

Factsheet

Managing your disability benefits over State Pension age

Disability benefits are for people who need help with certain daily living tasks, or have problems with their mobility.

The benefit you get depends on where you live and whether you started claiming before or after you reached State Pension age.

This factsheet explains what might happen and who to tell if your circumstances change while receiving one of these disability benefits.



Call free on **0800 319 6789**
Visit **independentage.org**

About Independent Age

No one should face financial hardship in later life.

Independent Age is the national charity focused on improving the lives of older people facing financial hardship. We offer free impartial advice and information on what matters most: money, housing and care.

We financially support local community organisations across the UK through our grants programme. We campaign for change for older people struggling with their finances.

You can call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 5.30pm) or email helpline@independentage.org to arrange to speak to one of our advisers.

To donate or help support our work, please visit independentage.org/support-us.

In this factsheet, you'll find references to our other free publications. You can order them by calling **0800 319 6789** or by visiting independentage.org/publications.

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1. What happens to my disability benefit when I reach State Pension age?



If you're over State Pension age and don't already receive Disability Living Allowance (DLA), Personal Independence Payment (PIP) or Adult Disability Payment (ADP), you should claim Attendance Allowance. See our factsheet [Disability benefits: How to claim Attendance Allowance](#) or contact our Helpline (**0800 319 6789**, helpline@independentage.org).

If you're under State Pension age, contact Citizens Advice:

- England – **0800 144 8848**
- Wales – **0800 702 2020**
- Scotland – **0800 028 1456**.

Personal Independence Payment and Adult Disability Payment

If you get PIP, or ADP in Scotland, you can keep receiving and renewing the benefit after you reach State Pension age, as long as you still meet the other conditions. To learn more about the qualifying criteria for each disability benefit, visit:

- Gov.uk for PIP (gov.uk/pip/eligibility)
- Mygov.scot for ADP (mygov.scot/adult-disability-payment/applicants).



Good to know

ADP is replacing PIP in Scotland.

In late 2024/early 2025, Attendance Allowance will be replaced in Scotland by Pension Age Disability Payment.

Depending on your circumstances, you may receive more money by staying on one of these disability benefits, instead of applying for Attendance Allowance once you reach State Pension age. Before making a decision, get advice from our Helpline (**0800 319 6789**, helpline@independentage.org).

With each disability benefit, the amount you receive will depend on your care needs. The main difference between the disability benefits you can claim when you are under State Pension age (PIP and ADP) and Attendance Allowance is that there are two parts to PIP and ADP:

- daily living part – if you need help with everyday tasks such as washing, dressing and preparing food.
- mobility part – if you need help with tasks such as planning a journey or following a route, or experience stress or anxiety about leaving home or moving around.

There is a lower rate and a higher rate of each part. For Attendance Allowance, there is only one part, with a lower and higher rate.



Good to know

If you are receiving the higher rate mobility part of PIP, ADP or DLA, you may be able to exchange it to hire or buy a car, electric scooter, powered wheelchair or wheelchair-accessible vehicle through the Motability scheme. See our factsheet [Help with getting around](#) for more information.

Disability Living Allowance

If you get DLA, the rules about what happens to your benefit when you reach State Pension age are more complicated. This is because DLA is being replaced by PIP in England and Wales, and by ADP in Scotland. See [chapter 2](#) for more information.

If you're over State Pension age, you can't make a new claim for PIP or ADP unless you are receiving or are entitled to DLA – see [chapter 2](#).



Good to know

State Pension age is gradually increasing for all genders. You can find out when you will reach State Pension age by using the calculator on gov.uk/state-pension-age.

2. If you receive Disability Living Allowance

If you get Disability Living Allowance (DLA), what happens to your benefit will depend on your age and circumstances. Most people receiving DLA will eventually be moved over to Personal Independence Payment (PIP), or to Adult Disability Payment (ADP) if you live in Scotland.

If you were born before 9 April 1948

You will continue to receive DLA and you will not be moved to PIP or ADP. If your DLA award was for a fixed period, you can make a renewal claim when it ends as long as you are still entitled. However, you must make the renewal claim within one year of the previous award ending or you will have to apply for Attendance Allowance instead. Call our Helpline for advice about which benefit may be best for your situation (**0800 319 6789**).

