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## Universal Credit after brain injury

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### Introduction

This factsheet has been written to offer information and guidance on the welfare benefit Universal Credit (UC).

Welfare benefits can be complicated and eligibility usually depends on personal circumstances, so this factsheet only offers general information on what the benefit is, the application process, tips for managing this with a brain injury, and what to do if you disagree with a decision.

If you need further detailed guidance or support with UC, there is a list of more useful contacts at the end of this factsheet. Alternatively, visit [www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits).

### What is Universal Credit?

Universal Credit (UC) is a relatively new benefit for people of working age who are on a low income or unable to work due to a disability or long-term health condition. It is also for people who have not paid enough national insurance contributions to be eligible for the benefit new-style Employment and Support Allowance. More information on this benefit is available in the factsheet *Employment and Support Allowance after brain injury*.

UC was first introduced in 2013 and is still being rolled out to new claimants across the country.

It replaces six means-tested benefits. The benefits that UC has replaced are known as 'legacy benefits'; these are:

- Income support
- Income based Jobseeker's Allowance
- Income related Employment and Support Allowance
- Housing benefit
- Child tax credit
- Working tax credit

This was done so that claimants would only need to claim one single benefit instead of six different types. It is important to note that any application to UC will automatically end any legacy benefit entitlement, even if you are found to not be eligible for UC. It is therefore always important to seek professional advice before applying for UC.

Universal Credit is paid monthly for most people directly into their bank, building society



or credit union account. If you have a partner, you will be paid UC jointly.

## Eligibility

You may be entitled to UC if you/your partner are on a joint low income or out of work (for instance due to your brain injury) and you/your partner jointly have savings of less than £16,000.

If you do work, the number of hours you work is not a factor in determining your eligibility to UC.

The standard rate of UC is subject to annual change, so it is advisable to check the government website for the most up-to-date rate at [www.gov.uk/universal-credit/what-youll-get](http://www.gov.uk/universal-credit/what-youll-get).

On top of the standard rate of UC, claimants can receive extra amounts depending on their circumstances.

Brain injury survivors could be entitled to the extra monthly amount for people with a disability or health condition if they are considered to have a 'limited capability for work-related activity' (more information on this is available in the section *Assessment outcome* on page 7).

Other extra amounts that you could be entitled to depend on whether you have children, whether you care for someone with a severe disability or if you need help with housing costs.

UC is means-tested. This means that the DWP will look at both yours and your partner's earned and unearned income as part of your assessment for eligibility.

If, over time, your earnings increase, your UC payment will reduce accordingly and may eventually stop altogether if you are no longer eligible.

You will need to make a new claim for UC if your income reduces in the future again (i.e. if you reduce your work hours again or if you are no longer earning).

## Applying for UC

If you are applying for UC because of your brain injury, it will be 'UC for people with a health condition'. You will need to provide statements of fitness for work from your GP until you have been assessed.

### Online application

You can apply for UC online. You will need to do this from the government



website at [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit).

The effects of brain injury might make it difficult for you to use a computer. For instance, fatigue, problems with concentration, memory problems and headaches can make it difficult to look at a computer screen for too long. If you struggle with using a computer, here are some suggestions to help.

- Make a note in your Universal Credit journal that you are struggling to use the system as you may be able to use an alternative system such as phone calls. This is especially important as you will otherwise be required to consistently use a computer to maintain your eligibility, not just at the application stage.
- Call the UC helpline. This freephone number has been set up to help people who cannot use a computer due to a disability. The information that you share will still be used towards an online application and in some cases you might be able to receive a copy of your answers by post. Details of the helpline are available at the end of this factsheet.
- Help to Claim scheme is a specialist, free service offered by Citizens Advice to help with making applications to UC. You can access this support over the phone (contact numbers are available at the end of this factsheet), over a webchat service (available at [www.citizensadvice.org.uk/helpclaim/](http://www.citizensadvice.org.uk/helpclaim/)) or by contacting your nearest Citizens Advice centre.
- Contact your local Headway group or branch to see if they can help you with using the online system.

You will need to set up an account online to apply for UC, check details of your payments and statements and to contact the Department for Work and Pensions (DWP) if your circumstances change or if you need to challenge a decision. This can be done through an online 'journal' in your account. Remember to keep your login details in a safe place so that you can easily log back on in future.

You will also need to verify your identity online as part of your application. You can use your passport, driving license and/or debit card for this. If you struggle with submitting your ID documents online, you can take your documents to your local Jobcentre instead.

