



## **Benefits Toolkit**

### **Understanding PIP, ESA and Universal Credit**

#### **A practical guide based on lived experience**

##### Introduction

At the Mark Hewitson Foundation we regularly speak to people trying to navigate the benefits system during some of the most difficult periods of their lives.

Applying for benefits can feel overwhelming, especially when you are already dealing with illness, disability, trauma, financial hardship or bereavement.

This guide explains the basics of Personal Independence Payment (PIP), Employment and Support Allowance (ESA), and Universal Credit (UC) and includes practical advice to help you prepare for assessments and avoid common mistakes.

This toolkit is based on lived experience and practical knowledge, not legal advice.

#### **Universal Credit**

Universal Credit is a monthly benefit designed to help people with living costs.

It can support people who are:

- unemployed
- unable to work due to illness or disability
- on a low income

- caring for someone
- responsible for children
- paying rent

Universal Credit replaces several older benefits including Housing Benefit, Income Support and income-based ESA.

Payments are usually made once per month.

Important things to know

- Claims are usually managed online
- You may need to attend Jobcentre appointments
- You may be asked to complete work related activities
- First payments usually arrive around five weeks after applying

If managing your claim online is difficult you can request additional support through the Jobcentre or advice services.

### **Personal Independence Payment (PIP)**

PIP is designed to help people with the extra costs of living with a long-term health condition or disability.

PIP is not based on income and you can receive it whether you are working or not.

The assessment focuses on how your condition affects your daily life rather than your diagnosis.

### **PIP Components**

Daily Living

Tasks such as:

- preparing food
- washing and bathing
- dressing
- managing medication
- communicating

- managing money

## Mobility

Activities such as:

- planning journeys
- moving around safely

Awards depend on a points system. Generally:

- 8 points = standard rate
- 12 points = enhanced rate

## **ESA and Work Capability Assessments**

Employment and Support Allowance supports people who cannot work because of illness or disability.

Many people now receive similar support through Universal Credit with a Work Capability Assessment (WCA).

After assessment you may be placed in:

Limited Capability for Work (LCW)

or

Limited Capability for Work and Work Related Activity (LCWRA).

## **Understanding Benefit Assessments**

Assessments may take place:

- by telephone
- by video call
- face to face
- occasionally paper-based

Assessors are not deciding whether you are ill. They are assessing how your condition affects daily functioning.

Talk about your worst days

Many people minimise their difficulties. During assessments it is important to explain:

- what happens on bad days
- how often they occur
- what support you need
- what happens if you push yourself too far

Evidence that can support your claim

**Helpful evidence can include:**

- GP letters
- hospital reports
- care plans
- occupational therapy reports
- mental health support letters
- support worker statements

Common mistakes people make

Many people unintentionally weaken their applications by:

- minimising symptoms
- focusing on good days
- forgetting to mention support from others
- not explaining fatigue, pain or anxiety clearly

### **What happens after the assessment**

You will receive a decision letter explaining:

- whether your claim was successful
- how many points were awarded
- how long the award lasts

If you disagree with the decision you can request a Mandatory Reconsideration and then appeal to a tribunal if needed.

### **Tribunal Appeals**

Tribunals are independent of the DWP and normally include:

- a judge
- a doctor
- a disability specialist

Many appeals are successful.

### **Managing energy and pacing with chronic illness**

People living with chronic illness often benefit from pacing, which means balancing activity with rest.

Examples include:

- breaking tasks into smaller steps
- taking regular breaks
- prioritising essential activities
- planning recovery time

### **Practical checklist before applying**

- gather medical evidence
- list medications
- write notes about how your condition affects daily life
- document support you receive from others
- describe your worst days clearly

### **Organisations that can help**

Citizens Advice – [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Turn2Us – [www.turn2us.org.uk](http://www.turn2us.org.uk)

Scope – [www.scope.org.uk](http://www.scope.org.uk)

Mind – [www.mind.org.uk](http://www.mind.org.uk)

Local councils may also offer help through welfare schemes such as the Household Support Fund in England, Finance Support Service in Northern Ireland, Discretionary Support Fund in Wales and the Scottish Welfare Fund in Scotland.

Local Welfare Assistance Finder <https://endfurniturepoverty.org/>

A message from the Mark Hewitson Foundation

The benefits system can be complicated and exhausting. You are not alone.

The Mark Hewitson Foundation provides small one-off grants and practical support to people experiencing hardship.

Immediate support when you need it most.

**Apply for support:**

<https://markhewitsonfoundation.org/apply-for-a-grant>