

A Guide to Personal Independence Payment (PIP) 2024-25



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What is Personal Independence Payment?

Personal Independence Payment (PIP) is a government benefit for people who, due to a health condition or disability, need help to manage their everyday lives or have difficulty in getting around. It is available for people aged 16 to 64 and replaces Disability Living Allowance. It is administered by the Department for Work and Pensions (DWP).

PIP is for you, not for a carer. You can get it whether or not you have someone helping you. What matters is how your condition affects you and the help you need, regardless of whether you actually get that help. You can spend your PIP on anything you like, and you may be able to use it for other schemes, such as getting a Motability car.

PIP is made up of two components:

- Daily living, for people who need help taking part in everyday life, and
- Mobility, for people who need help getting around.

Who can get PIP?

To apply for PIP you must be between 16 and 64 years old. You must also satisfy certain conditions to do with how long you have been in the UK for. Your adviser can talk you through these. You must also satisfy the disability conditions. Your condition must have lasted for at least 3 months and be expected to last for at least another 9 months.

How is PIP assessed?

Your eligibility for PIP is assessed based on your ability to perform certain activities and the help you need in your everyday life. It is points-based, with points being scored for each of 12 activity headings. Points are allocated according to “descriptors” for each activity. You can learn about these headings and descriptors in more detail, and how points are allocated, in the attached leaflet. The headings are:

Daily living:

- 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

Mobility:

- Planning and following journeys
- Moving around

You will need to score 8 points in either category to be awarded the standard rate, or 12 points for the enhanced rate of benefit. So, for example, if you score 13 points for daily living activities and 8 for mobility, you would be awarded the enhanced rate of daily living and the standard rate of mobility. The amount of money you receive will depend on which rates are awarded.

Weekly PIP rates for 2024-25

Daily living component:

- Standard rate – If you have a limited ability to carry out daily activities - £72.65.
- Enhanced rate – If you have a severely limited ability to carry out daily living activities - £108.55.

Mobility component:

- Standard rate – If you have a limited mobility - £28.70.
- Enhanced rate – If you have a severely limited mobility - £75.75.

How are the criteria applied?

For each activity, the assessor will consider whether you can complete the activity “safely, to an acceptable standard, repeatedly, and within a reasonable time”. These words have specific meanings in the context of PIP:

- Safely – you must be able to complete the activity in a way that is unlikely to cause harm to you or anyone else. Harm must be “likely to occur” for an activity to be unsafe. For example, you cannot easily hold a plate of hot food and would be likely to drop it on your lap.
- To an acceptable standard – of a standard that most people would normally expect to achieve. For instance, if you are able to wash yourself but do not realise you have done so inadequately and are not clean after you have finished.
- Repeatedly – able to repeat the task as often as is reasonably required. For example, if you can prepare a meal once without help but this makes you so tired that you couldn’t prepare another meal that day, you should be treated as being unable to prepare a meal without help. This is because it is reasonable to expect someone to be able to prepare more than one meal a day.
- Within a reasonable time – no more than twice as long as somebody without your condition.

What if my condition fluctuates?

Many peoples’ conditions vary over time. The PIP assessment is based on your ability to carry out activities over a 12-month period. A scoring descriptor can apply if your condition affects your ability to carry out an activity, at some stage in the day, on more than 50% of days in the 12-month period. There are specific rules about how to choose between descriptors. Your adviser can help you with these.

If you are awaiting treatment, such as therapy or an operation, it can be difficult to predict how things will change. You should consider the activities as if your condition were to continue as it currently is, without the treatment. If you receive treatment and your condition changes you can always update your claim later.

How do I claim?

To start a claim for PIP, you must call them. You can get help with this if you have difficulty using the phone. The phone numbers are:

- Telephone: **0800 917 2222**

Or

- For Text: **0800 917 7777**

Lines are open **8am to 5pm, Monday to Friday.**

During the initial call some basic details will be taken, and it is worth making sure you have this information to hand before you call. You will need:

- Full name, address including postcode, and date of birth.
- National Insurance number.
- Bank or building society account details.
- Daytime telephone number.
- Details of GP, including address and phone number.
- Details of any other health professionals involved in your care.
- Details of any recent stays in hospital.
- Nationality or immigration status.
- Details of time spent abroad, if you have been abroad for more than 4 weeks at any time over the last 3 years.
- Details of any benefits you or another family member receives.
- Details of your work, or if you are paying insurance to another EEA state or Switzerland.

