

PERSONAL INDEPENDENCE PAYMENT OVERVIEW

WHAT IS A PERSONAL INDEPENDENCE PAYMENT?

About the new benefit

Personal independence payment (PIP) is a new benefit for people who need help taking part in everyday life or who find it difficult to get around. It replaces disability living allowance (DLA) for people between the ages of 16 and 64 inclusive.

The Department for Work and Pensions (DWP) are responsible for PIP and they will make the decision on your claim.

PIP is tax free and you do not need to have paid National Insurance contributions to be entitled to it. It is not affected by your earnings or other income or by any capital or savings you have. You can receive it whether you are in work or not. It is almost always paid in full on top of any other benefits or tax credits that you receive.

PIP is for you, not for a carer. You can qualify for PIP whether or not you have someone helping you. What matters is the effect your disability or health condition has on you and the help you need, not whether you actually get that help. You can spend your PIP on anything you like, however it may be taken into account as income if you qualify for social care services when they do a financial assessment. PIP acts as a 'passport' for other types of help, such as the Motability Scheme.

How is PIP made up?

PIP has two components:

- a daily living component** – for help participating in everyday life;
- a mobility component** – for help with getting around.

You can be paid either the daily living component or the mobility component on its own, or both components at the same time.

Each component is paid at two different levels: a 'standard rate' and an 'enhanced rate'. The rate you are paid depends on whether your ability to carry out daily living or mobility activities is 'limited' or 'severely limited'. This is tested under the PIP assessment.

How much money is PIP?

The weekly **daily living** component is:

Enhanced rate £87.65 from April 2019

Standard £58.70 from April 2019

The weekly **mobility** component is:

Enhanced £61.20 from April 2019

Standard £23.20 from April 2019

WHO IS ELIGIBLE?

The qualifying conditions

To be entitled to PIP, you must meet the basic qualifying conditions. These relate to your age, where you normally live and whether you have spent time out of Great Britain during the previous three years.

You must also meet the disability conditions. These look at your daily living needs and your mobility needs. They are considered under the PIP assessment.

You must have met the disability conditions for a 'qualifying period'. This is about how long you have had and are expected to have your needs

There are 'special rules' for claiming PIP if you are terminally ill.

Are there age limits to PIP?

You will not be able to claim PIP once you have reached the age of 65, but you will be able to stay on PIP if you have claimed or received it before reaching that age.

If you are aged 65 or over, you can claim attendance allowance instead if you have care needs.

You cannot claim PIP until you are 16. If you have a child under the age of 16 who has care needs or mobility problems, they can claim disability living allowance (DLA) instead.

THE PIP ASSESSMENT

The disability conditions

The PIP assessment aims to test your ability to participate in everyday life. It is points-related and based on your ability to perform 12 activities related to your daily living needs and mobility. The number of points you score will determine whether or not you are entitled to either component of PIP and if you are, at which rate.

Ten daily living activities

- Preparing food
- Taking nutrition
- Managing therapy or monitoring a health condition
- Washing and bathing
- Managing toilet needs or incontinence
- Dressing and undressing
- Communicating verbally
- Reading and understanding signs, symbols and words
- Engaging with other people face to face
- Making budgeting decisions.

Two mobility activities

- Planning and following journeys
- Moving around.

SCORING POINTS

Within each activity is a series of descriptors with scores ranging from 0 to 12. The descriptors explain related tasks of varying degrees of difficulty. You score points when you are not able to complete a task 'reliably'.

The highest descriptor score from each activity is added together to work out your points for each component.

What is 'reliably'?

Safely: In a way that is unlikely to cause harm to you or anyone else, either during or after you have completed the activity. For something to be seen as unsafe, harm must be 'likely to occur' rather than you feeling harm 'may occur'.

To an acceptable standard: If you can wash yourself but you do not realise you have done so inadequately and are still not clean after you have finished washing, this would be an example of not completing an activity to an acceptable standard.

Repeatedly: Being able to repeat the activity as often as is reasonably required. The combined effects of symptoms such as pain and fatigue are relevant because the effort of completing an activity could make it harder for you to repeat it or to complete other activities. If you are able to prepare a meal once without help, but the exhaustion from doing this means that you could not prepare another meal that day, you should be treated as being unable to prepare a meal unaided. This is because it is reasonable to expect someone to be able to prepare more than one meal a day.

In a reasonable time: No more than twice as long as the maximum amount of time that a person without your physical or mental condition would normally take to complete that activity.

How your points are worked out?

When assessing you against the descriptors to decide how many points you score, the DWP will look at:

- your claim form;
- any evidence you submit; and
- the report from a face-to-face consultation if you are invited to one.

How many points do you need?

To be entitled to the standard rate of the daily living component, you need to score at least 8 points under the ten daily living activities. To be entitled to the enhanced rate, you need to score at least 12 points.

Likewise, to be entitled to the standard rate of the mobility component you need to score at least 8 points under the two mobility activities and at least 12 points under these activities to get the enhanced rate.

Variable and fluctuating conditions

In the PIP assessment, a descriptor will apply to you if it reflects your ability for the majority of days (over 50%). This will be considered over a 12-month period; looking back three months and forward nine months.

Where one descriptor is satisfied on over half the days in that period, that descriptor will apply. Where two or more descriptors are satisfied on over half the days, the descriptor which scores the highest number of points will apply.

PIP does not separate your needs into day and night-time needs; your ability to complete each activity will be considered over the 24-hour period of each day during the period.

