Benefits Services

BM BROOKS ADROIT

BRAIN INJURY GROUP
Providing practical answers

# Universal Credit (UC)
# Explained

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Universal Credit is a benefit for people of working age who are on a Low income. You must be under state pension age and can be claimed from the age of 16 years old. It is non-taxable and is paid monthly.

This guide is designed to help you determine whether or not you're eligible for Universal Credit and what your entitlement may be. However, working out benefits entitlements can be complex. Adroit has a welfare benefits adviser who is able to discuss this with you, advise you of your entitlements and help you through the application process.

Should you have any queries, please contact our welfare benefits adviser on **0330 995 6838.**

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The information contained in this brochure was obtained from the Welfare Reform Act 2012 and from www.gov.co.uk and was correct at the time of going to print in February 2020.

# The Basics

## What is UC and who is it for?

UC is a benefit for those who are both in and out of work. You may be eligible if youlre working, looking for work, if you lre unable to work due to sickness or a disability l if you‘re a lone parent or if you ea re for someone.

UC will fluctuate as your situation changes, if you ‘re out of work and you find work, UC will not automatically stop but will be reduced gradually as your hours and income increase from work.
UC has now been rolled out to all Jobcentres for new claimants and those with changes of circumstances.

It will eventually be rolled out to those already in receipt of legacy benefits. Universal Credit is replacing the following benefits:

- Income related Employment and Support Allowance
- Income based Jobseekers Allowance
- Income Support
- Working Tax Credits
- Child Tax Credits
- Housing Benefit

You won't be able to apply for any of these benefits once you have made a claim for UC.

However, there are some specific housing situations where UC can’t provide help but Housing Benefit can so there are situations where an individual may need to apply for both UC and Housing Benefit, such as:

Certain types of accommodation to help you lead a more settled life

- Certain types of accommodation where you get care, support and supervision
- If you have more than three children
- Local Authority hostels

***Important**

Do not apply for Universal Credit if you have a visa that says “no recourse to public funds” or you’re subject to immigration control. It could affect your right to stay in the UK. If you’re not sure whether you’re subject to immigration control you should seek advice.

## What are the conditions of getting UC?

You’ll have to meet various conditions to get UC. This will include accepting an agreement between yourself and Jobcentre Plus, they call this the ‘Claimant Commitment’ (see below). This document will set the basis on what action you’ll be expected to take to prepare for work, find work, get better paid work or work more hours. The conditions of the claimant commitment’ vary depending on your situation. You may have a condition which limits you within the job market; in this case you’ll not be expected to spend as many hours looking for work as someone without a condition.

## How is Universal Credit worked out and what’s included?

UC is worked out on a monthly basis. A comparison is made between what the Government allows for an individual or family against financial resources which include any earnings, income, capital and savings.

Your **maximum amount** is made up of the following to cover different needs:

- Standard Allowance
- Child Amount
- Housing Cost Amount
- Work Capability Amount
- Carer Amount
- Childcare Cost Amount

Amounts for your different financial needs are added together to make up what is called your **maximum amount** - this is the basic amount the Government says you need to live on. Deductions are then made from this figure to take into account any earnings, some of which may be disregarded by using the work allowance.

## The work allowance

Your UC payment will reduce gradually as you earn, for every £1 you earn your payment reduces by 63 pence.

Some people can earn a certain amount before their UC is affected. This is called the Work Allowance.

If you have a child or you or your partner have 'limited capability for work' the work allowance is applied and the amount of work allowance depends on whether you have a 'housing cost elemement'.

***important**

You should seek advice to obtain a Universal Credit benefit calculation as in some situations where someone works that may mean you might be better off not including housing costs in your Universal Credit claim.

## Housing Costs

Housing related costs are set by the local authority via the Local Housing Allowance. You should check your entitlement on your local authority's website.

Housing costs can be included in your UC award if the following apply:

• You meet the payment condition i.e. you have rent/mortgage to pay.

• You meet the liability condition - liability to make the above payments under a commercial basis agreement.

• You meet the occupation condition - therefore you are occupying the property as your home.

There are situations and circumstances where you can be considered not 'liable' to pay your accommodation cost. Regardless of whether you are, in these situations you wouldn't be eligible for the housing costs payments on your UC.

