

#### 4. CARERS ALLOWANCE

Carers Allowance is paid to carers of disabled people receiving Disability Living Allowance –all rates (apart from the lower rate care) who are caring for the disabled person for at least 35 hours per week. It is not payable to full-time students who are required to study for 21 or more hours per week. This includes study undertaken on or off the premises but not meal breaks. If students are studying less than 21 hours per week they may be able to dispute this rule if they can get a letter from the head of department stating that the course requirement is less than this. Alternatively–if the Carers Allowance is lost on starting study it may be possible for the money to be claimed by the disabled person in the form of the severe disability premium as part of income support payments providing that they live alone.

#### Student Funding

Carers Allowance does not affect entitlement to Student Funding and helps students qualify for discretionary access to learning fund payments.

#### 5. SEVERE DISABLEMENT ALLOWANCE/INCAPACITY BENEFIT IN YOUTH

Severe disablement allowance was abolished on the 6.04.01. It was a benefit intended for young people who were considered 80% disabled before the age of 20 or 25 in some cases. If you received SDA before it was abolished you will continue to receive it as long as you satisfy the conditions. New claimants can now claim Incapacity Benefit in Youth instead without satisfying the national insurance contribution conditions but must satisfy the continuous 28 week Incapacity for work rule –see above. To qualify for youth based incapacity benefit you must be at least 16 and have been under 20 or 25 in some cases when your period of incapacity for work started.

It is not payable to full-time students under 19 who are studying for 21 hours or more a week, but you can claim as soon as you are 19 as long as you have been sick for 28 weeks before it. It passports entitlement to basic and higher rates of Income Support and Housing Benefit. The qualifying conditions are complicated so if you think you are eligible seek advice.

#### Student Funding

S.D.A. does not affect entitlement to student funding and helps you qualify for payments from discretionary access to learning fund.



#### 6. DISABLED STUDENTS ALLOWANCE.

Disabled Students Allowance is not a social security benefit but a fund intended to assist a disabled student with the extra costs of their study claimed from the Local Authority–via the Disabled Students Department of the University.

The Allowance has three parts;–Specialist Equipment Allowance, Non-medical helpers Allowance and a General Disabled Students Allowance. It can be claimed by both full and part-time students. It is disregarded from means-tested benefits and does not affect your entitlement to other social security benefits.

For further information see Bridging the Gap—a guide to D.S.A.s in Higher Education obtained via -0800-731-9133 or [www.dfes.gov.uk/studentsupport/forms](http://www.dfes.gov.uk/studentsupport/forms) and guides. Also by seeking advice from Liverpool Hope University-Disability Services department.

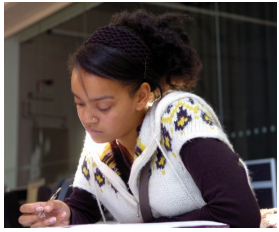
IF YOU WANT ANY FURTHER INFORMATION OR advice on any aspect of Social Security benefits while studying please contact Student Services to make an appointment with the Student Welfare/Benefit Adviser: 0151-291-3813



# Disabled Students Disability Benefits

Students and Social Security Benefits





Students and Social Security Benefits

### 1. INCAPACITY BENEFIT/EMPLOYMENT AND SUPPORT ALLOWANCE (From Oct 2008)

This is a benefit intended for the long term sick who have been signed off by a doctor as unfit for full-time work for 28 weeks or more. Entitlement is also dependent on payment of sufficient national insurance contributions whilst in work.

Assessment for benefit is based on capability to manage a full-time job –claimants are asked about a range of activities which they either cannot do or have limited ability with and score points for the tasks they are not able to manage – If the total amount of points is sufficient they qualify for benefit. The incapacity for work is reviewed on a regular basis via a test called the Personal Capability Test-sometimes the claimant needs to see a D.W.P. doctor if the claimant’s entitlement is in dispute.

#### Student Entitlement

Sometimes the Benefits office take the fact that you are a full-time student to mean that you are now capable of full-time work and use this to stop paying Incapacity Benefit. If your medical condition remains the same regardless of the fact that you have started a full-time course you should challenge the decision and put in an appeal. A full-time course does not necessarily have the workload or the responsibilities of a full time job and if your benefit stops as a result of or whilst you are studying a full-time course but your medical condition has not changed and you do not feel capable of full-time work you should seek advice about appealing.

#### Employment and support allowance

Incapacity Benefit is being replaced with a new benefit called Employment and Support Allowance from 27th October 2008 with new incapacity tests. It will have two parts, a contributory part which has the same rules as Incapacity Benefit and a means-tested part which replaces income support for the sick and disabled. Full-time students are only entitled to claim the means-tested

part if they also receive Disability Living Allowance. The allowance will not be as generous as Incapacity Benefit in terms of payments, and claimants will have to attend regular work focused interviews to satisfy conditions of entitlement. If you receive the means-tested part of the allowance you can claim help with mortgage interest payments.

Incapacity Benefit and Employment and Support Allowance are important benefits as they provide a passport to entitlement to Housing Benefit but as this is a means-tested benefit the amount you receive depends on the total income of your family.

#### Student Funding

Incapacity Benefit can be paid in addition to any student funding you can get and helps you qualify for discretionary access to learning funds.

### 2. INCOME SUPPORT

Income Support is currently available for the long term sick who do not have enough national insurance contributions to qualify for Incapacity Benefit. It will be replaced for new claimants from the 27th October 08 by Employment and Support Allowance. Students who have been signed off by a doctor for 28 weeks or more are entitled to receive help, but for Employment and Support Allowance students must also be receiving D.L.A. to qualify. As this is a more complicated claiming procedure any student who thinks they may be entitled should seek advice. Again Income Support is an important benefit whilst studying as it can be paid at a higher rate through the summer when the student loan is not taken into account and it acts as a passport for entitlement to Housing Benefit. Students who have mortgage costs can claim help with these as part of their Income Support/Employment and Support Allowance.

### 3. DISABILITY LIVING ALLOWANCE

This is a benefit intended to help severely disabled people who have either care needs in connection with bodily functions such as eating ,drinking, taking medication, getting around, or supervision due to mental illness such as panic attacks, drop attacks, fits etc, or mobility needs because they need help with getting around due to their disability.

It is paid in two parts-a mobility component and a care component –these are broken down into rates-the care component has a lower, middle and higher rate, and the mobility has a lower and higher rate. There are different conditions of entitlement to qualify for each rate.

Students sometimes experience problems when they start college and the benefit authorities assume that the medical condition has improved as a result-however if you have a long term medical problem that is not likely to improve usually your Disability Living Allowance is paid for life and you only need reapply if the condition gets worse and you feel you are entitled to a higher rate. It is worth seeking advice before doing this because the whole award is revised and it could result in less benefit.

Disability Living Allowance can also be paid for a disabled child if the child has a disability and as a result has needs over and above that of a “normal “child.

Disability Living Allowance is an important benefit if it is paid to the claimant or for a child because it automatically gives entitlement to Income Support and Housing Benefit – (subject to the means test) and it can generate a higher rate of these because of the severe disability element and the disabled child premium. Receipt of this benefit for a child automatically gives a higher amount of child tax credit.

#### Student Funding

Disability Living Allowance does not affect entitlement to Student funding and helps students qualify for discretionary access to learning fund payments from the University.