

Income Support

Help if you're on a low income

jobcentreplus

Part of the Department for Work and Pensions



This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of October 2009.

It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law.

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Income Support

What is Income Support?

This is extra money to help people on a low income.

It's for people who don't have to sign on as unemployed.

This could be if you're:

- a lone parent, or
- a carer.

Can I get Income Support?

It's for people who:

- are between age 16 and the age they can get Pension Credit
- have a low income
- work less than 16 hours a week
- aren't in full-time study (but there are some exceptions – see page 6)
- don't get Jobseeker's Allowance or Employment and Support Allowance
- don't have savings above £16,000, and
- live in Great Britain.

The age you can get Pension Credit is rising from 60 to 65 by 2020. It's linked to the changes to women's State Pension age.

To make a claim

Phone:
0800 055 66 88

Textphone:
0800 023 48 88

Monday to Friday
8am to 6pm

Online:
www.dwp.gov.uk/eservice

Some lone parents can't get Income Support. It depends how old their youngest child is, and is changing from 12 in 2008 to 7 from October 2010.

You may get Income Support if you:

- are a lone parent
- are on parental or paternity leave
- are a carer, or
- are a refugee learning English and arrived less than a year ago.

Young people in relevant education may also get Income Support. Generally this means full-time education up to GCE A-level or Scottish Certificate of Education (Higher level). This might apply if you:

- are a lone parent
- don't live with a parent or someone acting as a parent
- are at serious risk of abuse or violence, or
- are a refugee learning English.

You can get Income Support as well as some other benefits.

Partner

We will treat you as a couple if you live with your husband, wife or civil partner, or if you live with someone as if they were your husband, wife or civil partner. We call this other person your partner.

Can I claim Income Support for my family?

You can claim Income Support for yourself and your partner.

Income Support is no longer paid for children if you're making a new claim. To get money for children, you must now claim Child Tax Credit instead.

If you want to know more about tax credits, contact HM Revenue & Customs (see page 14 for details).

Only one person in a family can claim Income Support at any one time. There are several types of premiums (extra amounts) you may get based on your and your partner's circumstances. Contact Jobcentre Plus to find out more.

What if I am 60 or over?

If you or your partner have a low income and are over 60, you may need to know about Pension Credit.

Pension Credit tops up weekly income to a guaranteed minimum level.

The minimum age you can get Pension Credit is rising in stages between April 2010 and 2020, from 60 to 65. It's linked to the changes to women's State Pension Age. For more information, visit www.direct.gov.uk

To apply for Pension Credit phone
0800 99 1234

Great Britain (GB)

This is England,
Scotland and Wales.

Where you live

Do I have to live in Great Britain to get Income Support?

When you claim, you must be in Great Britain and normally live here. If you have moved here to make a settled home, that counts as living here.

You must not be under immigration control.

There are some exceptions to these rules. If you're not sure, please ask us.

What if I go abroad?

If you get Income Support and you go abroad, you must tell us. You may still get this benefit if:

- you're only away for a short time, or
- you're only going abroad for NHS medical treatment.

Does it matter what kind of place I live in?

No. You can still claim Income Support if you're:

- sleeping rough
- living in a hostel, or
- living in a care home.

We don't pay Income Support for young people who are being looked after by a local authority.

Can I claim Income Support if I live in a care home?

Yes, if you meet the conditions for getting it.

How much you get may be different. The savings rules are also different.

To find out more, contact Jobcentre Plus.

Working

Can I work and claim Income Support?

Yes, if you work less than 16 hours a week. But we'll take into account some of the amount you earn when we assess your claim for benefit. The amount we ignore will depend on your circumstances.

Can I get Income Support if I have a full-time job?

If you take unpaid parental leave, or paternity leave (paid or unpaid), you may get Income Support. You must meet all other conditions for getting Income Support, and be entitled to one of the following benefits:

- Working Tax Credit
- Housing Benefit
- Council Tax Benefit, or
- Child Tax Credit (at a higher rate than the family element).

If you're not entitled to one of the benefits listed above and you take unpaid parental leave, you may still be able get Income Support.

You may also get Income Support if you're a disabled worker who earns less than someone in the same job without the same disability.

To find out more, contact Jobcentre Plus.

What if I'm in a trade dispute?

If you're in a trade dispute, you can't claim Income Support.

If you have a partner, you may be able to claim it for them. But they can only start to get it seven days after you stop work.

Can I get Income Support while volunteering?

Yes, as long as you still meet the conditions for getting Income Support.

If you volunteer, you must tell Jobcentre Plus. We will ask you to fill in a form.

As a volunteer, you may be paid some of your expenses, like travel costs for example. These aren't normally counted as income. You'll need to keep receipts for any payments you get, to prove these are for expenses only.

To make a claim

Phone: 0800 055 66 88

Textphone: 0800 023 48 88

Monday to Friday 8am to 6pm

During the call we will ask you to provide information including:

- your National Insurance number
- your bank account details
- details about your rent or mortgage
- details of your past or present employer, and
- details of other income and savings.

Or you can claim online at

www.dwp.gov.uk/eservice

How is my claim decided?

Jobcentre Plus will look at your earnings, savings, and living costs.

Based on this, we'll decide if you can get Income Support. We'll tell you our decision in a letter.