## How is UC paid?

UC is paid monthly into your bank account and will include the payment for housing costs. There are specific situations where you can request alternatives to the monthly payment, this can include payments directly to your landlord, more frequent payments or in some circumstances, split payments - these are called 'Alternative Payment Arrangements' and are only available to those with particular needs or risks.

There are particular reasons given in government guidance why someone might have difficulty managing. You should seek further advice on whether an 'Alternative Payment Arrangement' should be arranged for you.

***Important - Alternative Payment Arrangements - Factors To Consider:**

If there are no complications with your application, your first payment will be made five weeks after submitting your application. You may need financial help during this time you can request an advance of your payment but this will need to be paid back and arrangements will be made to deduct the amount advanced from your regular monthly payments. You can apply for this via your on line UC account.

If you have a joint claim with your partner, you'll get one payment each month for the whole household.

You'll be paid on the same date every month and will manage your UC account online via your journal. All the correspondence between yourself and Jobcentre Plus will appear in your journal and you'll be able to check your payments.

***Important**

If you're earning and claiming Universal Credit, how often you're paid could impact the frequency of your Universal Credit payments so you'll need to be mindful of this.

# The Application

## How do you apply for UC?

You apply for UC online. You'll initially open an online account- this is where you'll manage your UC. Once this is complete you'll be linked to the online application form.

To apply you'll need:

- Your bank details
- An email address
- Your National Insurance number
- Details about your housing, how much rent/ service charges you pay
- Details of your income
- Details of savings, capital, shares, properties
- Details of how much you pay for childcare

You'll also be asked to verify your identity, you can do this online or arrange a face to face appointment where you'll be asked to produce one of the following:

- Driving licence
- Passport
- Debit or credit card

www.universal-credit.service.gov.uk/register

You can call the Universal Credit helpline for help making your claim:

Telephone: **0800 328 5644**

Textphone: **0800 328 1344**

Lines are open Monday to Friday 8am to 6pm
If you do not have access to the internet you can go online at your local library or use a computer at your local Jobcentre Plus where members of staff will be on hand to help you with your claim.

## What is the Claiment Commitment?

When you make a claim for UC, everyone is requested to meet certain requirements, these requirements are discussed and arranged with your work coach and are dependent on your situation. This is called the 'Claimant Commitment'. There are situations where you may not need to make a commitment at all (see below)

The commitment is developed through an interview at Jobcentre Plus with your work coach. You can be allowed a period of time to consider the commitment and the commitment can be reviewed and updated if and when your situation changes.

The Claimant Commitment lists various things you are expected to do in order to receive Universal Credit. All of these are designed to help you move into work or increase your working hours. These are called your 'work-related requirements'.

The interview with your work coach will determine your work related requirements and the work coach will decide which **'work-related group'** to place you into.

Individuals are required to meet their work related requirements, for example, you may need to demonstrate that they're actively seeking work. The requirements will be based on the individual's circumstances. For a joint claim, each person may have a separate set of requirements.

Each group has specific rules. Your work-related requirements will partially depend on which work-related group you are placed into. There are four types of work-related requirements that could apply:

- Work-focused interview requirement: attend interviews to discuss possibilities to return to work, either immediately or in the future
- Work preparation requirement: actions to prepare for work, attending training or college courses, preparing your CV or taking part in a work programme
- Work-search requirement: take all reasonable action and specified actions to find work
- Work-availability requirement: be available and willing to immediately start work

It will depend on your circumstances as to which one will apply to you as an individual whether you claim individually or as a couple.

***Important**

You don't have to accept a 'claimant commitment' if you either:

• Lack capacity - this applies to those who require an appointee

• Exceptional circumstances - if you're in a lengthy hospital stay or if there's a domestic emergency.

• Once the exceptional circumstances have passed you'll be expected to accept a claimant commitment.

