

DWP Information and links:

New Enterprise Allowance

On 5 October the Secretary of State announced that the Government will give extra help to unemployed people who want to start their own business through the New Enterprise Allowance. Initially the Allowance will be available in those areas likely to particularly benefit from an increase in the share of private sector employment.

The Allowance will be available to Jobseekers Allowance (JSA) customers who have been claiming JSA for more than 6 months.

Customers will get access to a business mentor who will provide guidance and support as they develop their business idea and through the early stages of trading. Once a customer can demonstrate they have a viable business proposition with growth potential they will be able to claim financial support which will consist of a weekly allowance payable at a level broadly equivalent to their JSA payments for 3 months, and then at half that rate for a further 3 months. And if they need start-up capital, they may also be able to access a loan up to £1,000 to help with their start-up costs.

The total package of support could be worth around £2,000 to each unemployed person who wants to start their own business.

We intend to trailblaze elements of the new offer starting in Merseyside from January, before rolling out the full New Enterprise Allowance into the remaining target areas from April and then nationally from autumn this year.

Jobseeker's Allowance online

Jobseeker's Allowance (JSA) online is now available on Directgov as a simple way for customers to apply for contribution-based JSA and income-based JSA.

Over 400,000 customers have so far successfully applied for JSA online. We recognise that the online service will not be for everyone, so customers will still be able to claim JSA using existing channels.

- [Apply for JSA online](#)

In the same transaction customers can also:

- claim Housing Benefit and Council Tax Benefit online
- make a referral to Child Maintenance and Enforcement Commission.

Rapid Reclaim customers can now apply using the online service and should be encouraged to do so.

Whilst the great majority of customers can claim online the following customers will need to telephone Jobcentre Plus to apply:

- people aged under 18
- people without a National Insurance Number
- people with appointees.

Customers also can get help and support with their job searching, CV writing and interview techniques by going to the jobseeking pages on Directgov.

- [Use our jobseekers support online](#)

Benefits adviser

The Benefits Adviser Service gives customers online advice on which benefits, pensions and credits they might be entitled to, with an estimate of what amount of benefit they may get. Customers can also input "what if" scenarios for advice if their situation may change, such as the impact of taking work on their benefit entitlement.

The online calculator provides details of up to 28 benefits that the customer may be entitled to, including:

- Jobseeker's Allowance
- Attendance Allowance
- Carer's Allowance
- Disability Living Allowance
- Pension Credit.

Customers can use the adviser in complete privacy, without giving their name or address. They simply answer questions about themselves, such as their savings, income and outgoings. Help your customers find out more by putting the following link on your website www.direct.gov.uk/benefitsadviser

Work Clubs

We want to Get Britain Working. We have set out a number of major welfare to work reforms which aim to fight poverty, support the most vulnerable and help people break the cycle of benefit dependency.

Work Clubs is a Great Britain wide initiative which aims to support the development of a network of locally led, community based support for the unemployed which will grow organically across the country.

We have provided some resources further down this page to help you set up and run or support a Work Club in your area.

- [Setting up a Work Club](#)

The main aim of Work Clubs is to help people make the most of local knowledge and resources to help unemployed people in their communities gain employment. They will empower local communities and encourage people to work together to offer additional support to the unemployed.



Work Clubs will provide unemployed people with a place to meet and exchange skills, find opportunities, make contacts, share experiences and receive support to help them in their return to work.

Work Clubs is one of a number of options we are developing to get Britain working and will focus on supporting the move into a job ahead of entry to the Work Programme.


- [Get Britain Working](#) – more information on other welfare to work measures

Setting up a Work Club

If you are interested in setting up a Work Club or think you could help support one, then you can find practical help and advice in the products below. These should provide you with information that will tell you what you need to know and who you should contact.

- [Could you run a Work Club?](#) (433KB)  – updated 22 December 2010
- [Could you run a Work Club? – important legal information](#) (72KB) 

You can use the case study and press release templates below to help publicise your Work Club. All you need to do is put your own information on the template – but remember these are only suggestions and you may wish to use your own materials.

- [Press release template for Work Clubs](#) (20KB) RTF
- [Case study checklist for Work Clubs](#) (39KB) 

Incapacity benefits – reassessing claims

Between October 2010 and Spring 2014 customers who receive Incapacity Benefit, Severe Disablement Allowance and Income Support paid on the grounds of illness or disability will be assessed for Employment and Support Allowance.

