



## Disability Benefits!

### **Details on disability benefits, eligibility and how to apply.**

This leaflet is designed to help you understand the different benefits that people with IAH may be eligible for. All disability benefits are based on how each individual is affected by illness and not on the illness itself.

#### **Free Benefit Information Guides for IAH UK Members**

IAH UK has a range of publications produced by an external organisation - Benefits & Work. The informative guides cover a range of issues relating to disability and benefits. These guides are available free of charge to Members of IAH UK upon request. [www.iah.org.uk/?id=83](http://www.iah.org.uk/?id=83)

#### **Benefit calculators**

Use one of these calculators to help you see what benefits you may be entitled to

[www.gov.uk/benefits-calculators](http://www.gov.uk/benefits-calculators)

#### **Disability Benefits in Ireland**

[https://www.citizensinformation.ie/en/social\\_welfare/social\\_welfare\\_payments/disability\\_and\\_illness/?fbclid=IwAR1b39LkZoo6M79i\\_8OJxjGEijwDfsiSQVNuA4jkeSJtNw7fhOO8\\_capL4w](https://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/disability_and_illness/?fbclid=IwAR1b39LkZoo6M79i_8OJxjGEijwDfsiSQVNuA4jkeSJtNw7fhOO8_capL4w)

## Helpful Resources.

You can get help and advice with entitlement, applications and appeals from the organisations below:

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

[www.headway.org.uk/in-your-area.aspx](http://www.headway.org.uk/in-your-area.aspx)

[www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/](http://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/)

[www.welfarerights.net](http://www.welfarerights.net)

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

Call them free: 0800 008 6417 (Monday-Friday: 9am-4.30pm)

## Employment and Support Allowance (ESA)

**‘New style’ ESA.** To get ‘new style’ ESA you will need to have been an employee or self-employed and paid National Insurance contributions, usually in the last 2 to 3 years. National Insurance credits can also count.

You will also need to have an illness or disability that affects your ability to work. Your (or your partner’s) income and savings will not affect how much ‘new style’ ESA you’re paid.

### ‘New style’ ESA and Universal Credit

Check if you’re eligible for Universal Credit. You could get Universal Credit at the same time or instead of ‘new style’ ESA.

If you get both Universal Credit and ‘new style’ ESA at the same time, your ‘new style’ ESA payment will be deducted from your Universal Credit payment - you are not guaranteed to get any extra money.

## **Contribution-based ESA**

You can only apply for contribution-based ESA if you have an illness or disability that affects your ability to work, and you either:

- Get the severe disability premium
- Got the severe disability premium within the last month and you're still eligible for it

You'll also need to have been an employee or self-employed and paid National Insurance contributions, usually in the last 2 to 3 years. National Insurance credits can also count.

Your (or your partner's) income and savings will not affect how much contribution-based ESA you're paid.

## **Income-based ESA**

You can only apply for income-based ESA if you have an illness or disability that affects your ability to work, and you either:

- Get the severe disability premium
- Got the severe disability premium within the last month and you're still eligible for it

Your National Insurance contributions in the last 2 to 3 years don't affect your eligibility so those who have not been in work can claim this benefit.

If you get income-related ESA, your household income and savings worth £6,000 or more may affect how much you can get.

## **While your claim is being assessed**

You'll normally get the 'assessment rate' for 13 weeks while your claim is being assessed.

This will be:

- up to £58.90 a week if you're aged under 25
- up to £74.35 a week if you're aged 25 or over

If it takes longer than 13 weeks to assess your claim, you'll get the 'assessment rate' until a decision is made on your application. Your ESA will be backdated if you're owed any money from 13 weeks.

## **After you're assessed**

You'll be put into one of two groups if you're entitled to ESA. If you'll be able to get back to work in the future, you'll be put into the work-related activity group. Otherwise, you'll be put in the support group.

You'll get:

- up to £74.35 a week if you're in the work-related activity group
- up to £113.55 a week if you're in the support group

If you are on Income Related ESA you are also entitled to Enhanced Disability Premium.

