

Other Disability Premiums

There is a **Disability Premium** for JSA and an **Enhanced Disability Premium** for JSA and ESA. These are separate from the SDP so you may qualify for either of these or both.

On Income-based JSA and found Fit for Work?

If you get PIP or DLA, even though you are classed as 'fit for work' you are classed as a disabled person for JSA and qualify for a Disability Premium. If you get the enhanced rate for Daily Living under PIP or high rate Care under DLA you can get the Enhanced Disability Premium as well.

Example—Susan, a single woman aged 40, is looking for work. She has no income and her savings are under £6,000. If she had no health problems, the law would allow her £73.10 per week JSA.

Although 'fit for work', Susan has a long-term disability and claims PIP. This benefit does not reduce her JSA. Instead, she is classed as a disabled person by the Jobcentre and gets an extra £32.55 Disability Premium added to her JSA. If she gets the enhanced rate for daily living, she also gets an Enhanced Disability Premium of £15.90 per week.



On Income-based ESA?

If you get Enhanced rate for Daily Living under PIP or higher rate Care under DLA you qualify for the Enhanced Disability Premium.

Example—Dean gets contribution-based ESA at the Support Rate, which is £109.65 per week. He claims PIP, at the standard rate for Daily Living, then makes a claim for income-based ESA. This is worked out as:

Personal Allowance	£73.10
Support Component	£36.55
Enhanced Disability Premium	£15.90
Severe Disability Premium	£62.45
Total:	£188



This is £78.35 above contributory ESA, so he gets this much income-based ESA.

Universal Credit Roll-out and why you should claim your Disability Premium / Enhanced Disability Premium now

Under UC you can only qualify for the Disability Premium / Enhanced Disability Premium if you are found to be 'not fit for work' or 'not fit for work related activity'. So it is important to claim all the premiums now to ensure you get transitional protection when you transfer to UC.

For more information go to www.citizensadvice.org.uk or contact our Citizens Advice Helpline: 03444 111 444

Potteries Gold is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system
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Explaining the ...

Severe Disability Premium



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What is the Severe Disability Premium (SDP)?

The Severe Disability Premium (SDP) is not a separate benefit that you can claim on its own. It is a premium, an amount that can be added to a means tested benefit you already claim. SDP is worth up to £62.45 per week on top of your benefit. If you live in Stoke-on-Trent and qualify for a SDP, you may also qualify for more **Council Tax Support**.

Which benefits can include a Severe Disability Premium?

Any of the following benefits can include a Severe Disability Premium:

- Income Support (IS)
- Income-based Jobseekers Allowance (JSA)
- Income-based Employment and Support Allowance (ESA)
- Pension Credit
- Housing Benefit
- Council Tax Support

Note that Contribution-based JSA and ESA are not included in the list. If you are on Contribution-based JSA or ESA, you will have to make a claim for Income-based JSA or ESA before you can claim SDP.

Qualifying for SDP

To qualify for a Severe Disability Premium on one of the listed benefits you must meet all three of the following conditions:

1. You must be severely disabled

This is not a medical test. It is based on which benefits you get. To get a severe disability premium, you must get:

- **Personal Independence Payment (PIP)** for **Daily Living**, or
- **Disability Living Allowance (DLA)** at the **middle or higher** rate for **care** or
- **Attendance Allowance**

2. You must be treated as 'living alone'

This is not quite as simple as it sounds! You are also 'living alone' if:

- No other adults (over 18) live with you. For example, you might be a disabled lone-parent with children under 18 and still 'live alone'.
- Another adult, or adults, share your home but they are all severely disabled too (getting one of the benefits listed above), or they are registered blind or partially sighted.

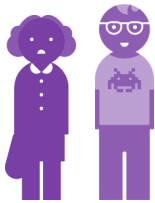
3. Nobody receives Carer's Allowance or gets UC Carer's Element for looking after you.

If someone has claimed Carer's Allowance for looking after you but isn't paid it, because they get another benefit like Retirement Pension or ESA instead, you still get the severe disability premium added to your personal allowance.

Example—Paul and Sarah are both disabled. Paul gets PIP for daily living but Sarah has not

yet claimed. They get income-based ESA of **£174.25** per week.

They have no-one else living with them and no carers so, if Sarah claims PIP and is awarded a daily living component, they will **both be entitled** to a SDP of £62.45 each. This will give them an extra **£124.90** a week making their weekly ESA **£299.15**.



Universal Credit roll-out and why you should claim your SDP now.

Universal Credit is being rolled out to all new working age claimants from June 2018* in Stoke-on-Trent who are making income-based claims.

The Government plans to transfer all existing claimants to Universal Credit by 2022.

Transitional protection - When people are transferred from the old benefits to Universal Credit they get transitional protection. That means that if the amount of UC they are entitled to is less than the benefit they are already getting, they will continue to get the old amount unless there is a break in their claim or a change of circumstances.

There is no Severe Disability Premium in Universal Credit but if you are already receiving SDP when you are transferred to UC you will get **transitional protection**.

[* correct as of 1st January 2018]