The following benefits are being phased out:

- Incapacity Benefit
- Income Support paid because of an illness or disability
- Severe Disablement Allowance.

Customers who receive these benefits will be reviewed to see if they are eligible for Employment and Support Allowance.

- **People who are capable of work** will move onto Jobseeker's Allowance where they satisfy the conditions of entitlement for that benefit.
- **People who need more support while they prepare for work** will get that help on Employment and Support Allowance (ESA).
- **Those people who are most disabled or terminally ill** will not be expected to look for work and will get the extra support they need on ESA.

These new processes are currently being trialled with 1,700 customers in and around Aberdeen and Burnley. The trials started on the 11 October 2010 and will finish in January 2011. We will then start to reassess people nationally from Spring 2011. This process will take place over the following three years.

The change will not affect:

- people who are already being paid Employment and Support Allowance
- people who reach state pension age before 6 April 2014.
- [Incapacity benefits – the reassessment process](#) – explains how we will contact customers, how we will reassess their claims and what happens afterwards.

Communications for advisers

We have produced a range of information products to help advisers support customers who are being reassessed. These have been developed in response to feedback given during our stakeholder engagement. Key Customer Representative Groups that DWP work with have also reviewed these products:

Customers

A fact sheet explaining reassessment that can be issued to customers by stakeholders.

- [Customer factsheet – incapacity benefits reassessment](#) (40KB) 

Customers with additional communication and support needs

A factsheet explaining the support Jobcentre Plus provides for customers with additional communication and support needs.

- [Additional support – incapacity benefits reassessment](#) (49KB)  – updated 13 December 2010

Stakeholder information pack

An information pack for stakeholders providing an overview and introduction to the reassessment.

- [Stakeholder information – incapacity benefits reassessment](#) (116KB)  – updated 13 December 2010


Information to reuse

Some material which external organisations are free to use in their own publications and products when letting people know about reassessment.

- [Information for reuse – incapacity benefits reassessment](#) (115KB) Rich Text Format

Q and A

A question and answer log based on questions that have been asked by stakeholders during our discussions and engagement.

- [Question and answer log](#) (67KB)  – updated 13 December 2010

Benefit Cap – updated 18 November 2010

- From 2013 the Government will introduce a cap on the total amount of benefits that working-age people can receive so that workless households can no longer receive more in benefits than the average family earns.
- The cap will be based on the median earnings after tax and National Insurance contributions for working households from 2013, which we expect to be around £500 for couples and lone parent households and £350 per week for single adults.
- War widows and all households with someone entitled to Disability Living Allowance or Working Tax Credit will be exempt from the cap.

- The Government will introduce legislation in the Welfare Reform Bill and work with Local Authorities to implement the cap from April 2013.

Housing: Reform of Support for Housing Costs – updated 10 December 2010

- Expenditure on working age Housing Benefit has increased by £5 billion in just five years to £15 billion in real terms, and unreformed is set to increase by a further billion by 2015. The current system is unfair and unsustainable, and in need of urgent reform.

Reform of Housing Benefit

- From April 2011 we will start making a number of changes to Local Housing Allowance. These reforms will not affect social housing tenants, who account for 69 per cent of the housing benefit caseload. The reforms include:
 - restricting the maximum Local Housing Allowance level to the four bedroom rate and applying overall weekly caps to the rates as follows:
 - £250 for a one bedroom property
 - £290 for two bedrooms
 - £340 for three bedrooms and
 - £400 for a four bedroom property
 - setting Local Housing Allowance rates so that 3 in 10 properties are affordable to Housing Benefit customers rather than 5 in 10 as is currently the case.
- To help those in the most vulnerable circumstances who could be affected by these changes we are tripling expenditure on Discretionary Housing Payments. This budget will be increased by an additional £10 million in 2011/12 and then £40 million per year from 2012/13 giving a total of £60 million.
- Existing customers will also be protected for a period of nine months from the date their claim is reviewed on or after 1 April 2011.
- From April 2012 the shared room rate will apply to customers under 35 years instead of under 25 years as now. But we will keep the current exemptions for those in shared accommodation, so that people aged between 25 and 34 who need care will not be affected by the extension of the shared room rate.
- From April 2013, people who have received 12 months or more Jobseeker's Allowance will have a 10 per cent reduction in their Housing Benefit.
- People will see reductions in their Housing Benefit from April 2011 onwards, but the purpose of reform is to influence rent levels and housing choices so that Housing Benefit tenants have to make the same choices about their housing that people who manage without make. We want people to continue to have access to decent housing but the support we provide needs to be founded on principles of fairness, affordability and making work pay.
- We recognise the important work done by carers up and down the country and so we will put in an extra £60 million by 2015 to help fund an additional room for disabled people who have live-in but non-resident carers.