# The Work-Related Groups

### What are the work-related groups?

**The no work-related requirements group**
You may be in a situation where none of the work-related requirements will apply. This maybe because of a disability or health condition, caring responsibilities or because you are already working and are detailed as follows:

• Disability or health condition - as a consequence of a specific disease or disablement and you have been deemed to have limited capability for work and work related activity (see page 10 for capability assessment)

• Caring responsibilities - you have regular and substantial caring responsibilities for a disabled person and/or youlre caring for someone at least 35 hour per week even if you're not entitled to carers allowance

• Education and training - you are a student undertaking full-time non-advanced study or training, under the age of 21 and are without parental support

• Pregnancy and maternity - you're due within 11 weeks or less, or you have had a baby within the last 15 weeks

• Childcare responsibilities - responsible for a child under 1, you're an adopter and it is less than 12 months since the child was placed in your care, you're the responsible foster carer for a child under the age of 1

• Already working - working and your monthly earnings are equal or greater than the * individual threshold*, for couples it's the gross earnings that count, self-employed and the 'minimum income floor' has been applied

Domestic violence - you'll be placed into this group for a period of 13 weeks if the following apply:

- If you've suffered or been threatened with domestic violence by your partner, former partner or family member in the last six months

- On the date you inform the DWP you're not living with the person who has inflicted or threatened the violence

- Within one month of informing the DWP you provide evidence from someone acting in a professional capacity and they confirm your situation is consistent with someone who has suffered within the last six months

• Age - you've reached the qualifying age for Pension Credit

***Important**

Individual threshold is worked out by applying the national living wage multiplied by the number of hours you are expected to work in relation to your situation. This figure is then converted to a monthly amount by multiplying it by 52 and dividing it by 12.

Normal expected working hours is 35 hours per week, however, DWP can agree to reduce the hours if you have caring responsibilities, a physical or mental impairment.

If you're only subject to the 'work focused interview requirement' or the 'work preparation requirement' you would only be expected to work 16 hours per week.

**The 'work-focused interview only' group**
People in this group are required to take part in one or more work-focused interviews, which are designed for claimants to stay in touch with the labour market or to help them think about moving into work in the near future. The following circumstances in which only the work-focused interview requirement apply:

• You're the responsible carer for a child under the age of 1

• You're the responsible foster parent for a child aged at least 1 and up to the age of 10

• You're the responsible foster parent of a qualifying young person who has care needs which would make it unreasonable for you to meet a work search/availability requirements

• You're a foster parent (but not the responsible foster parent) for a child or young person who has care needs which would make it unreasonable for you to meet work search/availability requirements

• You've been a foster parent within the past 8 weeks and even though you may not have a child with you at present, you expect to have so within the foreseeable future

• Responsible carer of a child under 16 who is not your child or step child and you look after them because they are an orphan, their parents are unable to look after them or they are likely to be taken into local authority care

### The work preparation requirement

This means taking steps to get ready for work, including work placements, attending college courses. You don't have to meet the 'work search' requirements or the 'work availability'.

You won't be expected to search for work or be available for work if you have the following:

• Limited capability for work (see page 10 for capability assessment)

• Child care responsibilities for children between ages 2 and 4

• Domestic violence where the no work-related requirements has just come to an end

### All work-related requirements

If you're placed into this group you are expected to look and move into work, more work or better paid work.

***Important**

It's important to take note of which group you are placed, to ensure the responsibilities placed on you are the correct ones as failure to comply with these responsibilities can result in **sanctions** applied to your benefits (see below).

The commitment can be reviewed and updated at any time by the DWP - this is normally done at a work search interview which youlll need to attend regularly if you meet the lwork-related requirements' as part of your claimant commitment. These will be pre-arranged with your work coach to ensure you are meeting your requirements and making progress.

### How do you challenge the work-related group?

It's possible that Jobcentre Plus may place you into the wrong group. You should check the conditions of each group to see where you think you're best placed. If you don't meet the conditions for a particular group, then you can't be placed into it. However, if you do and they've failed to place you into a particular group, you can challenge the decision.

### What if you fail to meet your requirements?

If you fail to comply with any of the work-related requirements Jobcentre Plus have the power to apply a sanction to the amount of benefit you receive. There are different levels of sanctions depending on your requirements and how many times you fail to comply. In each case your UC will be reduced for a period of time. The reduction period will range from one week to three years depending on the level of sanction. Again, this is a decision that can be appealed.

If you're unsure of the decision made in relation to any sanctions applied or indeed any decision made in relation to your welfare benefits, it's always advisable to seek professional assistance.

### What are the 'Limited Capability for Work' and the 'Limited Capability for Work-Related Activity' groups?

Your award of UC could include an additional amount* if you are deemed to have a Limited capability for work due to a health condition or disability.

There are two groups where you may have Limitation due to a health condition or disability:

**The Limited Capability for Work** - this is when you're thought to be capable, with support, to prepare and/or attend work-focused interviews, the work-focused interviews will help with preparation to lead into work. This doesn't mean you have

to find work, but you do have to take steps in preparing yourself to move into work in the future.