If you think our decision is wrong, you can:

- ask us to explain it
- ask us to look at it again, or
- appeal to a tribunal.

You can do this by calling or writing to the office dealing with your case. Contact details will be on the letter.

You must contact the office within one month of the date on the decision letter.

How is my benefit paid?

We pay benefits straight into your account. This is the best way to receive your benefit because you can choose how and when to take your money out of your account. Your account can be with a bank, building society or the Post Office.

What if I need help urgently but can't get Income Support?

If you can't get help from Income Support, you may be able to get a Crisis Loan instead.

To find out more, contact Jobcentre Plus.

Tax credits helpline

Phone:

0845 300 3900

Textphone:

0845 300 3909

Open 8am to 8pm
every day.

You can also visit

www.hmrc.gov.uk/taxcredits

Help for children

Can I get tax credits?

If you're responsible for children or young people, you may be able to get Child Tax Credit.

If you claim Income Support, you should claim for Child Tax Credit too.

If you work and have a low income, you may be able to get Working Tax Credit.

This can help with childcare costs.

If you want to know more about tax credits, contact HM Revenue & Customs.

What if my child's other parent doesn't live with us?

If you're bringing up a child who has a parent who doesn't live with you, you may be able to get child maintenance payments. If you want to know more about child maintenance, there's an impartial service called Child Maintenance Options that you can ask for help about setting up a maintenance arrangement for you and your family.

See page 18 for details of how to contact them.

Other help

Can I get help to pay for my housing?

If you're getting Income Support, you may get help to pay:

- some housing costs, through Income Support (for example mortgage interest)
- your rent, through Housing Benefit, or
- council tax, through Council Tax Benefit.

To find out exactly what help you can get, contact Jobcentre Plus.

Housing and Council Tax Benefit are paid by local councils. But you can claim these benefits through Jobcentre Plus.

Can I get any help with health costs?

The National Health Service (NHS) provides a range of services to help keep you and your family healthy.

You're entitled to help with NHS prescriptions, NHS dental treatment and some travel costs, if you're getting:

- income-related Employment and Support Allowance
- income-based Jobseeker's Allowance
- Income Support, or
- the guarantee part of Pension Credit,

You can also get help if you're entitled to or named on an NHS tax credit exemption certificate.

If you're on a low income, you may be able to get help with some health costs.

Cold Weather Payments

If you're on Income Support, you may be able to get a Cold Weather Payment.

This is extra money to pay for heating in a spell of very cold weather.

To find out more, contact Jobcentre Plus.

What other help can I get if I'm pregnant or have a baby?

You may get a Sure Start Maternity Grant to help with extra costs for the baby, if you or your partner get Income Support, and:

- you have a young baby, or
- you're about to have a baby.

This money doesn't have to be paid back.

To find out more, contact Jobcentre Plus.

You may also claim 'Healthy Start' food vouchers and vitamins if you:

- get Income Support
- are pregnant
- are the mother of a young baby, or
- have a child under four years old.

Ask your doctor's surgery or health clinic for a form.

Assisted Prison
Visits unit:

Phone:
0845 300 1423

Textphone:
0845 304 0800

Monday to Friday
10.15am to 11.45am
and 2.15pm to 3.45pm

Assisted Prison Visits scheme

If you get Income Support, you may get help with the cost of travel to visit a partner or close relative in prison.

If you want to know more, contact the Assisted Prison Visits unit, the prison you are visiting, or Jobcentre Plus.

Changes in your life

What if something changes?

Tell us straight away if something changes that may affect your Income Support.

For example, tell us if you or your partner:

- move home, (or other people move in or leave your home)
- change the account we pay benefits into
- change your income – including maintenance and part-time earnings
- work more or fewer hours
- become ill, or
- get more or less of other benefits.

If you're not sure whether to tell us about a change, do it anyway. If you don't, you could lose out on money you should get. Or you could be paid too much, and have to repay it.

What if I go into hospital?

If you or your partner know you will have to stay in hospital, contact Jobcentre Plus.

How to find out more

Help with health costs

To find out more about help with health costs from the NHS, visit the website for the area where you live:

- England
www.dh.gov.uk/helpwithhealthcosts
- Wales
www.nhsdirect.wales.nhs.uk/healthinformation
- Scotland
www.scotland.gov.uk/publications

Child Maintenance Options

Phone [0800 988 0988](tel:08009880988)

Website www.cmoptions.org

Monday to Friday 8am to 8pm, Saturday 9am to 4pm.

Child Maintenance Options won't have your personal information to be able to answer questions on your benefit claim. But they can help you understand your options and help you set up maintenance arrangements.

Call charges

Charges were correct as of the date on the back of this leaflet.

Calls to **0800** numbers are free from BT land lines but you may have to pay if you use another phone company, a mobile phone, or if you are calling from abroad.

Calls to **0845** numbers from BT land lines should cost no more than 4p a minute with a 9p call set-up charge. You may have to pay more if you use another phone company, a mobile phone, or if you are calling from abroad.

Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

Textphones

The textphone numbers we provide are for people who find it hard to speak or hear clearly. If you do not have a textphone, some libraries or citizens advice bureaus may have one. Textphones do not receive text messages from mobile phones.

www.jobcentreplus.gov.uk

Jobcentre Plus is committed to applying the principles of equal opportunities in its programmes and services.

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