Universal Credit – updated 18 November 2010

- The Coalition Government is committed to reforming the benefits system. The Spending Review set aside over £2 billion to invest in building a welfare system that is fit for the 21st century.
- On 11 November 2010 the Government published its Welfare Reform White Paper Universal Credit: welfare that works, which paves the way for the introduction of the Universal Credit.

- Universal Credit will replace current working age means tested benefits – Working Tax Credit, Child Tax Credit, Housing Benefit, Income Support, income-based Jobseeker's Allowance, and income-related Employment and Support Allowance.
- Universal Credit will improve incentives to work (especially for low earners) by a combination of earnings disregards and a single withdrawal rate to reduce the Credit when earnings exceed the disregard. This will make the benefits of work clearer and simpler, encouraging people to move into work and see the financial benefits of increasing the number of hours they work.
- The Government intends to introduce a Welfare Reform Bill in January 2011 to give effect to these changes. We will then adopt a phased approach to the introduction of Universal Credit with the first individuals expected to enter the new system from 2013, followed by the gradual closure of existing benefits and Tax Credits claims and their transfer to the new system.

Mobility Component of Disability Living Allowance – Care Homes – updated 26 November 2010

- The proposed measure will end payment of the mobility component of Disability Living Allowance for all state funded residents in care homes after 28 days. While these residents will not be paid Disability Living Allowance, they will retain an underlying entitlement to the benefit and payment will be reinstated if they leave the care home providing they continue to satisfy eligibility conditions. The planned implementation date for this measure is October 2012.
- Local Authorities contracts with care homes will cover services to meet a resident's assessed needs. These will cover activities of daily living which may include providing access to doctors, dentists and local services such as libraries and banks. In addition care homes should help residents pursue their individual religious beliefs. Our commitment to increasing the take up of personal budgets in Adult Social Care will give disabled people more choice and control over their care – including accessing transport that suits them.
- Local Authorities and residential care homes have a duty to meet the needs of their local population and those they provide services to. This includes children and adults.
- It will end the anomaly whereby two state funded residents placed in the same care home, with similar needs, can be treated differently according to whether they are funded through the NHS or Local Authority.
- The measure will not apply to residents who meet the full costs of the care home themselves and they will continue to be paid both the care and mobility components of Disability Living Allowance they may be entitled to.

Time limiting the contributory ESA to one year for those in the Work Related Activity Group

- The Coalition Government is committed to supporting people back to work. Over the course of this parliament we are investing billions in back to work support, including through Work Choice and the Work Programme. The Work Programme will provide personalised support to a wide range of customers – from Jobseeker's Allowance recipients who have been out of work for some time, to customers who may previously have been receiving incapacity benefits for many years. It is important that people who are capable of moving towards employment are not left to spend years written-off by the benefit system.
- From April 2012 time limiting will affect all those who receive contributory ESA and who are placed in the Work Related Activity Group. People in the ESA Support Group will be unaffected by the change, as will anyone receiving income-related ESA regardless of which group they are assigned to.
- After a year, those people who have no other means of supporting themselves may qualify for income-related benefits – there will always be a safety net for those who

need it. Of those affected by time limiting contributory ESA, we estimate that 60 per cent will be able to claim some income related ESA.

Cold Weather Payments

- The previous administration temporarily increased cold weather payments to £25 per payment. We recognise the importance of this additional money to vulnerable groups and will therefore put this increase on a permanent footing.
- Around 4.2 million people are currently eligible for Cold Weather Payments to help meet heating costs every time the average temperature in the local area falls or is forecast to fall below zero degrees centigrade for seven consecutive days between 1 November and 31 March. Jobcentre Plus makes payments automatically to older people who receive Pension Credit and disabled people and families with children (who are under five years) who receive an income-related benefit.