If you were born on or after 9 April 1948

If you haven't yet been invited to claim PIP or ADP, this will happen when there is a change to your circumstances – for example, if:

- you reach State Pension age before your DLA fixed period ends
- you let the Department for Work and Pensions (DWP) know about a change in circumstances (see **chapters 3 to 6**)
- your current DLA award is about to end – if you have an indefinite award, you will still be invited to claim PIP at some point.

If you're not awarded PIP or ADP, your claim will be assessed for Attendance Allowance instead.

If you disagree with the decision not to award you with PIP or ADP, you can challenge it – see our factsheet **What to do if you disagree with a benefits decision**. Or, contact our Helpline to arrange to speak to an adviser (**0800 319 6789**, helpline@independentage.org).

3. Can I apply for other benefits while getting a disability benefit?

In many cases, getting a disability benefit can mean you're entitled to a higher rate of benefits such as Housing Benefit, Pension Credit or Council Tax Support, or that you qualify for these benefits when you wouldn't otherwise.

This is because receiving a disability benefit can increase the minimum amount of money the government says you need to live on each week. However, your council can take your disability benefits into account when they work out how much you might have to pay for care services, which could reduce your income.



Good to know

See our guides [Paying care home fees](#) and [Paying for care at home](#) for more information. There are separate versions of these guides if you live in England and Wales, or in Scotland.

If you get Attendance Allowance or the mobility part of Personal Independence Payment (PIP), Adult Disability Payment (ADP) or Disability Living Allowance (DLA), you may be able to get a Blue Badge to help with parking. Contact your local council to apply. You can find more information at gov.uk/government/publications/blue-badge-can-i-get-one and in our factsheet [Help with getting around](#).



To do

If you're receiving a disability benefit and you're also receiving Pension Credit, Housing Benefit or Council Tax Reduction (also called Council Tax Support), contact our Helpline to check you're getting the right amount (**0800 319 6789**, helpline@independentage.org).

If you're receiving a disability benefit and you're not receiving Pension Credit, contact the Pension Service to see if you qualify (**0800 731 7898**, [gov.uk/contact-pension-service](https://www.gov.uk/contact-pension-service)).

Benefits for carers

If you have a friend or family member caring for you and you're getting either Attendance Allowance, the daily living part of PIP or ADP, or the middle or highest rate care component of DLA, your carer may be entitled to Carer's Allowance, or Carer Support Payment if you live in Scotland.



It's important to note that if your carer is paid Carer's Allowance or Carer Support Payment, it could reduce any other benefits they're claiming and could also reduce yours, so it's a good idea to get advice before they make a claim. If you or your carer are over State Pension age, contact our Helpline on **0800 319 6789** to arrange to speak to an adviser. For more information, read our guide [Benefits for carers](#).

To get a claim form for Carer's Allowance, contact the Carer's Allowance Unit on **0800 731 0297**. You can also claim online at [gov.uk/carers-allowance/how-to-claim](https://www.gov.uk/carers-allowance/how-to-claim).

To get a claim form for Carer Support Payment, contact Social Security Scotland on **0800 182 2222**, or apply online at mygov.scot/carers-support-payment/how-to-apply.

4. If your care needs change

If you now need more support than you did before, you may qualify for a higher rate of your benefit. For example, if you currently receive the lower rate daily living part of Personal Independence Payment (PIP) or Adult Disability Payment (ADP) but your care needs have increased, you may be entitled to the higher rate.

If you now need care or supervision during both the day and the night, you may qualify for the higher rate of Attendance Allowance. You need to show you've had additional care needs for at least six months before you can get the higher rate of Attendance Allowance (although you can apply for the increase before the six months are up).



Good to know

You can still claim the mobility part of PIP or ADP after you reach State Pension age if you met the qualifying conditions before you reached it. If you were awarded the lower rate mobility part of PIP or ADP before you reached State Pension age, you can still get it after.

However, you can't be considered for the higher rate if your walking difficulties have increased, unless you can prove that those difficulties began before you reached State Pension age.

Be aware that if you ask for your claim to be looked at again, the decision maker could decide to keep your existing rate, increase or reduce it, or stop your award completely. This means it's a good idea to seek advice before requesting this – contact our Helpline (**0800 319 6789**, helpline@independentage.org) or Citizens Advice if you're under State Pension age (see **chapter 8**).



