

Disability Benefits for Students

This guide aims to give students with a disability or long term medical condition, a basic overview of their entitlement to sickness and disability benefits while studying.

Which welfare benefits are you referring to?

- Disability Living Allowance (DLA) This benefit is paid to those with personal care and mobility needs. You cannot make a new claim for DLA as it is being replaced by Personal Independence Payments (PIP).
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- Since October 2015 some DLA recipients have been invited to apply for PIP.
- If you have a change of circumstances and you think it affects your DLA award you will be invited to apply for PIP.
- Employment Support Allowance (ESA). This is for people making benefit claims on the grounds of ill health resulting in “limited work capability”. There are two types of ESA:
 - Contribution Based: This is linked to payment of National Insurance contributions, or paid to those whose incapacity started from a young age. It is time limited to 12 months if not in the ‘support group’.
 - Income Related: paid to those with little or no income
- Incapacity Benefit (IB). This is the old benefit for those ‘incapable of work’. Since 2008 IB has been replaced by the Employment Support Allowance with existing IB claimants being moved on to ESA.

For information on related subjects see Welfare Advice Guides: 2018/19 ‘Benefits and Students’ and ‘Tax Credits’.

Will these benefit payments change if I enrol on a part-time course?

No. Generally welfare benefits are unaffected if students enrol on a part-time course of study. We would recommend informing the relevant bodies, in writing, of this change of circumstances.

NB: This is not the case if you are attending your full-time course on a part-time basis (because you have not progressed). In this instance you will still be considered a full-time student for benefits purposes. See Welfare Advice Guides: 2018/18 ‘Change of Circumstances’.

What happens if I am starting a full-time course?

There can be consequences depending on the type of benefit you claim. Full-time students are usually entitled to Student Loans or Grants and these affect income replacement or means-tested benefits such as ESA.

Can you be more specific about how each benefit is affected?

- DLA/PIP – not affected at all.
- IB – student income will not affect the payment of this benefit but the DWP may question your ability to work.
- ESA – Contribution Based ESA is not affected by your new student income, but there may be queries about your ability to work. Income Related ESA is very restrictive and only full time students receiving DLA/PIP can continue to qualify for this benefit. Furthermore, for undergraduates only, the student loan and grant income will reduce or cancel out the actual ESA payment during the academic year (but not the during summer vacation).

What happens during the summer vacation?

As student income is usually calculated to cover 42 or 43 weeks of the year, this usually necessitates benefit reassessments or applications over the long vacation. Students need to claim again at the end of June, to cover July and August. Income from other sources will be used in the calculation so be prepared for earnings and Working Tax Credits (not Child Benefit or Child Tax Credits) to impact on your benefit entitlement.

If I am in receipt of income related ESA, can I keep it if I avoid Student Loans and Grants?

No. Student Loans and Grants are counted as income for benefit calculations, even if you do not apply for them. This is why it is important to keep all the benefit agencies informed of your enrolment and claim your full student entitlement.

I receive other ‘income-related’ benefits too. How will these be affected when I enrol full-time?

Any benefits which are ‘income-related’ or ‘means-tested’ will be affected when you enrol, even if you choose not to take the support (as described above). The benefits included here are:

Universal Credit; Income Support, Income Based Job Seekers Allowance, Council Tax Benefit Housing Benefit; Pension Credit, Working Tax Credits, (where you receive a dependants grant)

If you are already in receipt of benefits the DWP or Local Authority **MUST** be informed in writing of your new full-time student status. This change of circumstance will reduce or cancel your payments during the academic year. Contact SWAT for more information.

Note: Full-time students may be entitled to a council tax exemption instead of the Discount/Benefit.

What if I become sick or disabled mid-way through my course? Can I qualify for benefits?

Again, rules about entitlement to sickness or disability benefits vary and are complicated, so we are unable to give a full account here. You can find out more by reading the information found on: www.direct.gov.uk/en/DisabledPeople/FinancialSupport/DisabilityLivingAllowance

Key things to remember for full-time students are:

- Neither student status nor Loans and Grants affect a claim for PIP, DLA and Contribution-Based ESA.
- To be eligible for Income Based ESA you need to be in receipt of DLA or PIP.

What if I am finding it difficult to pay my rent because I am too sick to work for extra money?

If these are your circumstances and you have 'limited capability to work' for at least 28 weeks, you may gain entitlement to Housing Benefit. To establish when your 'limited capability' has started, it is recommended that you apply for Income Related ESA even though you are unlikely to receive it given the strict eligibility criteria discussed previously. The rejection however will act as an acknowledgement of when your 'limited capability' began so you can claim Housing Benefit 28 weeks later, as long as you have remained sick and can show evidence from your GP that it is ongoing. If applicable you may consider backdating your medical certificate.

Is there any practical support while I am at University?

Yes. There is the Disability and Dyslexia Support Service dedicated to offering practical advice and support to students. They can also help you determine any eligibility for Disabled Student Allowances (DSAs) from Student Finance England.

Contact Disability Support Service **020 8411 2502** or email disability@mdx.ac.uk

I am disabled. Do I get extra help?

Yes. There are also grants to assist disabled students who have extra needs that arise from attending their course. These allowances are NOT related to household income and cover specific areas.

Contact the Access Centre, based at the university on **020 8411 5366** or **0792 663 197** or email adminac@mdx.ac.uk

Will DSA affect my benefits?

No. If you receive DSA it will be ignored when assessing/claiming welfare benefits.

Helpful organisations/websites

www.disabilityrightsuk.org

www.disability-grants.org

www.adviceguide.org.uk

Disability Benefits helpline www.gov.uk/disability-benefits-helpline for people with disabilities

PIP claims: Telephone: 0800 917 2222 or Textphone: 0800 917 7777 Monday to Friday, 8am to 6pm

Any questions?

welfare@mdx.ac.uk or call SWAT on 020 8411 3008.

Access more Welfare Advice Guides at: unihub.mdx.ac.uk/welfare-guides

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