The Civil Society Transition Fund

- The Civil Society Transition Fund will provide grant funding to voluntary and community organisations, charities and social enterprises to give them breathing space to enable them to manage the transition to a tighter funding environment and to take advantage of future opportunities presented by increased public service delivery:
 - new fund of £100 million
 - available over 2 years – £10 million in 2010-11 and £90 million in 2011-12
 - delivered by the Office for Civil Society and a national delivery partner to be appointed soon
 - applications will open as soon as possible.

Social Care

- There is an additional investment to support social care reaching £2 billion per year by 2014-15. £1 billion of this will go through local government and £1 billion will be made available within the NHS to break down the barriers between health and social care.
- There will be continued support for elderly, disabled and vulnerable people through Supporting People Programme, which is £6.5 billion over the next 4 years.

Psychological Talking Therapies – updated 18 November 2010

- By 2014, nearly a million people a year with depression or anxiety disorders will have access to psychological therapies, delivering the commitment made in the Coalition Agreement.
- The programme's services offer effective evidence-based intervention and treatment choice to people with depression and anxiety disorders. The nationwide roll-out of these services will be completed in 2014/15 and the benefits will be broadened to support children and young people, older people and those with serious mental illness or long-term physical conditions.

Disabled Facilities Grant

- The Disabled Facilities Grant (DFG) has been protected within the Spending Review and increased in line with inflation. The allocation to Local Authorities for the DFG will increase from £169 million in 2010-11 to £185 million in 2014-15.

Disability Living Allowance 2010 – updated 10 December 2010

- On 6 December 2010 the Coalition Government published “Disability Living Allowance reform”, a formal public consultation on our proposed reforms to Disability Living Allowance. This document sets out the Government's plans to replace Disability Living Allowance with a new cash benefit, called the Personal Independence Payment, which will contribute to the extra costs of overcoming the barriers faced by disabled people to leading full and active independent lives.
- The Personal Independence Payment will continue to be a non-means tested, extra costs cash benefit. It will be introduced in 2013/14.
- The consultation seeks views on our proposed reforms to DLA and on a new, fairer, objective assessment.
- The consultation is aimed primarily at disability organisations and disabled people, but we would like to hear from anybody who is interested.
- The consultation will run until 14 February 2011.
- [Disability Living Allowance reform – public consultation](#)

Employment Programmes – previous announcements – updated 10 December 2010

- We know that disabled people want the chance to compete in the labour market. It is up to us to ensure that the support and training they get enables them to get those jobs. The new Work Choice programme is expected to support more disabled people into employment each year than any of its predecessor government programmes.

The key employment programmes are:

Work Choice

- Work Choice will ensure disabled people facing the biggest barriers to work get the intensive support they need to help them find and stay in work (including those wishing to move into self-employment). It is expected to support more disabled people into employment each year than any of its predecessor government programmes.
- We are working to ensure that Work Choice and the Work Programme “fit” together, in the eyes of disabled people and of those whose role it is to support them.
- Disabled people who could be more effectively helped through a reasonable adjustment provided by Access to Work will receive that help rather than being referred to Work Choice.
- Work Choice has been developed in close consultation with disability groups and disabled people. It is less prescriptive and more flexible and the support it provides is based on the needs of the individual, rather than the “one size fits all” approach we have had in the past.
- The support could include:
 - help with CV writing and applying for jobs
 - close working with employers to help them see beyond pre-conceptions or perceptions of a person's disability and help them focus on abilities and strengths, and
 - brokering between employers and participants – analysing the support needed with the participant prior to the support being put into place.

Access to Work

- Access to Work has an important role to play in supporting disabled people to get and keep jobs. The programme has been through a reshaping exercise, to improve its focus and value. This included:
- asking larger employers to make a more substantial contribution towards aids or equipment. This will free up resources to go to those working for smaller employers, and
- enabling customers to have an even more personalised package of support, with an individual development plan, more frequent reviews, and more intensive discussion about building independence and self-reliance.
- The change to employer contributions was effected from April 2010 and the other changes will be progressively brought in over the course of 2010/11.
- The Coalition Agreement states that: "We will reform Access to Work, so disabled people can apply for jobs with funding already secured for any adaptations and equipment they will need." We are currently developing a "Pre Employment Eligibility Letter" to meet this commitment and an announcement will be made shortly.
- We are continuing to look at ways of making the programme more efficient and effective, so the maximum number of disabled people can be helped to get and keep jobs. This will include ensuring that employers are meeting their duty to make reasonable adjustments to support their employees. Access to Work is available to support costs faced by a disabled person, or their employer, beyond what is reasonable for an employer to meet.

