



Financial support when returning to work after brain injury

Headway's publications are all available to freely download from the [information library](#) on the charity's website, while individuals and families can request hard copies of the booklets via the [helpline](#).

Please help us to continue to provide free information to people affected by brain injury by making a donation at www.headway.org.uk/donate. Thank you.

Introduction

Experiencing a brain injury can bring changes to a person's employment circumstances, and you may find that you are in need of financial support when in the process of returning to work. There are a number of welfare benefits and other forms of financial support that you might be entitled to through this process. This factsheet provides a brief overview of the main ones that are available.

It is important to remember that rates of welfare benefits and entitlements change over time, and your entitlement will depend on your individual circumstances. You should therefore always seek advice from your local Jobcentre Plus and Disability Employment Advisor before claiming any financial assistance. Further information is also available in the Headway booklet *A guide to welfare benefits after brain injury*. Other useful sources of information and advice are included at the end of the factsheet.

Remember, it is worth asking your local Jobcentre Plus for a 'better-off' calculation before taking a job as well. This calculation works out the effect of taking a specific job on the benefits you currently earn, in order to work out if you will be better off in work.

Sources of Financial Support

Employment and Support Allowance (ESA)

ESA provides financial assistance while claimants are unable to work due to health related reasons. It is sometimes possible to continue receiving ESA while working, within certain limits; this is called 'permitted work'. The amount that you can receive through ESA depends upon personal circumstances, so there is no fixed amount.

Disability Living Allowance (DLA)

All new applications for DLA across the UK have been replaced by the welfare benefit Personal Independence Payment. If you need support with checking whether your DLA has been replaced by PIP, you can ring the DLA helpline; contact details are provided at the end of this factsheet.



Personal Independence Payment (PIP)

This welfare benefit offers financial support for mobility and daily living needs and is offered at different rates, depending upon the claimant's personal needs. If you need support with applying for PIP, you can ring the PIP helpline; contact details are provided at the end of this factsheet. You must inform the Department for Work and Pensions if you receive PIP and then return to work, as they will need to reassess your position and entitlement.

Access to Work

This is a governmental scheme that offers financial support to individuals returning to work in England, Scotland or Wales. The grant can be spent on things such as travelling to work or purchasing special equipment to help you in the workplace. You may not be eligible for the grant if you are in receipt of other benefits such as ESA or Income Support. For more information, visit www.gov.uk/access-to-work/overview.

Financial support with travelling to work

The Flexible support fund is available through Jobcentre Plus to help with covering the cost of things such as travelling to interviews or work. In Northern Ireland, the Travel to Interview scheme can also help with these costs.

Other useful schemes

Benefit linking rules

If you have undergone a trial period of work and still require financial support following this, the '12 week linking rule' is designed to help you with reclaiming ESA at the same rate after your trial period without delay.

Housing Benefit (HB) and Council Tax Benefit (CTB) extended payments

Both of these benefits can be paid for 4 weeks, at the previous rates, if you start work and come off an incapacity-related benefit, or Income-Based Jobseeker's Allowance (JSA), or if your hours or pay increase. You need to inform Jobcentre Plus or your Local Authority within four weeks, that you or your partner have started work, are about to start work, or if your hours or earnings have increased. After the extended payments, any HB and CTB will be based on your new circumstances.

Budgeting Loan

If you have been getting Income Support, Income-Based Job Seeker's Allowance, or Income-Related ESA for at least 26 weeks, you can apply for a Budgeting Loan. This could help with the expenses of looking for work or starting work. It usually must be repaid within 104 weeks, and repayments will come out of your benefits.



Child Tax Credit

This is a means tested payment, which you might be entitled to if you are responsible for a child or young person and your income is beneath a set limit. The conditions of entitlement vary according to family circumstances.

Working Tax Credit

This is another means tested payment. You might be entitled if either you or a partner are working for more than a certain number of hours a week, and your income is within a set limit. Again, the conditions of entitlement vary according to family circumstances. There are 'disability' and 'severe disability' elements, which are included in the calculation where appropriate. You must report any work changes to the Tax Credit Office if you are in receipt of Working Tax Credit.

Childcare costs

Working Tax Credit includes a childcare tax credit of 80% of certain childcare costs. Also, certain childcare costs can be ignored from your earnings in Housing Benefit and Council Tax Benefit assessments.

Income Support

You can be eligible for Income Support if you have no income or low income. Eligibility also depends on the number of hours you work a week and your savings. The amount you can get will therefore depend on your circumstances. You cannot receive Income Support if you are already receiving Jobseeker's Allowance or ESA. You must tell JobCentre Plus if your circumstances change. There is a different system for applying for Income Support in Northern Ireland; for more information, visit www.nidirect.gov.uk/articles/income-support-0.

Charitable grants

There are many charitable institutions that provide grants for individuals, depending on their circumstances. You can find appropriate charities from the organisation Turn2us (contact details are provided at the end of this factsheet). The Directory of Social Change also produces a helpful book called *The Guide to Grants for Individuals in Need*, available at www.dsc.org.uk.

Further information

The following services, organisations and websites can provide further information with accessing financial support when returning to work:

- Local Jobcentre Plus and Disability employment advisors. You can use the following link to locate your nearest Jobcentre Plus office: los.direct.gov.uk/default.aspx?type=1&lang=en.



- Local Citizens Advice offices – details can be found in your local telephone directory or at www.citizensadvice.org.uk.
- Local Authority Social Services departments – details are provided in local telephone directories or on council websites.
- The UK government website at www.gov.uk/browse/benefits.

Useful contact details

Disability Living Allowance (DLA) advice.

- If you were born on or before 8 April 1948
0345 605 6055 (telephone)
0345 604 5312 (textphone)
- If you were born after 8 April 1948
0345 712 3456 (telephone)
0345 722 4433 (textphone)
- Personal Independence Payment helpline
0845 850 3322 (telephone)
0345 601 6677 (textphone)
- Turn2us (information on benefits and grants) – visit www.turn2us.org.uk, or call 0808 802 2000
- Tax Credits Helpline
0345 300 3900 (telephone)
0345 300 3909 (textphone)

More information on other aspects of returning to work is available in the following Headway factsheets, available from www.headway.org.uk/information-library:

- Adaptations to the workplace - a guide for employers
- Making a complaint about treatment at work after brain injury
- Returning to work after brain injury
- Returning to education after brain injury
- Self-employment after brain injury
- A guide to the Equality Act 2010
- Voluntary work after brain injury

To discuss any issues raised in this factsheet, or to find details of our local groups and branches, please contact the Headway helpline free of charge on 0808 800 2244 (Monday - Friday, 9am-5pm) or by email at helpline@headway.org.uk.