

Welfare Benefits After a Serious Injury

A guide to your benefits entitlement

Expert advice

If you've suffered a serious injury, the last thing you want to worry about is how you are going to pay the bills and look after the family finances.

Slater and Gordon recognise the importance of financial security at what can be an extremely stressful time. Our dedicated team of advisers can advise you on the full range of benefits. Speaking to an expert can be helpful. There are 27 different benefits paid at over 300 different rates and it's not always easy to work out what you should apply for.

This is a simple guide to give you an idea of what benefits you may apply for.



Means-Tested Benefits

Means-tested benefits are only available if you meet certain criteria based on your or your family's income, savings and other assets. They're intended to give financial support by providing a basic income or topping up a low income and include:

- Child Tax Credit
- Council Tax Benefit
- Housing Benefit
- Income Support
- Social Fund
- Pension Credit
- Universal Credit
- Working Tax Credit
- Income Related Employment and Support Allowance

Non Means-Tested Benefits

Non means-tested benefits are not usually affected by other money that you have, although Carer's Allowance can be affected by your earnings or by your work or private pension.

Contribution Benefits

To qualify for these benefits, you must have made sufficient National Insurance contributions:

- Incapacity Benefit (historic claims)
- Contribution Based Employment & Support Allowance

Non Contribution Benefits

These benefits are not dependent on you having made sufficient National Insurance contributions:

- PIP
- Attendance Allowance
- Carer's Allowance
- Child Benefit
- Disability Living Allowance
- Guardian's Allowance
- Industrial Injuries Benefit
- Statutory Sick Pay

Employment and Support Allowance (ESA)

This benefit is paid to those who are either employed or not, and are unable to work due to ill health or disability. Eligibility for the benefit is tested under a 'work capability assessment'.

There are two types of ESA, Contribution Based ESA which is dependent on your national insurance contributions and Income Related ESA which is awarded to households with low income.

Income Support

Income Support is no longer available to new claimants. This benefit has been replaced by ESA but some claimants have not yet been switched. Income support was paid to people who weren't able to actively seek employment because they were disabled, a carer or a single parent.

Universal Credit

This is a single integrated, non-taxable, means-tested benefit payable to people of working age who are on a low income. You can claim if you're looking for work, if you're unable to work through sickness, if you're a lone parent, if you care for someone or if your wages are low. Universal Credit will replace the following benefits:

- Child Tax Credit
- Housing Benefit
- Income-Related ESA
- Income Support
- Working Tax Credit
- Income-based Jobseekers Allowance

Universal Credit is being introduced gradually over several years.

Child Tax Credit

This is a means-tested or income-related payment and it's available to people who, whether working or not, are responsible for children.

Disability Living Allowance (DLA)

DLA is only available to children with a disability under the age of 16 years. DLA is tax free, not means-tested and you don't need to have paid National Insurance contributions to qualify for it. DLA has two components:

- Care - for people who need help with personal care
- Mobility - for people who have impaired mobility

Adults between the age of 16 and 65 are no longer able to make a new claim for DLA and instead, they can now apply for Personal Independent Payment (PIP). Those adults who are already in receipt of DLA will continue to receive this benefit until they are invited to switch to PIP.

Personal Independent Payment (PIP)

This is a tax-free benefit for adults from age 16 up to 64 years old. It's paid to those who have a physical or cognitive disability and who need help in participating in everyday life or find it difficult to get around. This benefit replaces DLA and is divided into two parts, both paid at two levels:

- Daily living component
- Mobility component

Attendance Allowance

Attendance Allowance is a tax-free benefit for people over 65 who are physically or mentally disabled and need help with their personal care or need supervision to remain safe.

You don't have to be receiving help to qualify, but you do have to pass one of the disability tests.



Carer's Allowance

Carer's Allowance is available if you care for a disabled person. You don't have to be related to the person you care for and you don't have to live with the person to be eligible for the benefit.

In order to qualify for Carer's Allowance, you must care for an individual for 35 hours or more per week, earn less than £110 per week and the person you care for should be in receipt of one of the qualifying benefits.

Housing Tax and Council Tax

These benefits help with the payment of your rent or mortgage and Council Tax. The benefits are means-tested and to be eligible you'll need to be on a low income or receiving one of the following:

- Income Support
- Income-based Job Seekers allowance
- Income Related ESA
- The guarantee credit of Pension Credit

How can Slater and Gordon help?

Slater and Gordon has a Client Liaison Team who are experts when it comes to benefits advice.

If you've had a serious injury and need advice on the benefits you qualify for, please contact us.