There will also be some basic questions to establish what type of disability you have. You will not have to go into details on the phone. Once you have given your details, you will be sent a paper form to complete. You have one month to complete and return the form. Your claim will be dated from the date you made the phone call, provided that you return the form in time.

Completing the form

The PIP claim form asks you about how your disability or health condition affects you. We strongly recommend that you contact the Student Funding Team for help in completing this form. We will be able to talk through the questions with you, explaining the terms used and exactly what the assessors are looking for when they read your form. We can help you to draft the responses to the questions, using specific language to give you the best chance of being awarded the benefit. Remember that this is *your* form about *your* disability – we will always give you time to read through and check the form, and make any changes, before it is sent off.

The PIP form is quite long, and it is often best to complete it over two or more appointments. We recommend that you contact us as early as possible to make an appointment to start completing your form. You may like to arrange for someone to come to the appointment with you. With your permission we are also happy to talk to parents or other relevant people if they are able to give us further information about your disability and how it affects you.

All discussions with the Student Funding Team are confidential, so you can be assured that your disability will not be discussed with anyone else.

Sending in evidence

You should send in as much evidence as possible to support your claim. Supporting information should usually have been written within the last two years. For example, you can send:

- A letter from a consultant or GP
- Copies of test results
- Copies of prescriptions
- Discharge reports
- Statement of Special Educational Needs
- Care plans
- Certificate of visual impairment

If you have evidence but can't get it yet, you should send in your form anyway with a note that further evidence will be provided later. The Student Funding Team can help you with this.

What happens next?

Once you have sent in your form, an assessor will read through it and look at the evidence you have sent in. Occasionally this will be enough information for the DWP to decide. However, it is normal to be asked to attend a face-to-face assessment with a health professional. These are conducted at an assessment centre in Southampton, close to the University, or in some special circumstances they can be carried out in your home.

You are encouraged to take someone with you to support you at the assessment. This could be a parent or friend. In most cases we can provide someone from the Student Funding Team to go with you. This can be helpful especially if you find it difficult to explain your condition, as our benefits specialists will be able to help you explain in a way that the assessor will find most useful.

You will be asked questions about your circumstances, your health condition or disability, and how this affects your daily life. You will often be asked to talk through your day, explaining things like if and how you get dressed, whether you remember to take medication, how often you are able to wash or shower, or what you cook for your main meal and any difficulties you have with this. You may also undergo a short physical examination if this is relevant to your condition.

After the consultation, the health professional will send a report to the DWP, when they will decide on your claim. The decision is not made by the health professional who carries out the consultation.

The decision

You will receive a letter explaining the DWP's decision on your entitlement to PIP. This will tell you which rate, if any, of daily living component and mobility component you will

receive. This will normally have the detailed report of the decision maker's reasoning. If you have been awarded PIP the letter will also tell you how long the award is for – this could be for anything from 9 months to 10 years, depending on how your condition is expected to change.

Getting paid

If you have been awarded PIP, your decision letter will include details of the amount you will be paid, the date payments will start, and how often you will receive money (usually every 4 weeks). Your payments will usually be backdated to the day you phoned to request the PIP form, so your first payment may be bigger than usual as it will include the backdated money.

If you don't get what you think you're entitled to

If you are not awarded PIP or are awarded less money than you think you should get, you can ask for the decision to be looked at again. This is called "mandatory reconsideration". You must give full details of why you think the decision is wrong. The Student Funding Team advisers can help you with this.

If your mandatory reconsideration is unsuccessful, you can appeal to a Tribunal. This can be a lengthy process as the wait for the case to be heard can be a number of months. An adviser can talk through the process with you and help you decide whether you want to go ahead and appeal. They can also help you write letters, provide evidence, and attend the Tribunal with you to support you during the hearing.

What else can you get?

If you are awarded PIP, there are other benefits you may be able to get. These are summarised below.

- Universal Credit, to help with housing and other costs.
- If you are already claiming Tax Credits or Housing Benefit, you may be entitled to an increase in these.
- Council Tax Reduction if you are not already exempt as a student.

- A Motability car or scooter if you are awarded the enhanced rate of mobility component.
- A Blue Badge if you are awarded either rate of mobility component.
- Exemptions from or reduction in Vehicle Tax if you have been awarded mobility component.
- If you have someone who helps you for 35 hours per week or more, they will probably be able to claim Carer's Allowance for you.

Please note that the information in this guide is intended for Students applying for finance through the Student Finance England system, if you have applied for funding through the Welsh, Irish, Scottish or EU systems the regulations may differ. We have made every effort to ensure that the information contained in this leaflet is accurate. However, we cannot be held responsible for any omissions or errors.