* It's important to know that the additional amount of benefit only applies to this group if your limited capability for work started before 3 April 2017.

### The Limited Capability for Work-Related Activity

- this is when you're thought to have no capability in preparing yourself for work and you won't be asked to attend a work-focused interview. If you're deemed to have limited capability for work-related activity there's an additional element added to the calculation of your UC.

In order to establish whether you have Limited capability for work or limited capability for work-related activity you must provide a sick note for a minimum of 3 months and then you'll be required to attend a Work Capability Assessment. The first phase of the Work Capability Assessment is the completion of the Universal Credit Capability for Work Questionnaire (UCSO). Following this most people will be asked to attend a face to face assessment.

***Imporant**

If you're unable to attend your capability assessment you must let them know or else you could risk being sanctioned.

If you fail to let them know, you'll be sanctioned

You'll find the telephone number you need to let them know on your appointment letter.

The face to face assessment will be conducted by a third party organisation who will produce a medical assessment report on behalf of the DWP. **If you wish to see a copy of this report you must ask the DWP for a copy following your attendance at the assessment.** This won't be sent to you unless you request it.

Both your completed questionnaire and the assessment report will be used to establish whether you have limited capability for work or Limited capability for work-related activity.

# Limited Capability for Work

## How does the points system work?

To be awarded the Limited Capability for Work element you must score 15 points, these points can be added up from a number of different activities:

### Part 1: Physical Disabilities

| Activity | Descriptor | Points |
|---|---|---|
| 1. Mobalising unaided by another person with or wihout a walking stick, manual wheelchair or other aid if such aid can be reasonably be used. | (a) Cannot either:<br>i) mobilise more than 50 metres on level ground without stopping in order to avoid significant discomfort or exhaustion; or<br>ii) repeatedly mobilise 50 metres within a reasonable timescale because of significant discomfort or exhaustion. | 15 |
| | (b) Cannot mount or descend two steps unaided by another person, even with the support of a handrail. | 9 |
| | (c) Cannot either:<br>(i) mobilise more than 100 metres on level ground without stopping in order to avoid significant discomfort or exhaustion; or<br>(ii) repeatedly mobilise 100 metres within a reasonable timescale because of significant discomfort or exhaustion. | 9 |
| | (d) Cannot either:<br>(i) mobilise more than 200 metres on level ground without stopping in order to avoid significant discomfort or exhaustion; or<br>(ii) repeatedly mobilise 200 metres within a reasonable timescale because of significant discomfort or exhaustion. | 6 |
| | (e) None of the above apply. | 0 |

| Activity | Descriptor | Points |
|---|---|---|
| 2. Standing or sitting. | (a) Cannot move between one seated position and another seated position located next to one another without receiving physical assistance from another person. | 15 |
| | (b) Cannot, for the majority of the time, remain at a work station, either:<br>(i) standing unassisted by another person (even if free to move around); or<br>(ii) sitting (even in an adjustable chair) for more than 30 minutes before needing to move away in order to avoid significant discomfort or exhaustion. | 9 |
| | (c) Cannot, for the majority of the time, remain at a work station, either:<br>(i) standing unassisted by another person (even if free to move around); or<br>(ii) sitting (even in an adjustable chair) for more than an hour before needing to move away in order to avoid significant discomfort or exhaustion. | 6 |
| | (d) None of the above apply. | 0 |

| Activity | Descriptor | Points |
|---|---|---|
| 3. Reaching | (a) Cannot raise either arm as if to put something in the top pocket of a coat or jacket. | 15 |
| | (b) Cannot raise either arm to top of head as if to put on a hat. | 9 |
| | (c) Cannot raise either arm above head height as if to reach for something. | 6 |
| | (d) None of the above apply. | 0 |

| Activity | Descriptor | Points |
|---|---|---|
| 4. Picking up and moving or transferring by the use of upper body and arms | (a) Cannot pick up and move a 0.5 litre carton full of liquid. | 15 |
| | (b) Cannot raise either arm to top of head as if to put on a hat. | 9 |
| | (c) Cannot transfer a light but bulky object such as an empty cardboard box. | 6 |
| | (d) None of the above apply. | 0 |

