

Benefit checklist for young people with disabilities

Consider this:

- Billions of pounds go unclaimed every year by people not claiming everything they should.
- People with disabilities are affected more by the cost of living and often lose out due to the complexities of the benefit system.
- Free independent advice is a phone call away. You may think you have got everything you are entitled to, but the benefit system is always changing so you may have overlooked something.

The benefit system can be complicated, it's especially so for young people with disabilities which means why getting **free independent advice** is so important.

If you are disabled or care for a person with disabilities make sure you get a **full benefit check** to make sure you are getting everything you are entitled to.

Suffolk has lots of high-quality independent advice givers that want to make sure that people get the benefits they are entitled to.

To find the nearest advice agency that could help you look on [Suffolk Infolink community directory](#) or ask your support worker for assistance.

See below a checklist of benefits paid by The Department for Work and Pensions (DWP) and other support for young people. For more information contact an advice agency or talk to your support worker.

Disability Living Allowance (DLA)

DLA is for children with disabilities under 16 who have difficulties walking or need more looking after than a child of the same age who does not have a disability. An award of DLA can also mean an increase in other benefits too. **If in doubt claim!**

Phone **0800 121 4600** to get a claim form and then get help to complete it. If you already get an award check with an advice agency that you are getting the right rate of benefit!

Personal Independence Payment (PIP)

To get PIP you need to be 16 and over. Once a child on DLA reaches 16, they will be invited to claim PIP. But remember they are different benefits with different rules, so get help with making a claim and you can challenge a decision if you think it's wrong.

PIP is non-means tested (so it does not matter what other income or capital you have) and goes on top of other benefits you might be claiming such as Universal Credit. You can get a

care or mobility component *or* both. Sometimes the DWP award only one when they should award both!

It doesn't matter whether you are in or out of work or in education, it's about your ability to get around, participate in the community or cope with daily living activities.

PIP cannot be backdated before the date of claim so the longer you leave it the less money you will get. **If in doubt claim**, then get help with filling in the forms!

If you are turned down or don't get the award you were expecting, get advice from one of the agencies below. Remember there are time limits to challenging a decision so don't delay.

Universal Credit

To get Universal Credit, you normally need to be 18 or over (but see below for the exceptions), you need to have less than £16,000 in savings and your income must not be too high. You must also satisfy certain residence conditions and have accepted a 'claimant commitment'. A claimant commitment is what the DWP expect you to do in order to get your benefit.

If you are already getting benefits and thinking of moving onto Universal Credit its important you get advice first. Contact Citizens Advice Help to Claim (details below) to see whether you would be better off on Universal Credit or not.

Normally you must not be in education but see below which groups can still claim Universal Credit even if they are.

If you are unsure or you have received a refusal from the DWP the best thing to do is get independent advice.

The following young people could claim Universal credit while in education:

- Students responsible for their own children
- Young people in non-advanced education who are aged under 21 (or turned 21 while on their course) and who are without parental support.
- Someone waiting to return to a course having taken time out due to an illness or disability.
- Disabled students who get PIP (or DLA) but only if they have 'limited capability for work' (i.e., satisfied the Work Capability Assessment – a test used by the DWP) before they started receiving education.

Other groups of students who may be eligible for Universal Credit can include:

- Part time students who do not qualify for a maintenance grant or loan and whose course is not incompatible with the work-related conditions (what is in their claimant commitment) attached to their claim.
- Young people who remain in non-advanced education beyond 31st August after their 19th birthday.

Universal Credit for 16- and 17-year-olds:

Only certain 16–17-year-olds can claim Universal Credit, these are if:

- You have limited capability for work, or
- You have a fit note from your GP and are waiting for a work capability assessment (see example below), or
- You are a carer for a severely disabled person, or
- You are responsible for a child under 16 yourself, or
- You are pregnant and in the latter stages of pregnancy or have recently given birth, or
- You do not have parental support (and are estranged from them).

So, for example a 16/17-year-old who is not in education could obtain a ‘fit note’ (medical certificate) from their GP that states they are unfit for work, can claim Universal Credit until the DWP decide whether they have ‘limited capability for work’. If they pass the test, then the award continues. If not then the award stops but get advice if this happens.

If you are not sure whether a young person fits into one of these groups get advice.

Universal Credit for people 18 and over:

People 18 and over can claim Universal Credit whether they are in or out of work. If they are renting, then they can get a rent amount and may get other extra payments dependent on their circumstances.

Most claims are made and managed online with the first payment being made after five weeks. Because of this wait many claimants apply for a Short-term Benefit Advance of Universal Credit, which is repayable back to the DWP over 24 months.

The rules can be complicated, so the best thing is to get advice.

Please note that if a child/ young person gets benefits in their own right, then any benefits that you receive for them as a dependent child, such as Child Benefit or tax credits, will stop so in these cases its always worth checking who would be better off.

Carers Allowance

Is a benefit for people who regularly spend at least 35 hours a week looking after a disabled person who get either the middle or higher rate care component of DLA or the PIP daily living component.