Work Programme

- The Coalition Agreement: Our Programme for Government, which was published in May, committed the Department to the delivery of the Work Programme, to replace the confusing array of welfare-to-work schemes currently in place, and provide personalised and individual support to people based on their needs, rather than dictated from Whitehall.
- **Pre-Work Programme:** From April 2011, Jobcentre Plus managers and advisers will have the flexibility to focus on helping people rather than on completing activity and processes, and will have more discretion to tailor support for customers according to their individual needs.
- **The Work Programme** will provide more tailored employment support to disabled people. The Work Programme will support a wide range of customers – including:
 - Jobseeker's Allowance recipients who have been out of work for some time
 - customers on Employment and Support Allowance
 - customers who may previously have been receiving incapacity benefits for many years.
- **Post-Work Programme Support:** From 2013, we will ensure support is provided for the small number of customers who have not found work by the end of the Work Programme and require further support to move into sustained employment.
- Remploy are in the third year of their five year modernisation plan. Following the government's review of Non Departmental Public Bodies and the spending review settlement, the budget for Remploy Limited during the five year modernisation period remains unchanged at £555 million, with an additional £111 million of modernisation expenditure.
- Remploy are on track to help 20,000 disabled people into work by 2012/13. We will continue to look at how we ensure continued improvements in the service provided by Remploy and to maximise the number disabled people supported into sustainable employment.
- The Department has published an updated version of the Work Programme Prospectus to reflect Work Programme policy development since the October Spending Review. The Prospectus contains a range of new information, including details of which customers will undertake the Work Programme and at what stage in their claim. It also outlines the way in which we will reward providers for keeping

people in work and incentivise them to support all customer groups. Crucially, it also underlines our commitment to working with local partners and smaller organisations in the voluntary sector to ensure that our customers get the best support possible.

- [Work Programme Prospectus](#)

Changes to benefits for lone parents

From 25 October 2010, most lone parents with a youngest child aged 7 or over will no longer be entitled to Income Support only on the grounds of being a lone parent. Instead, those able to take up paid employment may claim Jobseeker's Allowance and those with a disability or health condition may claim Employment and Support Allowance.

Are all lone parents affected?

No. The changes currently apply to lone parents with a youngest child aged 7 or over. Also the changes only apply to lone parents who claim Income Support because they are a lone parent. The changes may not apply to lone parents if they are claiming Income Support for other reasons. For example, if they:

- have children who are entitled to the middle-rate or highest-rate care component of Disability Living Allowance
- get Carer's Allowance
- are fostering and have a foster child living with them.

There may be other reasons why these changes will not apply. A lone parent who is unsure should ask their adviser.

When will the changes happen?

The changes have been introduced over three consecutive years.

From **24 November 2008**, if a lone parent's youngest child was aged 12 or over, or would have been 12 in the next year, their Income Support may have stopped during that year.

From **26 October 2009**, if a lone parent's youngest child was aged 10 or over, or would have been 10 in the next year, their Income Support may have stopped during that year.

Now, from **25 October 2010**, if a lone parent's youngest child is aged 7 or over, or will be 7 in the next year, their Income Support may stop during that year.

What happens when the lone parents Income Support ends?


Jobcentre Plus will contact the lone parent 8 weeks before their Income Support is due to stop. They will tell them when their last payment will be and invite them to an interview with an adviser. The adviser will explain what they need to do to make a claim for another benefit.

Making a new or repeat claim to benefit as a lone parent

From 25 October 2010 most lone parents, with a youngest child of 7 or over, making a new or repeat claim, will no longer be entitled to Income Support only on the grounds of being a lone parent.

Detailed guide

Jobcentre Plus has produced a detailed pack which provides information about these changes.

- [Changes to Income Support for lone parents and Jobseeker's Allowance for all parents – Information pack](#) (444KB) 

Touchbase – e-zine

www.dwp.gov.uk/docs/touchbase-ezine-december-2010.pdf

Leaflets:

www.dwp.gov.uk/publications/catalogue-of-information/a-to-z-of-all-dwp-information/#a

How to claim benefit - Directgov



The government has a range of benefits to provide opportunities and support. These are handled by various departments and agencies. If you are entitled to any of these benefits, you will need to claim them from the right place.

