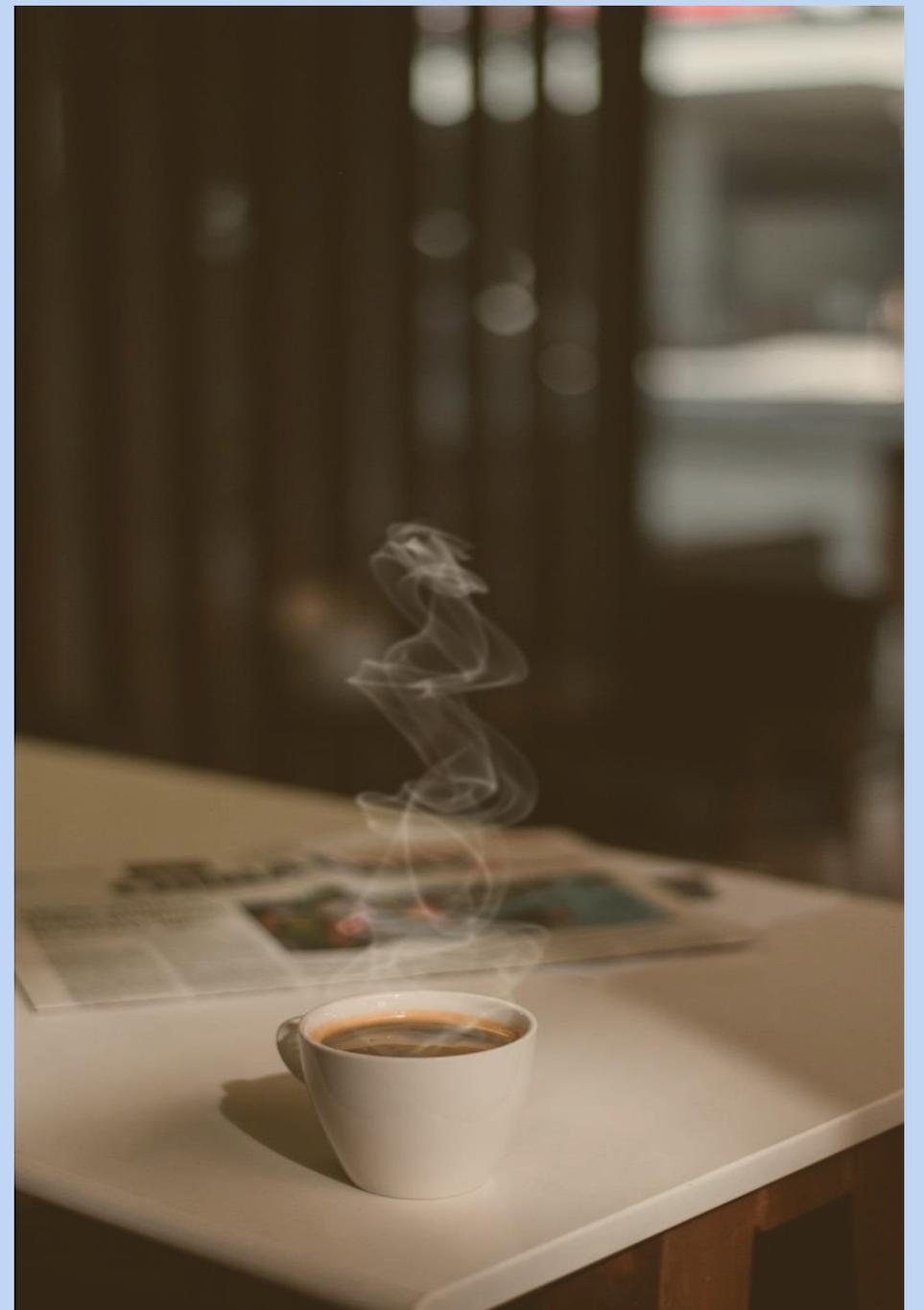


Proposed Changes – March 2025, revised June 2025, voted through July 2025

- Only those who score a **minimum of 4 points** in at least one daily living activity will be eligible for the daily living component of PIP. This requirement would need to be met in addition to the existing PIP eligibility criteria. (this has been scrapped for now)
- From 2028/29, the **Work Capability Assessment (WCA) will be scrapped-** You will only be able to get the extra health element of Universal Credit if you qualify for the PIP daily living component
- Freezing the **health element of Universal Credit** from 2026 / 2027. New claimants from April 2026 will also be given a much lower health element (existing claimants no longer affected, only applies to new claims).
- No health element with UC for under 22s

BREAK

See you in 15 minutes



Pension-age Benefits



What is State Pension Age?

