



# INCOME SUPPORT

## WHAT IS IT?

It is paid to people under pension age\* whose income falls below a certain level. It can be paid:-

- ◆ to top up other Benefits.
- ◆ to top up part-time earnings.
- ◆ if you have no money coming in at all.

\* Between April 2010 and March 2018 the pension age for women will be gradually increased from 60 to 65, then to 66 for both men and women by 2020. During this period, other benefits previously available from the age of 60 (such as Pension Credit) will also see the qualifying age gradually increased. You will, therefore, need to check what "pension age" means at different times.

## TO QUALIFY

- ◆ Your capital (savings/assets, but not including your home) must total less than £16,000 - the first £6,000 is ignored.
- ◆ You will lose £1.00 per week from your Income Support for every £250 [or part of £250] between £6,000 and £16,000.
- ◆ If you are living permanently in a Residential Care or Nursing Home your capital must not be above £16,000
  - the first £10,000 is ignored. You lose £1.00 per week from your Income Support for every £250 between £10,000 and £16,000.
- ◆ You must not work 16 hours or more and your partner must not work more than 24 hours or more per week (There are exceptions for disabled people)
- ◆ You must be in Great Britain.
- ◆ You must be 16 years or over.
- ◆ You must be in a category of people who do not have to look for work. From 27/10/08, new claimants who are unfit for work claim income-related Employment & Support Allowance (ESA [IR]) instead. The Government intends to "migrate" such Income Support claimants onto ESA from April 2011.

## HOW MUCH?

This depends on your circumstances, e.g.

- ◆ Your Income and Savings.
- ◆ You and your partner's ages.

- ◆ Certain housing costs.
- ◆ Which premiums (top-ups) you are entitled to.  
See Benefit Rates for current amounts.

## **POINTS TO REMEMBER**

- ◆ If you do not have much money coming in, it is always worth checking if you might qualify for Income Support, even temporarily such as when you are off work sick.
- ◆ If your circumstances change e.g. going into Residential Care or splitting with your partner, always **check** your Income Support. It may change.
- ◆ Benefit rates change every year in April. It is a good idea to check your entitlement around this time.
- ◆ If both you and your partner get Disability Living Allowance or Attendance Allowance you may be entitled to **more** Income Support.
- ◆ The first £5 to £20 (depending on circumstances) of earnings is not counted as income.
- ◆ Getting Income Support may entitle you to a number of other Benefits, e.g.
  - Maximum Housing Benefit and Council Tax Benefit.
  - Social Fund Payments (Community Care Grants, Loans, Sure start Maternity Payment, Funeral Payment, Cold Weather Payment).
  - Health Costs (Free NHS prescriptions, Free NHS sight tests and vouchers towards glasses, NHS Dental Treatment, NHS wigs and fabric supports, Fares to hospital or clinic).
  - Free School Meals for your children.
  - Help with housing costs (e.g. mortgage interest).

## **HOW TO CLAIM**

- ◆ Form A 1.  
You will need to telephone your local Jobcentre Plus on 0845 602 0265.

## **FURTHER HELP**

- ◆ If you need help filling in the claim form, or are refused Income Support and you want to challenge their decision, contact your local Advice Centre.

**The information in this factsheet is correct as of April 2011**

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