| Activity | Descriptor | Points |
|---|---|---|
| 5. Manual dexterity | (a) Cannot either:<br>(i) press a button, such as a telephone keypad; or 15<br>(ii) turn the pages of a book with either hand. | 15 |
| | (b) Cannot pick up a £1 coin or equivalent with either hand. | 15 |
| | (c) Cannot use a pen or pencil to make a meaningful mark. | 9 |
| | (d) Cannot use a suitable keyboard or mouse. | 9 |
| | (e) None of the above apply. | 0 |

| Activity | Descriptor | Points |
|---|---|---|
| 6. Making self understood through speaking, writing, typing, or other means normally used, unaided by another person | (a) Cannot convey a simple message, such as the presence of a hazard. | 15 |
| | (b) Has significant difficulty conveying a simple message to strangers. | 15 |
| | (c) Has some difficulty conveying a simple message to strangers. | 9 |
| | (d) None of the above apply. | 0 |

| Activity | Descriptor | Points |
|---|---|---|
| 7. Understanding communication by both verbal means (such as hearing or lip reading) and non-verbal means (such as reading 16 point print) using any aid it is reasonable to expect them to use, unaided by another person | (a) Cannot understand a simple message due to sensory impairment, such as the location of a fire escape. | 15 |
| | (b) Has significant difficulty understanding a simple message from a stranger due to senory impairment. | 15 |
| | (c) Has some difficulty understanding a simple message from a stranger due to sensory impairment | 6 |
| | (d) None of the above apply. | 0 |
| | | |

| Activity | Descriptor | Points |
|---|---|---|
| 8. Navigation and maintaining safety, using a guide do or other aid if normally used | (a) Unable to navigate around familiar surroundings, without being accompanied by another person, due to sensory impairment. | 15 |
| | (b) Cannot safely complete a potentially hazardous task such as crossing the road, without being accompanied by another person, due to sensory impairment. | 15 |
| | (c) Unable to navigate around unfamiliar surroundings, without being accompanied by another person, due to sensory impairment. | 9 |
| | (d) None of the above apply. | 0 |

| Activity | Descriptor | Points |
|---|---|---|
| 9. Absence or loss of control leading to extensive evacuation of the bowel and/ or bladder, other than enuresis (bed-wetting) despite the presence of any aids or adaptations normally used | (a) At least once a month experiences:<br>(i) loss of control leading to extensive evacuation of the bowel and/or voiding of the bladder; or<br>(ii) substantial leakage of the contents of a collecting device sufficient to require cleaning and a change in clothing. | 15 |
| | (b) At risk of loss of control leading to extensive evacuation of the bowel and/or voiding of the bladder, sufficient to require cleaning and a change in clothing, if not able to reach a toilet quickly. | 6 |
| | (c) None of the above apply. | 0 |

| Activity | Descriptor | Points |
|---|---|---|
| 10. Consciousness during waking moments | (a) At Least once a week, has an involuntary episode of lost or altered consciousness resulting insignificantly disrupted awareness or concentration. | 15 |
| | (b) At Least once a month, has an involuntary episode oflost o r altered consciousness resulting insignificantly disrupted awareness or concentration. | 6 |
| | (c) None of the above apply. | 0 |

## Part 2: Mental, cognitive and intellectual function assessment

| Activity | Descriptor | Points |
|---|---|---|
| 11. Learning tasks | (a) Cannot learn how to complete a simple task, such as setting an alarm clock. | 15 |
| | (b) Cannot learn anything beyond a simple task, such as setting an alarm clock. | 9 |
| | (c) Cannot learn anything beyond a moderately complex task, such as the steps involved in operating a washing machine to clean clothes. | 6 |
| | (d) None of the above apply. | 0 |

| Activity | Descriptor | Points |
|---|---|---|
| 12. Awareness of everyday hazards (such as boiling water or sharp objects) | (a) Reduced awareness of everyday hazards leads to a significant risk of:<br>(i) injury to self or others; or<br>(ii) damage to property or possessions such that they require supervision for the majority of the time to maintain safety. | 15 |
| | (b) Reduced awareness of everyday hazards leads to a significant risk of<br>(i) injury to selfor others; or<br>(ii) damage to property or possessions such that they frequently require supervision to maintain safety | 9 |
| | (c) Reduced awareness of everyday hazards leads to a significant risk of:<br>(i) injury toselforothers; or<br>(ii) damage to property or possess ions such that they occasionally require supervision to maintain safety. | 6 |
| | (d) None of the above apply. | 0 |