To do

If you receive PIP, Attendance Allowance or Disability Living Allowance (DLA), you should tell the Department for Work and Pensions (DWP) if your care needs change. If you receive ADP, you should contact Social Security Scotland. See [chapter 8](#) for contact details.

You'll be asked to complete a form giving details of how your needs have changed.

You must also tell them if your condition improves. If you don't let them know, you could get a civil penalty and have to pay back any money you've been overpaid.

If you're receiving Disability Living Allowance and your needs change

The rules for reporting a change and what happens next depend on when you were born.

If you were over State Pension age on 8 April 2013

If you receive the lowest or middle rate care component of DLA and your care needs have increased, you can ask for your benefit to be looked at again and you may be awarded a higher rate. You'll need to show that you've had the increased needs for at least six months. Remember, the decision maker could decide to keep your existing rate, increase it or stop your award completely. This means it's a good idea to seek advice before requesting this.

You can still claim the lowest rate mobility component after you reach State Pension age if you met the qualifying conditions before you reached it. However, you can't be considered for the higher rate if your walking difficulties have increased, unless you can prove that those difficulties began before you reached State Pension age.

If you were under State Pension age on 8 April 2013

You will eventually be invited to claim PIP (or ADP if you live in Scotland). If you don't make a claim for PIP when you're invited to, your DLA will stop.

If your needs change before you're invited to claim PIP and you ask for your DLA to be looked at again, the DWP will ask you to make a claim for PIP instead. You should seek advice if this applies to you. For more information, contact our Helpline (**0800 319 6789**, helpline@independentage.org) if you're over State Pension age, or Citizens Advice if you're under State Pension age (see **chapter 8**).

5. If you go into hospital

Your disability benefit will stop when you've been in an NHS hospital for 28 days. It will restart when you return home or for any days that you return home for a visit or a trial discharge. Contact the relevant helpline for the benefit you claim to let them know when you go into hospital and when you're discharged (see [chapter 8](#)).

If you don't tell them, you could get a £50 penalty and have to repay any benefits you've been overpaid.

If you go back into hospital after being at home for less than 28 days, the two (or more) hospital stays are added together and your disability benefit will stop after a combined total of 28 days. You'll still be paid for the days spent at home in between the hospital stays.



Good to know

If someone receives Carer's Allowance or Carer Support Payment for looking after you, their benefits will also be affected. They should also let the relevant benefit offices know.

If you're receiving a Severe Disability Addition as part of your Pension Credit, Housing Benefit or Council Tax Reduction award (sometimes called Council Tax Support), tell the Pension Service ([0800 731 0469](tel:08007310469)) and your local council's Housing Benefit and Council Tax Support office if your disability benefit is suspended or stops.

If you have a car through the Motability scheme, you should let Motability know if you're likely to be in hospital for more than 28 days.

6. If you move to a care home

If you move to a care home, your disability benefit may continue or stop, depending on who pays your care fees.

The rules about what happens with the mobility part of Personal Independence Payment (PIP), Adult Disability Payment (ADP) or Disability Living Allowance (DLA) in a nursing home are complicated – contact our Helpline for advice (**0800 319 6789**, helpline@independentage.org).

Situation	Will I be paid my disability benefit?
<p>You live in Scotland and receive free personal care from your local council.</p>	<p>Your Attendance Allowance will stop after 28 days.</p> <p>The daily living part of PIP, ADP or the care component of DLA will stop after 28 days.</p> <p>The mobility part of your PIP, ADP or DLA will continue if you're in a care home, but may stop if you're in a nursing home.</p>
<p>You live in Scotland and receive free nursing care from your local council.</p>	<p>The daily living part of PIP, ADP or the care component of DLA will continue.</p> <p>Your Attendance Allowance will continue.</p>