### **Capability for work questionnaire (UC50)**

After completing the online application form, you may need to fill out a questionnaire called the Capability for work questionnaire (UC50). You can either complete this online or you will be sent a printed copy by post within 29 days.

The information that you provide in the UC50 will be used to decide whether or not



you need to have a Work Capability Assessment (the next stage of the application process), so it is important to make sure that you include as much detail as possible about how your brain injury affects your ability to work.

For further guidance on completing the forms, see the Headway factsheet *Tips for completing benefits application forms*.

## **Work Capability Assessment**

Once your form has been received by the Health Assessment Advisory Service, you may be asked to have a Work Capability Assessment (WCA).

The assessment will either be at your home or an assessment centre. Due to the Coronavirus pandemic, face-to-face assessments have currently been suspended and you may have a telephone appointment instead.

Tips on how to prepare for the WCA are available in the factsheet *Preparing for welfare benefits assessments*.

## **After the assessment**

The assessment is scored using a points-based system, with the number of points that you get determining the outcome of your application.

If you score 15 points or over, you are considered to have limited capability for work (LCW). If you are placed in this group, it means the DWP considers you have the potential to return to work in the future while needing financial support in the meantime.

In this group you will be expected to attend your local Jobcentre to discuss how you are preparing yourself to return to work. You can place limits on what you can be expected to do and you can negotiate this with your adviser.

You will have a Work Coach who will assist you with finding work. Work Choice is a programme specifically designed to help people with a disability, but it is not brain injury specific scheme so you might still need to share relevant information about brain injury such as Headway's other publications. You may also be able to get help from a Disability Employment Advisor from your local Jobcentre Plus. To enquire about this, make a note in your Universal Credit journal.

If the DWP thinks that you meet any of a number of set descriptors relating to limitations, you will be placed in the Limited Capability for Work and Work Related Activity group of UC. Within this group you are not expected to prepare for work or work related activity.

It can take around 5 weeks to receive your first UC payment, although sometimes it can take longer and will also depend on when you have your WCA.



If you struggle financially while waiting to receive your payment, you can apply for an advance payment but this will be treated as a loan that you will be required to pay back through your UC payments once these begin. Any advance payments provided since 12th April 2021 can now be paid back over 2 years. If you struggle with repayment of an advance payment, you can make a note of this in your Universal Credit journal as the repayment can be frozen for between 3 - 6 months.

Upon claiming UC, you may receive deductions from other benefits such as tax credits. You can call the Debt Management contact centre on 0800 916 0647 to ask if your deductions can be reduced to a more affordable amount. If you do this, do consider that this could have an impact on other benefits, so you should discuss your options carefully.

Your UC entitlement will be reviewed every month. If you disagree with the decision made about your UC entitlement, you can ask for a mandatory reconsideration from the DWP. You should do this within a month of the date of the decision.

To start off, you should write a note in your online 'journal' (through your online UC account) to say that you are challenging a decision made about your payment. You should also phone the UC helpline to tell them this, as it might take a while for your online message to be read.

If you struggle with using your online journal, you can write to the DWP or fill in an online form. Further details about this, as well as next steps of challenging a decision, are available in the factsheet *Appealing a welfare benefits decision*.

## Conclusion

We hope that the information provided in this factsheet has helped you to understand more about UC. Rules around UC can be complicated, so where possible it is important to seek specialist advice and to check information from the UK government website at [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit).

## Useful contacts

- **Universal Credit helpline**  
Telephone: 0800 328 5644  
Telephone (Welsh): 0800 328 1744  
NGT text relay - if you cannot hear or speak on the phone, dial 18001 then 0800 328 5644  
Textphone: 0800 328 1344  
[www.gov.uk](http://www.gov.uk)



- **Help to claim Citizen's Advice scheme**  
England: 0800 144 8444  
England textphone: dial 18001 then 0800 144 8444  
Wales: 08000 241 220  
Wales textphone: dial 18001 then 08000 241 220  
Scotland: 0800 023 2581  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)
- **Health Assessment Advisory Service**  
Telephone: 0800 288 8777  
[www.chdauk.co.uk](http://www.chdauk.co.uk)
- **Turn2Us**  
Helpline: 0808 802 2000  
[www.turn2us.org.uk](http://www.turn2us.org.uk)
- **Entitledto**  
[www.entitledto.co.uk](http://www.entitledto.co.uk)

**Acknowledgements:** Many thanks to Peter R., solicitor and welfare benefits advisor at Potter-Rees-Dolan Solicitors for his contribution to reviewing this factsheet.

This factsheet was published in June 2021.