| Activity | Descriptor | Points |
|---|---|---|
| 13. Initiating and completing personal action (which means planning, organisation, problem solving, prioritising or switching tasks) | (a) Cannot, due to impaired mental function, reliably initiate or complete at least 2 sequential personal actions. | 15 |
| | (b) Cannot, due to impaired mental function, reliably initiate or complete at least 2 personal actions for the majority of the time. | 9 |
| | (c) Frequently cannot, due to impaired mental function, reliably initiate or complete at least 2 personal actions. | 6 |
| | (d) None of the above apply. | 0 |

| Activity | Descriptor | Points |
|---|---|---|
| 14. Coping with change | (a) Cannot cope with any change to the extent that day to day life cannot be managed. | 15 |
| | (b) Cannot cope with minor planned change (such as a pre-arranged change to the routine time scheduled for a lunch break), to the extent that overall day to day life is made significantly more difficult. | 9 |
| | (c) Cannot cope with minor unplanned change (such as the timing of an appointment on the day it is due to occur), to the extent that overall, day to day life is made significantly more difficult. | 6 |
| | (d) None of the above apply. | 0 |

| Activity | Descriptor | Points |
|---|---|---|
| 15. Getting about | (a) Cannot get to any specified place with which the claimant is familiar. | 15 |
| | (b) Is unable to get to a specified place with which the claimant is familiar, without being accompanied by another person. | 9 |
| | (c) Is unable to get to a specified place with which the claimant is unfamiliar without being accompanied by another person. | 6 |
| | (d) None of the above apply. | 0 |

| Activity | Descriptor | Points |
|---|---|---|
| 16. Coping with social engagement dur to cognitive impairment or mental disorder | (a) Engagement in social contact is always precluded due to difficulty relating to others or significant distress experienced by the individual. | 15 |
| | (b) Engagement in social contact with someone unfamiliar to the claimant is always precluded due to difficulty relating to others or significant distress experienced by the individual. | 9 |
| | (c) Engagement in social contact with someone unfamiliar to the claimant is not possible for the majority of the time due to difficulty relating to others or significant distress experienced by the individual. | 6 |
| | (d) None of the above apply. | 0 |

| Activity | Descriptor | Points |
|---|---|---|
| 17. Appropriateness of behaviour with other people, due to cognitive impairment or mental disorder | (a) Has, on a daily basis, uncontrollable episodes of aggressive or dis inhibited behaviour that would be unreasonable in any workplace. | 15 |
| | (b) Frequently has uncontrollable episodes of aggressive or disinhibited behaviour that would be unreasonable in any workplace. | 15 |
| | (c) Occasionally has uncontrollable episodes of aggressive or disinhibited behaviour that would be unreasonable in any workplace. | 9 |
| | (d) None of the above apply. | 0 |

# Limited Capability for Work-Realtated Activity

### How does the points system work?

To qualify for the Limited Capability for Work-Related Activity and receive the additional amount added on to your UC, at least one of the descriptors below must apply to you:

| | |
|---|---|
| 1. Mobilising unaided another person with or without a walking stick, manual wheelchair or other aid if such aid can reasonably be used. | Cannot either<br>(a) mobilise more than 50 metres on level ground without stopping in order to avoid significant discomfort or exhaustion; or<br>(b) repeatedly mobilise 50 metres within a reasonable timescale because of significant discomfort or exhaustion. |
| 2. Transferring from one seated position to another. | Cannot move between one seated position and another seated position located next to one another without receiving physical assistance from another person. |
| 3. Reaching | Cannot raise either arm as if to put something in the top pocket of a coat or jacket. |
| 4. Picking up and moving or transferring by the use of the upper body and arms (excluding standing, sitting, bending or kneeling and all other activities specified in this Schedule). | Cannot pick up and move a 0.5 litre carton full of liquid. |