Currently 66 for men and women but will be rising between 2026 and 2028!

Always best to check:

<https://www.gov.uk/state-pension-age>

Attendance Allowance



Start the claim

Complete the form

Assessment

Decision

Payment

and/or

Challenge



Key Points

- Pension age and above
- Non-means tested
- No Mobility aspect
- Help during the day OR night vs. help throughout day AND night
- End of life fast track option
- Cannot claim if in Local Authority paid care home
- Medical Evidence is key
- Assessment unlikely

Other benefits of getting AA:

- Additional Council tax reduction
- Carer can claim Carer's Allowance/Carer Element/Carer premium (Pension Credit/Housing Benefit)
- Pension Credit (Getting Attendance Allowance means you're allowed to earn more money than before without your benefits being affected)
- Benefit cap exemption

Attendance Allowance Weekly Rates

	Low	High
Rate	£72.65	£108.55



Pension Credit



Key Points

- Pension Credit is a weekly benefit to boost your income.
- Pension Credit can be backdated for up to 3 months before you apply if you were eligible during that time.
- Up to £10,000 savings allowed without affecting entitlement

- You'll also be eligible to:
 - apply for a free TV licence if you're aged 75 or over
 - get help with NHS costs if you get the Guarantee Credit part of Pension Credit

How to Claim

1) claim online on GOV.UK (if you already claim State Pension and there aren't any children included in your claim)

2) Call the Pension Credit claim line on **0800 99 1234** and they can fill in the application for you over the phone (Mon to Fri, 8am-6pm).

How much will I get?

Pension Credit tops up:

- your weekly income to £227.10 if you're single
- your joint weekly income to £346.60 if you have a partner

What counts as Income?

INCOME: Earnings, State or private pension, Carers Allowance, If you have deferred state or private pensions the amount you would have gotten is used

NOT COUNTED : Attendance Allowance, Housing Benefit, Council Tax Reduction, PIP,

EXTRA TOP UPS: Severe Disability top up (Attendance Allowance) +£82.90, Carer top up +£46.40, Responsible for a child +£67.42

Other Pensioner Support



State Pension (new)

- You can claim the new State Pension when you reach State Pension age if you have at least 10 years of National Insurance contributions and are:
 - a man born on or after 6 April 1951
 - a woman born on or after 6 April 1953
- State Pension is taxable
- When you reach State Pension age, you won't have to pay National Insurance anymore, even if you keep on working.
- Full rate of the new State Pension is **£230.25 per week** in the 2025-26
- You should get an invitation letter from the Pension Service 4 months before you reach State Pension age, explaining how to claim your State Pension.

Changes to Winter Fuel Payments 2024/2025

- **Old Rules:**

Universal payment of £200 or £300 (depending on age) , if you were born before 23 September 1958

- **New Rules:**

Must be receiving a means-tested benefit (Pension Credit, Universal Credit, ESA, JSA, Tax Credits) between 16 and 22 September 2024

- **New New rules:**

You can get a Winter Fuel Payment if you were born before 22 September 1959 and live in England or Wales.

If income is over £35,000, you'll have to pay HMRC back through tax

If you live alone, you will get full £200 or £300 as before

Rules are complex- <https://www.gov.uk/winter-fuel-payment/how-much-youll-get>

Other help

1. If you're 75 or over and you claim Pension Credit, you're entitled to a free TV licence - <https://www.tvlicensing.co.uk/check-if-you-need-one/for-your-home/aged-74-and-over-aud3>
2. Older Person's bus pass and railcard - <https://www.gov.uk/apply-for-elderly-person-bus-pass>
3. Everyone aged over 60 gets free prescriptions – <https://www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/free-prescriptions-for-over-60s/>
4. Budgeting Loan through Pension Credit (£100- £348 if single, £100- 464 if couple)
5. Warm Home Discount: If you receive Pension Credit or another means tested benefit, you might be entitled to a £150 reduction on your electricity bill

<https://www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/>

Questions and feedback



Thank You!