It's not means-tested or dependent on your national insurance contributions.

It can however affect the cared for benefits and if you work you must not earn more than £139.00 net per week (2023/4).

Get advice first if you think you might be eligible for this benefit.

Help with Council Tax

In addition to Local Council Tax Reduction, you may be able to reduce your bill further through the Disability Reduction scheme or the discount scheme.

Get advice or contact your local council to apply. This could make a big difference to how much Council Tax you pay.

Help with rent

If you live in rented accommodation, you may be able to get help with your rent. The help you can get is means tested so it will be dependent on what income you have.

The amount you could get can depend on whether you live in private rented or social housing. Rent is a priority debt so if you are struggling to pay it get advice immediately.

Often the help you get doesn't cover the rent you pay. When this happens, you could apply for a **Discretionary Housing Payment (DHP)** from your local council. Get advice on this before applying.

Help with the cost of living

You may get a Cost-of-Living Payment if you get a low-income benefit or tax credit. Some pensioners and people with disabilities could get one too. But how much you get depends on what benefit you get and when you received them.

If you are eligible, you will be entitled to a cost-of-living payment. These payments are automatic so you **do not** need to apply for them. They will be paid into your bank account.

If however you think you are missing a Cost of Living Payment you can report it using the following link: <https://www.gov.uk/guidance/cost-of-living-payment#report-a-missing-cost-of-living-payment>

Remember

The organisations paying the benefits you get don't always get it right or they may have awarded you the wrong amount or missed something.

In which case check with an advice agency (see below) whether it's been awarded at the right level.

And always check whether getting an award of a benefit entitles you to more help.

Access to Work

Is an employment support grant scheme that aims to provide practical support for people with disabilities start or stay in work, self-employment or apprenticeships. It can also help people to take part in government work placements, but it cannot be claimed for voluntary work.

It can help pay for things such as adaptations, aids or equipment, fares to work or a support worker to help in the workplace or help with communication.

Applicants may have a physical or mental health condition and you need to be 16 or over.

How much support you get under Access to Work will depend on if you are just starting work or have been in work for more than six weeks, up to an annual cap of £65,180 per year.

Applications to Access to Work can be made:

By phone **0800 121 7479** (textphone 0800 121 7579) or Relay UK 18001 then 0800 121 7479 or go online to www.gov.uk/access-to-work/apply

People with mental health conditions can also get support under this scheme and can apply for support by contacting:

Able Futures on **0800 321 3137** or Maximus **0300 456 8114** by phone.

They can contact Access to Work on your behalf and you don't need to tell your employer.

Note that if you are getting Employment and Support Allowance you can only get Access to Work if you are doing permitted work.

Where to get advice and support

Citizens Advice:

Across Suffolk there will be a local Citizens Advice that you can contact.

Phone: **0808 278 7868** for your nearest Citizens Advice

Citizens Advice also run a [Help To Claim Service](#) if you need help claiming Universal Credit or are not sure whether to claim it. Phone them on **0800 144 8 444**.

Specialist advice for people with disabilities

There are also advice services that specialise in providing advice to people with disabilities and their carers. Their contact details:

Waveney area: Disability Advice North East Suffolk [DANES](#)

- Phone **01502 511333**

East Suffolk: Disability Advice Services [DAS east suffolk](#)

- Phone **01394 387070**

Ipswich and District: Disability Advice Bureau [Ipswich Disability Advice Bureau](#)

- Phone **01473 217313**

Other support and advice agencies

- **Contact:** For families with disabled children.....**0808 808 3555**
- **Autism Anglia****01206 577678**
- **Mencap****0207 454 0454**
- **National Debtline****0808 808 4000**

Statutory agencies

We would recommend that people get free independent advice from one of the advice agencies mentioned above. However, sometimes its necessary to contact the DWP. For instance, to start a claim. See below their contact details:

Disability Living Allowance (DLA):

The DLA helpline is **0800 121 4600** (textphone: 0800 121 4523).

Personal Independence Payment (PIP):

The PIP claim line is **0800 917 2222** (textphone 0800 917 7777)

PIP helpline:

If you have a query about an existing PIP claim the phone number is **0800 121 4433**

Universal Credit helpline:

Most claims for Universal Credit are made on line at www.universal-credit.service.gov.uk/start however a claim can also be made by phone at **0800 328 5644** or if you need to discuss an issue.

Other support

[Local Welfare Assistance in Suffolk](#) – cash payments for people in need.

[Warm Homes Healthy People](#) – helping people in Suffolk with their energy costs.

[East Suffolk ease the squeeze](#) – helping people with the cost of living in East Suffolk.

[Discretionary Housing Payments](#) – can help with people's rent payments.

[Family Fund](#) helps families where there is a disabled child.

[Healthy Start](#) healthy food and milk if you are pregnant or have a child under 4

More support can be found at [Suffolk Infolink](#) including information about:

- Free school lunches
- Help with Health Benefits
- Housing Grants
- Blue Badge entitlement
- Foodbanks