| | |
|---|---|
| 5. Manual dexterity | Cannot either:<br>(a) press a button, such as a telephone keypad; or<br>(b) turn the pages of a book, with either hand. |
| 6. Making self understood through speaking, writing, typing, or other means normally used. | Cannot convey a simple message, such as the presence of a hazard. |
| 7. Understanding communication by:<br>(a) verbal means (such hearing or Lip reading) alone;<br>(b) non-verbal means (such as reading 16 point print or Braille) alone; or (c) a combination of (a) & using any aid that is normally, or could reasonably, be used unaided by another person. | Cannot convey a simple message, such as the presence of a hazard. |
| 8. Absence or loss of control whilst conscious leading to extensive evacuation of the bowel and/or bladder, other than enuresis (bed-wetting), despite the wearing or use of any aids or adaptations which are normally, or could reasonably be, worn or used. | At least once a week experiences:<br>(a) loss of control leading to extensive evacuation of the bowel and/ or voiding of the bladder; or<br>(b) substantial leakage of the contents of a collecting device, sufficient to require cleaning and a change in clothing. |
| 9. Learning tasks | (a) Cannot learn how to complete a simple task, such as setting an alarm clock, due to cognitive impairment or mental disorder. |
| 10. Awareness of everyday hazards (such as boiling water or sharp objects). | (a) Reduced awareness of everyday hazards leads to a significant risk of:<br>(i) injury to self or others; or<br>(ii) damage to property or possessions,<br>such that they require supervision for the major ity of the time to maintain safety. |
| 11. Initiating and completing personal action (which means planning, organisation, problem solving, prioritising or switching tasks). | Cannot, due to impaired mental function, reliably initiate or complete at least two sequential personal actions. |

| | |
|---|---|
| 12. Coping with change. | (a) Cannot cope with any change, due to cognitive impairment or mental disorder, to the extent that day to day life cannot be managed. |
| 13. Coping with social engagement due to cognitive impairment or mental disorder. | Engagement in social contact is always precluded due to difficulty relating to others or significant distress experienced by the individual. |
| 14. Appropriateness of behaviour with other people, due to cognitive impairment or mental disorder. | Has, on a daily basis, uncontrollable episodes of aggressive or disi nhibited behaviour that would be unreasonable in any workplace. |
| 15. Conveying food or drink to the mouth. | (a) Cannot convey food or drink to the claimantIs own mouth without receiving physical assistance from someone else;<br>(b) Cannot convey food or drink to the claimantIs own mouth without repeatedly stopping, experiencing breathlessness or severe discomfort;<br>(c) Cannot convey food or drink to the claimantIs own mouth without receiving regular prompting given by someone else in the claimantIs physical presence; or<br>(d) Owing to a severe disorder of mood or behaviour, fails to convey food or drink to the claimantIs own mouth without receiving -<br>(i) physical assistance from someone else; or<br>(ii) regular prompt ing given by someone else in the claimant's presence. |

# Our welfare benefits adviser

### Why does Adroit Financial Planning have a welfare benefits expert?

Having a welfare benefits expert enables Adroit Financial Planning to excel in delivering first class client care. It means we can assist clients with a whole range of issues faced at, what can be, a difficult time.

### What does the welfare benefits expert do?

Our welfare benefits expert can provide a range of services, such as:

- Providing condition specific education to clients and their families
- Guiding clients and their families through the medical and rehabilitation process
- Helping clients to access their statutory entitlement to care, therapy and equipment
- Providing guidance on housing accessibility and adaptations
- Signposting to advocacy and support networks
- Providing guidance on continuing healthcare and funding
- Providing welfare advice
- Assistance with eligibility, the application process or appealing welfare benefits
- Providing guidance on grants, charitable organisations and trusts

If you require any additional advice or assistance with UC you can contact our welfare benefits adviser at Brooks Adroit or the following organisations may be able to assist you:

https://www.turn2us.org.uk
https://www.entitledto.co.uk

Both organisations have their own welfare benefit calculators.

If you think your organisation would benefit from any training, please contact us on **0330 995 6838.**

# Why Choose Brooks Adroit?

- We are specialists in what we do
- We act at all times with the best interests of our clients in mind
- We foster long term relationships with our clients and their families
- We take a sympathetic and understanding 'holistic' approach
- We speak and write in plain English avoiding any financial jargon

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If you would like more information or wish to speak to a financial planning or welfare benefits expert, please call us on Freephone **0330 995 6838.**

BRAIN INJURY GROUP
Providing practical answers

**Support For Individuals And Families Affected By Brain Injury**

Our **in-house advisors** and network of **trusted professionals** have skill and expertise in providing financial, legal and rehabilitation support whilst understanding the complexities of a brain injury and how this affects everyday life.

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Call: 03300 569 510
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Website: braininjurygroup.co.uk

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