Severe Disablement Allowance
2000/2001
a guide for visually impaired people

Severe Disablement Allowance (SDA) is a benefit paid to people who are incapable of work due to severe disability. SDA is a non-contributory benefit. This means you can qualify if you have never worked and therefore cannot qualify for Incapacity Benefit. If you have recently given up work because of disability, you should read our ‘Incapacity Benefit’ fact sheet.

Claim now
In April 2001 the Government is going to scrap Severe Disablement Allowance. However, if you claim before this time you can keep your benefit.

SDA does not benefit everyone, especially those receiving some other benefits. However, it may be useful in the future.

Make sure you don’t miss out.

How much is SDA?
SDA is paid at a basic rate of £60 per week. If you have a partner or spouse you may get an adult dependant increase of £24.20. If you have children you can get additions payable at £9.85 for the first child and £11.35 for each other child. Your partner’s earnings or income may affect payment of these additions.

You may also get an “age addition”. If you are under 40 when you claim you get an extra £14.20 per week. If you are 40-49 you get £9.00 and if you are 50-59 you get £4.50.

action for blind people
Helping practically every way we can
How do I qualify?
To claim SDA you need to be 16 or over and under 65. If you are 20 - 64 you have to be 80% disabled to get SDA and have been so for at least 26 weeks. However, if you claim before you reach 20 you just have to show you are unfit for work.

Backdating medical evidence
If you are making a new SDA claim, you need backdated medical evidence to satisfy the 28 week qualifying period. You must have been out of work during this past period. You should ask your doctor to provide a ‘Med 5’ certificate which covers the previous 28 weeks.

Who is 80% disabled?
Registered blind people are automatically treated as 80% disabled. The rules for partially sighted people changed in April 1997. If you are partially sighted you will have a medical assessment. Your degree of disability will be based on your visual acuity, i.e. your ability to read letters on a Snellen sight chart. If your visual acuity after spectacle correction is 6/60 or worse in both eyes you should be treated as 80% disabled.

What is incapacity for work?
If a Benefits Agency doctor decides you are 80% disabled you do not need to prove you are incapable of work. So, in practice you only need to be concerned about this if you are under 20. If you are 20 or over you can therefore skip this section and turn to “What are the drawbacks to SDA?” on page 7.

The term ‘incapacity for work’ does not literally mean that you can never work. There is nothing to stop you looking for work whilst you are receiving an incapacity benefit. Incapacity for work is assessed in the following way:

- for the first 28 weeks of incapacity you will have to send in medical certificates from your doctor to show that you are unable to do your own occupation, i.e. your most recent occupation
- after 28 weeks you will undergo the personal capacity assessment, which measures your ability to perform specific everyday functions
If you have not worked for at least 8 out of the 21 weeks prior to your current spell of incapacity, you will have to take the personal capacity assessment at the start of your claim.

The personal capacity assessment
If you are registered blind then you are exempt from the personal capacity assessment. You should not be sent an IB50 incapacity questionnaire. However, if you are sent the questionnaire you do not have to complete it. You should contact your local Social Security office and explain to them that you are registered blind. You may have to send them proof of your registration status, such as a copy of your BD8 certificate.

If you are not registered blind then you will have to undergo the personal capacity assessment, unless you fall into one of the other exempt categories. For a complete list of the exempt groups you should read leaflet IB214, ‘Incapacity Benefit: the personal capacity assessment’.

The personal capacity assessment is an assessment of ‘functional limitation’. If you are not exempt you will be sent an IB50 incapacity form. You will be asked about 14 different physical or sensory ‘functional areas’:

- walking
- sitting
- rising from sitting
- manual dexterity
- reaching
- hearing
- continence
- standing
- walking up and down stairs
- bending and kneeling
- lifting and carrying
- speech
- vision
- fits/seizures

Within each functional area there are a number of specific activities or ‘descriptors’ which are graded according to severity. Each descriptor scores points which range from 0 to 15.