If you are waiting for medical treatment (such as an operation), the result of which is difficult to predict, your choice of descriptor should be based on your continued condition as if the treatment were not taking place.

HOW LONG WILL YOU GET PIP FOR?

The duration of your PIP award will be based on your individual circumstances.

- Shorter term awards of up to two years will be given where changes in your needs could be expected in that period.
- Longer term awards, of five or ten years, will be given where significant changes are less likely but your award will be reviewed over this time where some change in your needs may be expected.
- Ongoing awards will be given in the minority of cases where your needs are stable and changes are unlikely.
- Awards made under the 'special rules' for terminally ill people will be for three years.

Reviews

The DWP will periodically review awards, regardless of their length, to ensure that everyone continues to receive the most appropriate level of support.

If you are in a hospital or care home

You can make a claim for PIP if you are in hospital but you cannot actually be paid any PIP while you are in there. You will only start to be paid PIP once you leave hospital. If you are already getting PIP when you go into hospital, you will continue to be paid for the first 28 days of your stay, after this, your payments will stop and will only start again when you leave. If you are in a care home, you can claim PIP but you will only be paid the mobility component. If you are already getting PIP when you go into a care home you will stop being paid your daily living component after 28 days but will keep any mobility component. The rules are complicated if you alternate between days in hospital or a care home and days at home.

WHAT IF YOU ARE ALREADY ON DLA?

DLA is ending for people aged 16-64

Most people with a current award of DLA will be contacted about PIP between October 2015 and October 2017 and will be reassessed. When you are selected for reassessment, you will first be sent a letter explaining that DLA is ending for people of working age and that you will be invited to claim PIP instead in about two months.

You will be invited to make a claim for PIP

You will then be sent a letter, inviting you to make a claim for PIP. You will have four weeks in which to make the claim, which you are normally expected to do by phone. The four weeks can be extended in exceptional circumstances (for instance if you have recently gone into hospital).

If you do not make a claim within this period, your DLA will be suspended for four weeks (a reminder will be sent to you after two weeks, following which the DWP will try to contact you by phone). Your DLA will be re-instated once a PIP claim is made. If no claim is made within a further four weeks of the suspension coming into effect, your DLA award will be stopped.

As long as you comply with the process, your existing DLA award will continue until a decision on your PIP entitlement has been made. If you pass the assessment, you will be awarded PIP after four weeks. If your claim for PIP is disallowed, your DLA will stop after four weeks.

How will your other benefits be affected?

If you are in receipt of DLA, you may also be getting other benefits or concessions such as a Blue Badge, the ability to lease a car through the Motability Scheme or enabling someone who cares for you to receive carer's allowance.

When you start your claim for PIP, you will continue to receive any of these 'passported' benefits while you are going through the assessment process.

If your claim for PIP is successful, your other benefits should then continue as follows:

- your carer will continue to receive carer's allowance as long as you are awarded either rate of the daily living component of PIP;
- you will be able to continue to lease a vehicle (car, scooter or powered wheelchair) through the Motability Scheme if you are awarded the enhanced rate of the mobility component of PIP;
- you will still be able to get a free tax disc if you get the enhanced rate of the mobility component of PIP and still get a 50% discount if you get the standard rate.

If your claim for PIP is disallowed at this decision point, you will lose any 'passported' benefits as well as your DLA.

OTHER WAYS PIP CAN HELP YOU

Passporting to other support

PIP acts as a gateway or 'passport' to other types of help, including benefits and tax credits. If you are awarded PIP, or the rate you receive increases, check your entitlement to other support. Here are some examples.

Carer's allowance

Carer's allowance is a benefit for people who regularly spend 35 hours or more a week caring for a disabled person. The benefit is paid to the carer, not the disabled person. If you are getting either rate of the daily living component of PIP, your carer can claim carer's allowance.

Benefits cap

From 15 April 2013 there is a cap on the total amount of benefits you can receive. You are exempt from this benefits cap if anyone in your household (you, your partner and any child or young person you are responsible for) is getting PIP.

More benefits

If you are entitled to PIP, it may also help to increase the amount you receive from any of the following benefits:

- child tax credit
- employment and support allowance
- housing benefit
- income support
- jobseeker's allowance
- universal credit
- working tax credit.

Council tax help

You can get help with your council tax bill from your local authority. In many cases you will be able to get more help if you are getting PIP. Contact your council for more information.

The Motability Scheme

If you are getting the enhanced rate of the mobility component of PIP you can exchange all or part of it to lease a new car, scooter or powered wheelchair from Motability. For more information telephone: 0300 456 4566 (textphone 0300 037 0100) or go to www.motability.co.uk

Blue Badge

If you have problems with walking or other mobility problems you may be able to get a Blue Badge from your local authority to enable you to park your car near shops and other places you wish to visit.

In England, if you have been awarded 8 points or more in the 'moving around' activity (see *Appendix C*) you can get a Blue Badge. In Scotland and Wales you can get the badge if you have been awarded 8 points or more in the 'moving around' activity or 12 points in the 'planning and following journeys activity'.

Vehicle tax

You can be exempt from having to pay vehicle tax if you get the enhanced rate of the mobility component. You can also get a 50% discount on your vehicle tax if you receive the standard rate of the mobility component.

For more information phone 0300 123 4321; (Textphone: 0300 790 6201) or go to

<https://www.gov.uk/financial-help-disabled/vehicles-and-transport>

If you need any further support or information please contact DIAL on 01736 759500 or you can refer directly to the link below:

www.disabilityrightsuk.org

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