Situation	Will I be paid my disability benefit?
<p>You live in England or Wales and receive help towards your fees from your local council, or the NHS pays your fees (NHS Continuing Healthcare).</p> <p>This applies even if the help from your council is only for a short time, such as during the 12-week property disregard.</p>	<p>Your Attendance Allowance will stop after 28 days.</p> <p>The daily living part of PIP or the care component of DLA will stop after 28 days.</p> <p>The mobility part of your PIP or DLA will continue if you're in a care home, but may stop if you're in a nursing home.</p>
<p>You live in England or Wales and you pay your own fees or have entered into a deferred payment arrangement with your council (where they cover the costs of your care until your property is sold and claim back the costs later).</p>	<p>Your Attendance Allowance, PIP or DLA will continue.</p>
<p>You live in England or Wales and get NHS-funded nursing care in a nursing home, but don't get help from the council to pay your fees.</p>	<p>The daily living part of PIP or care component of DLA will continue.</p> <p>Your Attendance Allowance will continue.</p>

Contact the helpline for your benefit to let it know if you move to a care home (see [chapter 8](#)).

7. If you go abroad

It's sometimes possible to keep getting disability benefits when you go abroad for longer than a short holiday. This is a complicated area – contact our Helpline for advice (**0800 319 6789**, helpline@independentage.org).

Going abroad temporarily

Generally speaking, you can keep receiving disability benefits if you're going abroad for up to 13 weeks (or 26 weeks if it's for medical treatment for a condition that began before you left).

You should talk to the Department for Work and Pensions (DWP) or Social Security Scotland in advance to discuss your situation.

Moving abroad

If you move to another country in the European Economic Area (EEA) or Switzerland, you may be able to continue receiving:

- Attendance Allowance
- the care component of Disability Living Allowance (DLA)
- the daily living part of Personal Independence Payment (PIP) or Adult Disability Payment (ADP).

However, you cannot get the DLA and PIP mobility parts.

If you go abroad permanently to a non-EEA country, your disability benefit will stop.

For more information about DWP benefits abroad, visit [gov.uk/claim-benefits-abroad/disability-benefits](https://www.gov.uk/claim-benefits-abroad/disability-benefits). You can also contact the DWP exportability team by writing to:

- for Attendance Allowance – Mail Handling Site A, Wolverhampton WV98 2AD
- for DLA – Room C 212 Pension, Disability and Carers Service, Warbreck House, Warbreck Hill Road, Blackpool FY2 0YE
- for PIP – Mail Handling Site B, Wolverhampton WV99 1AE.

For information about claiming ADP abroad, visit mygov.scot/benefits-leave-scotland-travel-abroad.

For more information about how your other benefits may be affected by going abroad, visit independentage.org/get-advice/money/benefits/benefits-abroad.



To do

Contact our Helpline for impartial advice about how a change in your circumstances might affect your benefit (**0800 319 6789**, helpline@independentage.org).

If you're under State Pension age, contact Citizens Advice (see [chapter 8](#)).

8. Useful contacts

If you're unsure about anything that you've read in this factsheet and would like to talk to someone about it, call our Helpline to arrange to speak to one of our advisers (**0800 319 6789**).

Attendance Allowance

Attendance Allowance helpline

Telephone: **0800 731 0122**

Textphone: **0800 731 0317**

For more information about Attendance Allowance, visit gov.uk/attendance-allowance.

Adult Disability Payment (ADP)

ADP enquiry line

Telephone: **0800 182 2222**

For more information about ADP, visit mygov.scot/adult-disability-payment.

Citizens Advice

For advice if you're under State Pension age.

- England: **0800 144 8848**
- Wales: **0800 702 2020**
- Scotland: **0800 028 1456**
- citizensadvice.org.uk.

Disability Living Allowance (DLA)

DLA helpline if you were born after 8 April 1948:

Telephone: **0800 121 4600**

Textphone: **0800 121 4523**

DLA helpline if you were born on or before 8 April 1948:

Telephone: **0800 731 0122**

Textphone: **0800 731 0317**

For more information about DLA, visit
[gov.uk/dla-disability-living-allowance-benefit](https://www.gov.uk/dla-disability-living-allowance-benefit).

Personal Independence Payment (PIP)

PIP enquiry line

Telephone: **0800 121 4433**

Textphone: **0800 121 4493**

For more information about PIP, visit [gov.uk/pip](https://www.gov.uk/pip).

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The sources used to create this publication are available on request. Contact us using the details below.

Thank you

Independent Age would like to thank those who shared their experiences as this information was being developed, and those who reviewed the information for us.

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Contact us

Call **0800 319 6789**

Email helpline@independentage.org

Visit independentage.org