

## Example

Liz and Keith are a couple who claim **income-related ESA**. Both are in the **support group** and both get **PIP for daily living**. They get **Housing Benefit** for their rent. Their daughter, who does not live with them, claims **Carer's Allowance** for looking after Liz, so they qualify for one **SDP**.

Their **ESA** is **£282.30 per week**.

They have been offered a better-adapted flat for the same rent, but it is in a **different Council area**. If they move, they will have to claim **UC**.

This would be **£968.88 per month** before housing costs (**£223.59 per week**) but they will also qualify for **£132.12 TP**.

This takes their **UC** before housing costs to **£1101 per month**, **£254.08 per week**, still **£28.22** less than they get now.

## No Transitional Payment

You **won't get a TP** if you only get **SDP** with your **Housing Benefit**. You also get no **TP** if you **form a couple** with someone **getting UC** already.

## Example

Bernard gets **PIP for daily living** and **ESA** with an **SDP** and **enhanced disability premium**, worth **£225.45 per week**. His girlfriend Sue also gets **PIP for daily living**, but claims **UC** worth **£175.11 per week**. If they move in together, Bernard gets no **TP**. Their joint **UC** entitlement would be just **£223.59 per week**.

## When Transitional Payments stop

**Transitional Payments** end once your **TP** has all been eroded by increases in your **UC**. **TP** can also end if you **break your UC claim**, although short breaks due changes in earned income do not always end **TP**. Get **more advice** about this.

**TP** always stops if there is a **change in your relationship status**, from single to part of a couple, or from part of a couple to single.

### Once they stop, TPs are lost permanently.

**TP** is *not lost* if the **SDP** conditions stop applying to you - for example, if your **carer claims benefits** for looking after you, you **lose your PIP entitlement**, or you **no longer 'live alone'**.

It may pay you to **claim UC** and get a **TP** if you expect a change like this to end your **SDP** soon, but **get specialist benefits advice** before doing so. **Once you claim UC, you cannot swap back.**

For more information go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or contact our **Citizens Advice Helpline: 0800 144 8848**



**Potteries Gold** is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system  
[www.snsCab.org.uk/about-us/potteries-gold](http://www.snsCab.org.uk/about-us/potteries-gold)  
Follow us on Facebook and Twitter: search for **Potteries Gold**

© May 2023



# PotteriesGold

## Universal Credit

if you get the

## Severe Disability Premium

Means-tested Benefits  
No 17



## The Severe Disability Premium 'Gateway'

Until 27th January 2021, you could not claim Universal Credit if you got a benefit that included a severe disability premium,.

The rules have now changed, and all new claims for means-tested benefits from working age people have to be for Universal Credit.

A severe disability premium of £76.40 per week can still be added to claims for:

- Income Support (IS)
- *Income-based* Jobseekers Allowance (JSA)
- *Income-related* Employment and Support Allowance (ESA)
- Pension Credit
- Housing Benefit
- Council Tax Support

To get the "SDP" you must be:

**1. Severely disabled.** You must get get PIP for Daily Living, DLA middle or higher rate care or Attendance Allowance.

**2. 'Living alone'.** You 'live alone' if no other adults live with you or, if any do, they also get one of the disability benefits above, or are registered blind or partially sighted.

**3. Nobody Gets Carer's Allowance (CA)** or a UC Carer's Element for looking after you.

If **all three of these conditions** apply to you, check that the SDP is included in your current benefits *before* you claim Universal Credit.

## Claiming Universal Credit

Some changes in circumstances mean you must make a claim for UC - if you claim Housing Benefit but move to a different Council area, for example.

If your ESA, JSA or Income Support includes the SDP, you may get a Transitional Payment (TP) if you have to transfer to UC. This is extra Universal Credit to compensate in part for the loss of the SDP, although you may still be worse off than you were on your old benefits.

## UC Transitional Payments

There are three levels of transitional payments,

It is **£132.12 a month** if you are a single person with Limited Capability for Work-related Activity (the ESA support group), or you are part of a couple where only one of you qualifies for SDP (because one has a carer getting CA or UC) and one or both is in the LCWRA group.



TP is **£313.79 a month** for single claimants not in the LCWRA/support group. It is also for couples where only one member is eligible for SDP and neither is in the LCWRA/support group.

TP is **£445.91 a month** for couples getting the higher couple rate SDP in their legacy benefits (both get a qualifying disability benefit and neither has a carer getting CA/UC).

## Example

Don gets Income-based ESA at the support group rate, PIP for daily living and Housing Benefit. His ESA is £225.45 per week and he gets £85 per week HB.

Don is moving from Burslem in Stoke-on-Trent to Audley in Newcastle Borough, so he will have to claim UC. His rent is staying the same.

Without TP, he would get £1127.13 per month UC, worth £260.11 per week, £50.34 per week less than on legacy benefits.

A £132.12 Transitional Payment will take his UC to £1259.25 per month or £290.59 per week. Don is still £19.86 per week worse off than on ESA.

Once Don is getting a TP, his income may not increase for years. If his UC entitlement goes up, perhaps because benefit rates increase, or if his rent and housing costs element go up, his TP is cut by the same amount.

If there is no change in his circumstances, Don's payments will not increase until all his TP has been eroded.

But Don's benefit could go down. If he was moved out of the support group, he would lose the LCWRA element and his benefit would fall by £390.06 per month.

His benefit would also go down if his housing costs fell.