The different types of benefit

Benefits are available for people of working age, for pensioners, for families and children, and for disabled people and their carers. Each of these areas is handled by different departments or parts of departments. Making a claim from the right area will make sure you get your benefit as quickly as possible.

Benefits are divided into four groups:

- benefits for people of working age
- benefits for people who have retired or who are planning to retire
- benefits for families and children
- benefits for disabled people and carers

Benefits for people of working age

If you are looking for work (or are in low paid work) you can get financial help and support from Jobcentre Plus and HM Revenue & Customs (HMRC).

- [Contact Jobcentre Plus](#)
- ['Employed or looking for work' benefits information](#)

Benefits for people who have retired or who are planning to retire

Everyone is entitled to a basic State Pension, and many people of pensionable age are entitled to other benefits. These are now administered by The Pension Service.

- [Learn more about The Pension Service \(pensions and retirement planning section\)](#)
- ['In retirement' benefits information](#)

Benefits for families and children

Everyone who has a child is entitled to claim Child Benefit. Additional support is available for families who have particular requirements, such as children with special needs, lone parent families, expecting a baby and so on. This help is provided by different sections of the Department for Work and Pensions, and HMRC. Jobcentre Plus will help you find the right department to answer any questions you may have.

- [Contact Jobcentre Plus](#)
- ['Expecting or bringing up children' benefits information](#)

Benefits for disabled people and carers

There is a range of local and central government support available for people who are sick, or who are disabled, and for the people who care for them. The support tends to vary according to the nature of illness or disability: for example, whether it is long-term, whether you were in work when you became ill or disabled, and whether the illness involves a stay in hospital or a care home.

- [Disability benefits information](#)

Who to ask about your benefit

Jobcentre Plus will help you with any questions you have about your benefits situation.

To find your local pensions office, use the link below.

For information on benefits administered by HMRC, such as tax credits, contact your local Tax Office.

- [Contact Jobcentre Plus](#)
- [Who to contact at The Pension Service](#)
- [Contact details for all Tax Offices Opens new window](#)

Making a new or repeat claim for benefit

You can now ring Jobcentre Plus on a new number to make a benefit claim.

Phone: 0800 0 55 66 88

Text phone: 0800 0 23 48 88 if you are deaf, hard of hearing, or have speech difficulties.

Calls are free from a landline. Charges may apply when calling from a mobile phone, but Jobcentre Plus will arrange to call you back if you ask.

Phone lines are open from 8.00 am to 6.00 pm, Monday to Friday.

The call will take about 40 minutes. You should call from:

- home, if possible; or
- from somewhere where you are comfortable and where other people cannot overhear your personal information

You will speak to an operator who will guide you through making a new claim or renewing the details of a claim that has recently closed. During the call you will be asked to provide information including:

- your National Insurance number
- details of your rent or mortgage
- details of your past or present employment
- details of other income and savings

Please make sure that you have this information handy when you call. The operator will tell you what will happen next with your claim. For example, they may make you an appointment to see an adviser at your nearest Jobcentre Plus office to help with your search for work. They can also tell you who to contact if you have a question about your benefit.

Jobcentre Plus can only accept calls from the person who is making the claim, unless you have made previous arrangements for someone to act on your behalf.

Do it online

You can claim Income Support, Employment and Support Allowance or Incapacity Benefit online.

- [Claim Online Opens new window](#)

You can claim Jobseeker's Allowance online.

- [Jobseeker's Allowance online](#)

If you're claiming Maternity Allowance, Industrial Injuries Disablement Benefit, bereavement benefits, or Carers Allowance you don't need to meet a personal adviser unless you want to or you are claiming other benefits through Jobcentre Plus.

More useful links

- [How to find out if you qualify for benefits](#)
- [More about benefits for Britons living abroad \(Britons living abroad section\)](#)
- [Get advice on benefits from the Citizens Advice Bureau Opens new window](#)

Useful contacts

- [Money, tax and benefits contacts](#)

In this section...

- Understanding the benefits system
- Changes that affect your benefit
- How benefits and pensions are paid
- How to find out if you qualify for benefits
- What to do if your benefit is overpaid
- How to appeal against a benefits decision
- The difference between Direct Payment and 'direct payments'
- Claiming benefits in Europe

