

Benefits Available to You

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What You Can Apply For

It can be difficult to find out exactly what you're entitled to; and the application forms and stream of paperwork can often deter someone seeking out genuine help. Many older people and people with reading difficulties may find long forms a daunting prospect; even after putting in the effort to find out what they're applying for.

The Big Book of Benefits and Mental Health is a fantastic, well written guide, and provides some incredibly useful information, especially for those researching recent changes in the benefits system and how they affect those suffering mental health issues: it has been a very useful resource. The guide does however come with a price tag, and it would be worth finding out if your local library keeps a copy.

This guide will outline exactly what benefits are available to you, what they're worth, what you need to be entitled to them, and how you can apply.

Universal Credit

The new system (introduced in 2013) is, as it suggests, a step towards one universal system. It has been and will be (for next few years) replacing the following benefits; income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Income Support, Child Tax Credits, Working Tax Credits, and Housing Benefit.

It is important to note that if you're circumstances remain the same, but you would be worse off under UC, then your benefits will not be decreased. They will remain above the level of UC until the time you would receive more under the new system.

The idea is to simplify the old system and increase employment, ensuring that people will be better off in work than simply on benefits. It will be run by the DWP, and it applies to both the unemployed, and those living on a low income. A modernisation of the system also

means that everything is moving to internet based applications; you can check if you're entitled to [UC](#) and apply online. The negative is that many older people do not have access to the internet or computers; so struggling with long forms may even be preferable. A family member or an adviser would be the best at providing assistance. If you have any issues applying for UC, or helping someone else to do so, you can find assistance on the [DWP](#) advice section.

What's New?

Other big changes include the introduction of monthly payments and the credit being paid into one bank account per household if both you and your partner are claiming; other adults in the same house (such as grown up children) will be paid separately. Another change is that under UC, you will be eligible to claim either as a carer or as having limited capabilities for work, and not both. As the *Big Book of Benefits* puts it, 'You will no longer be able to be both unwell *and* a carer'.

People under 25 will receive less than those 25 and over, parents/ guardians will receive less for second and subsequent children, and there is concern over whether or not carers of disabled children will face a slight drop in payments (it is necessary that if you are affected by this that you to contact an adviser). People who are defined as having a limited capability for work may also be negatively affected by the move, and may be tested for an added tier of 'limited capability for work related activity'. You can view the [assessment and conditions](#) of the test, available on the government site.

Encountering Issues

The DWP provides official and up to date information. It is important that if you have problems applying for benefits, or if you're still unsure about what you can apply for, then you must get in contact with an adviser. You can seek help over the phone, or try to book an appointment.