## **Claiming ESA if you work**

Your ESA isn't usually affected if you either:

- Earn up to £20 a week
- Work for less than 16 hours a week and earn up to £140 a week, for 52 weeks or less (or for any length of time if you're in the support group) this is called 'permitted work'.

You can also do 'supported permitted work' and earn up to £140 a week. This must be part of a treatment programme, or supervised by someone from a local council or voluntary organisation whose job it is to arrange work for disabled people.

You must tell the Department for Work and Pensions (DWP) if you start doing permitted or supported permitted work. They'll send you form PW1 to fill in and send back to them.

Any volunteer work you do needs to be reported. It normally doesn't affect your ESA.

[www.gov.uk/employment-support-allowance](http://www.gov.uk/employment-support-allowance)

## **Universal credit**

Universal credit is combining most income related/means tested benefits. If you are not eligible for New style ESA or contribution based ESA you may be eligible for Universal Credit. [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

## **Personal Independence Payment (PIP)**

Personal Independence Payment (PIP) can help you with some of the extra costs if you have a long term ill-health or disability. This is not a means tested benefit so you can claim whilst working.

PIP is made up of 2 parts. Whether you get one or both of these and how much you'll get depends on how severely your condition affects you.

**Daily living part.** The weekly rate for the daily living part of PIP is either £59.70 or £89.15.

**Mobility part.** The weekly rate for the mobility part of PIP is either £23.60 or £62.25.

The amount you get depends on how your condition affects you, not the condition itself. [www.gov.uk/pip](http://www.gov.uk/pip)

## **DLA for under 16's**

<https://www.gov.uk/disability-living-allowance-children>

## **DLA Guide**

<https://www.cerebra.org.uk/help-and-information/guides-for-parents/dla-guide/>

**Disabled Students' Allowances (DSAs)** You can apply for Disabled Students' Allowances (DSAs) to cover some of the extra costs you have because of a mental health problem, long term illness or any other disability.

You can get the allowances on top of your other student finance. You will not need to repay DSAs.

If you're a part-time student your 'course intensity' can affect how much you get.

How much you get depends on your individual needs - not your household income. [www.gov.uk/disabled-students-allowances-dsas](http://www.gov.uk/disabled-students-allowances-dsas)

Also look on your college/university website for their own leaflet/information or speak to your adviser/disability adviser.

## **Carers Allowance**

You could get £67.25 a week if you care for someone at least 35 hours a week and they get certain benefits.

- Personal Independence Payment - daily living component
- Disability Living Allowance - the middle or highest care rate
- Attendance Allowance
- Constant Attendance Allowance at or above the normal maximum rate with an Industrial Injuries Disablement Benefit
- Constant Attendance Allowance at the basic (full day) rate with a War Disablement Pension

[www.gov.uk/carers-allowance/overview](http://www.gov.uk/carers-allowance/overview)

## **Access to Work**

Your employer must make certain changes (known as 'reasonable adjustments') to make sure you're not substantially disadvantaged when doing your job. These could include changing your working hours or providing equipment to help you do your job.

[www.gov.uk/access-to-work](http://www.gov.uk/access-to-work)

## **Working Tax Credits - Disability premium**

[www.help.entitledto.co.uk/viewhelp.aspx?sid=29&helpfile=disabilityelement](http://www.help.entitledto.co.uk/viewhelp.aspx?sid=29&helpfile=disabilityelement)

## **Warm Home Discount**

[www.gov.uk/the-warm-home-discount-scheme](http://www.gov.uk/the-warm-home-discount-scheme)

**Where can I get more information?**

**I want to know  
more about  
IIH**

**IIH UK website: [www.iih.org.uk](http://www.iih.org.uk)**



This leaflet was written by IIH UK Trustees. It was critically reviewed by the IIH UK Team. Clare Parr is responsible for this version. The views expressed in this leaflet are of the authors. Please note we have made every effort to ensure the content of this is correct at time of publication, but remember that information may change. This information booklet is for general education only.

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