- in each functional area you will be allocated points according to the highest scoring descriptor that applies to you
- if you score 15 points you will be treated as incapable of work
• you can add together points scored from more than one functional area. If your combined score is 15 or more, you will be treated as unfit for work.

For example: within the functional area of ‘walking up and down stairs’ you score 15 points if you ‘cannot walk up and down a flight of stairs. You are therefore treated as incapable of work. If, however, you ‘cannot walk up and down a flight of 12 stairs without holding on’, you only score 3 points and cannot be treated as unfit for work on this functional area alone. For a more comprehensive guide to the scoring system for each functional area you should read leaflet IB214, ‘Incapacity Benefit: the personal capacity assessment’.

Mental health problems
There is a different assessment of functional limitation for people with mild or moderate mental disabilities. There are four broad functional areas for mental health: completion of tasks, coping with pressure, daily living, and interaction. If you indicate that you have a mental disability, you will be interviewed by a Benefits Agency doctor. Scores from the mental health descriptors can be combined with points from the physical and sensory activities to achieve 15 points.

Vision
The functional area most relevant to visually impaired people is vision. The law states that this is an assessment of ‘vision in normal daylight or bright electric light with glasses or other aid to vision if such aid is normally worn’. The vision descriptors are graded as follows:

<table>
<thead>
<tr>
<th>descriptor</th>
<th>points</th>
</tr>
</thead>
<tbody>
<tr>
<td>cannot tell light from dark</td>
<td>15</td>
</tr>
<tr>
<td>cannot see the shape of furniture in the room</td>
<td>15</td>
</tr>
<tr>
<td>cannot see well enough to read 16 point print at a distance greater than 20 centimetres</td>
<td>15</td>
</tr>
<tr>
<td>cannot see well enough to recognise a friend across the room at a distance of at least 5 metres</td>
<td>12</td>
</tr>
<tr>
<td>cannot see well enough to recognise a friend across the road at a distance of at least 15 metres</td>
<td>8</td>
</tr>
<tr>
<td>no problem with vision</td>
<td>0</td>
</tr>
</tbody>
</table>

1 Schedule to Social Security (Incapacity for Work) (General) Regs 1995
How the test works
To satisfy the personal capacity assessment it is not necessary for you to be examined by a doctor. The Benefits Agency can decide that you have satisfied the test on the basis of your completed questionnaire together with medical evidence from your own doctor. If the Benefits Agency is not satisfied with the medical evidence or you score less than 15 points in total then you will be examined by a Benefits Agency doctor. The doctor’s role is to give a clinical opinion of your functional ability and allocate the appropriate descriptor to you.

Although your capacity for work is being tested, the descriptors themselves must be considered in an ‘everyday’ context and not a ‘work context’. However, you must be able to do the task ‘as and when called upon to do so’.

The Benefits Agency must look at your ability to repeat an activity with ‘reasonable regularity’. If a particular task exhausts you, this should be taken into consideration.

It is not enough to ask whether a person is able to perform a task on one occasion, it is necessary to ask whether someone can ‘do so without discomfort, and... with reasonable frequency?’

It is also relevant to consider how your ability to perform a task may fluctuate from day to day. The Benefits Agency should consider how often you have good and bad days along with the predictability of your bad days.

Reading 16 point print
The test of whether you can ‘read 16 point print at a distance greater than 20 centimetres’ is an assessment of your ability to read comfortably and ‘over a period of time’. When the personal capacity assessment (then called the all work test) was introduced the Government advised that:

When a Benefits Agency doctor considers vision, he will also take into account the ability to read text on a sustained basis, rather than the

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2 CIB/14587/1996
4 CI/95(IB)
5 CIB/14587/1996
6 CIB/14543/1996
ability to read individual letters or words; the ability to scan and focus on areas of text quickly and reliably.

The initial DSS guidance issued to doctors suggested that ‘the assessment should include the ability to scan and focus reasonably and the ability to sustain a reasonable speed of reading’. Subsequent guidance to doctors advises that:

‘Vision has to be useful vision in the context of a normal environment. A condition causing severe tunnel vision where, despite reasonable visual acuity, an individual cannot read whole sentences or scan a page, causes significant disability.’

