

2025 Spring Statement Health and Disability Benefit Changes: A Summary



benefits

The Government has announced changes to benefits, including some that will affect people with a learning disability such as those supported by Dosh. We have put together this summary of some of the main changes, and some things to think about, to help people and their circles of support prepare for the changes.

important

Please note, this is **not** a full list of the changes and is **not** intended to provide benefits advice. We recommend getting personal advice for your situation before making any decisions. Some of the government's changes will need a law to be passed first, and some will be consulted on first. See the links at the end for more information on this.



summary

Summary of key changes

- **Nothing** is changing now, some things will change next year.
- Universal Credit rates will change in 2026-27, with a small increase in the standard rate, a freeze on the health element for current claims, and a reduction for new health element claims.
- New claims and reassessments for Personal Independence
 Payment (PIP) will need a minimum score of 4 on at least one question to qualify for the daily living element from 2026-27.
- There will be a new unemployment insurance benefit for those claiming contribution-based benefits from 2028-29.
- There will be more support to get into work.



Universal Credit

- The standard rate of Universal Credit (for those aged 25+) will increase from £91 per week now to £97 per week in 2026-27.
- Some people with health conditions and disabilities receive an extra element (called limited capability for work).
 - This rate will be frozen (will not go up) at £97 per week until 2029-30 for those that already get it.
 - For new people who apply for this from 2026-27, they will only get £50 per week, and this will be frozen until 2029.
 - The government are consulting on not awarding this to anyone until they are 22 years old.
- They are proposing an additional premium for those with the 'most severe, life-long health conditions' with no reassessments.
 We don't yet know how much this will be or who will get it.
- Work-capability assessments will be scrapped in 2028-29 and they will use the PIP entitlement to decide eligibility for the health element of Universal Credit. Before this however, they will increase the number of face-to-face assessments.



Personal Independence Payment (PIP)

- PIP has 2 parts: daily living and mobility. For new claims and reassessments from 2026-27, you will need to score at least 4 points on one of the daily living questions, as well as the overall total points needed, to get the daily living element. This usually means you at least need assistance with something, not just prompting or using an aid.
- Remember, these changes won't apply to Scotland where people claim Adult Disability Payment (ADP) instead of PIP.



Unemployment insurance benefit

 Some people claim a contribution-based benefit, usually instead of an income-related benefit like Universal Credit. This may be contribution-based or 'new style' Employment and Support Allowance (ESA), or contribution-based Job Seeker's Allowance (JSA). These benefits will be replaced by an 'unemployment insurance benefit' from 2028-29. This will be paid at the current contribution-based ESA rate.



Support into work

• The government wants to focus more support on getting people into employment where possible and giving people the right to try work without losing their benefits entitlement.



plan

What is already happening: ESA moving to UC

These changes were already announced, but it is worth remembering them as some will happen at a similar time.

- People on income-related Employment and Support Allowance (ESA) are being migrated to Universal Credit (UC). Income should be protected for those going through 'managed migration' if their circumstances have not changed.
- For some people this change might affect Housing Benefit, as this could move to Universal Credit housing costs, but it depends on their living situation. UC housing costs may be paid at a lower rate, so it is best to get advice on this before moving.

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What you can do now

- Use **benefit calculators** or an advice service to check you are getting the right benefits and everything you are entitled to.
- If you are eligible to apply for the Universal Credit health element (after you migrate from ESA if relevant), can you apply before April 2026 so you can claim the higher rate of £97?
- If you are being reassessed for Personal Independence
 Payment (PIP), make sure you understand the scoring system (have a look at pipinfo.net) so you understand what scores 4 points, which is the minimum needed for at least one element of daily living.
- If you have a work capability assessment for Universal Credit, make sure you have the support and evidence to explain your needs and what impacts on whether and how you can work. Only agree to requirements to find or prepare for work or training, or go to the Job Centre, if these are manageable for you. If not, explain what adjustments you need.
- If you are asked to migrate to Universal Credit, make sure you check the process carefully and any changes to entitlement.
 Some people are also asked to move their Housing Benefit to Universal Credit housing costs this can affect the amount paid so get advice before doing this, particularly if you are in supported living or paying a higher rent.
- If you are supporting someone else to manage their own benefits, do they have the mental capacity and support they need to understand and manage these changes? If not, can you complete a mental capacity assessment and look to get them an appointee or other official role to do this for them?

Getting more help from Dosh



[•] If you would like more help from Dosh with your benefits, please look at our website <u>www.dosh.org</u> to read about our <u>Money Check</u> for oneoff help, or our <u>Appointeeship and Financial Advocacy</u> for ongoing support and contact <u>referral@dosh.org</u> or 0300 303 1288. Please note, we do **not** offer a benefits advice line for general queries.



help

More help and information

Dosh services:

- www.dosh.org/money-checks/
- www.dosh.org/appointeeship-and-financial-advocacy/

Benefits calculator:

• <u>www.gov.uk/benefits-calculators</u>

Information on benefits assessments scoring:

- <u>https://pipinfo.net/</u>
- <u>https://wcainfo.net/</u>

Benefits advice and support:

- <u>www.citizensadvice.org.uk/</u>
- <u>www.moneyhelper.org.uk/en</u>

Government announcement and consultation:

 www.gov.uk/government/consultations/pathways-to-workreforming-benefits-and-support-to-get-britain-working-greenpaper

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