If you are filling in the IB50 questionnaire you should ask yourself the following questions in relation to reading print:

- is your normal reading distance less than 20 cms (about 8 inches)?
- at what distance can you comfortably read text?
- do you have to bring text closer to your eyes over a period of time?
- do you have problems scanning and focusing on text?
- for how many minutes can you comfortably read large print?
- does sustained reading cause pain, fatigue, watery eyes, blurred vision, headaches, or other problems?
- how frequently do you take breaks and how long are the breaks?
- over time, do the breaks become more regular and longer?

Recognising a friend across a room or a road
The term ‘recognising a friend’ should be taken to mean ‘the ability to recognise a friend’s features, not to recognise them for example from the clothes they are wearing.’ When completing the IB50 questionnaire you should ask yourself the following about your ability to recognise people:

- do you rely on voices or familiar colours to recognise your friends?
- do you recognise your friends only in places where you expect them to be?

7 Commons Hansard debates, 2 February 1995  
8 Medical Advisers Guide to Incapacity Benefit, para 1640  
9 Incapacity Benefit Handbook for Medical Services Doctors, p126  
10 Incapacity Benefit Handbook for Medical Services Doctors, p126
• if you passed a friend on the street would you recognise them?
• is it more difficult to recognise people if either of you is walking?

What are the drawbacks to SDA?
SDA cannot be paid at the same time as any of the following benefits:

- Incapacity Benefit
- Maternity Allowance
- Retirement Pension
- Widow's Benefit
- Invalid Care Allowance
- contribution-based Jobseeker’s Allowance

SDA is counted in full for all means-tested benefits. Therefore, if you are getting Income Support you may be no better off claiming SDA as well. Your Income Support will be reduced, pound for pound, by the amount of SDA you get. SDA can, however, give entitlement to the disability premium of income support (but you will qualify for this premium anyway if you are registered blind or in receipt of DLA).

Who can benefit from SDA?
SDA is primarily of benefit to people who do not qualify for either a contributory benefit or for a means-tested benefit, such as Income Support. The following groups of people can gain from SDA:

• people with a working partner: if you have a working partner you may benefit from SDA. As SDA is not means-tested, it does not matter how much your partner earns. If you or your partner receive no benefits you should claim SDA. If your partner is on a low income you should seek advice before claiming SDA, as you may be better off claiming other means-tested benefits.

For example Mrs Smith is aged 45 and has recently been registered blind. She has not worked for several years so she cannot get a contributory benefit. She cannot get Income Support because her husband works full-time. Mrs Smith claims SDA.

As she is registered blind she is automatically treated as 80% disabled and she is exempt from the personal capacity assessment. She is
awarded £40.80 a week. This is made up of her basic rate of £40.80 plus an age-related addition of £9.00.

- young people in full-time education: if you are aged 16-18 and still in ‘non-advanced’ education (e.g. GCSEs, A Levels, BTEC Nationals, advanced GNVQs, or the equivalent), you may be able to get SDA. Normally you cannot get SDA if you study for 21 hours a week or more. However, if the extra hours of study or the teaching methods are not suitable for a fully sighted person, you may still qualify.

Many disabled young people can claim both SDA and Income Support when they reach 16. Young people in residential schools or colleges may be refused income support, but should still be able to get SDA. For more detailed information on this area you should read our fact sheet on ‘Young people in full-time education’.

Conclusion
If you want to claim SDA you will need to obtain a claim pack SDA1 from your local Social Security office. This fact sheet is only a brief guide to SDA and is not a complete and authoritative statement of law. If you need further information you should contact your local Citizens Advice Bureau or welfare rights unit or:

Welfare Rights Office
Action for Blind People
14-16 Verney Road
London SE16 3DZ

Tel. 020 7732 8771
Fax. 020 7639 0948
E-mail: info@afbp.org
Website: www.demon.co.uk/afbp

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