

Income Support

Help if you're on
a low income

Contents

- 3 About Income Support
- 4 Who can get Income Support?
- 6 Where you live
- 6 If you're working
- 8 How to claim
- 9 Other help you may get
- 13 Changes in your life

About Income Support

Income Support is a benefit you can get if you're on a low income, but don't have to sign on as unemployed.

You may get Income Support if you are:

- a lone parent (and your youngest child is under five years old)
- on parental or paternity leave
- a carer
- sick and getting Statutory Sick Pay
- a refugee learning English (and you arrived here less than a year ago), or
- pregnant, within 11 weeks before your expected date and up to 15 weeks after.

Can I get National Insurance credits?

For each full week of your Income Support, you may get National Insurance credits. These credits can help you get other money in the future, such as State Pension.



To make a claim
www.direct.gov.uk/benefitadviser



Phone: **0800 055 6688**
Textphone: **0800 023 4888**

Monday to Friday 8am to 6pm

Who can get Income Support?

Income Support is for people who:

- have a low income
- work less than 16 hours a week
- aren't in full-time study (but there are some exceptions – see page 5)
- don't get Jobseeker's Allowance or Employment and Support Allowance
- don't have savings above £16,000
- live in Great Britain (this means England, Scotland and Wales), and
- are aged between 16 and the age you can get Pension Credit.

Pension Credit tops up your weekly income to a guaranteed minimum level. The age you can apply for Pension Credit is gradually increasing for men and women to 66 in line with the increase in the State Pension age for women to 65 by November 2018 and the further increase to 66 for men and women by 2020. To find more information about State Pension age go to **www.direct.gov.uk/spacalculator**
To apply for Pension Credit, phone **0800 99 1234**.

Lone parents

Lone parents can only get Income Support if their youngest child is under five. If your child is older and you don't work, you may need to claim Jobseeker's Allowance instead.

Young people

Young people in 'relevant education' may also get Income Support. This might apply if you:

- are a 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.

Generally 'relevant education' means full-time education up to GCE A-level or Scottish Certificate of Education (Higher level).

Carers

You may be able to get Income Support if you are:

- getting Carer's Allowance
- caring for someone who is getting Attendance Allowance or the highest or middle rate of Disability Living Allowance
- looking after a child for a short time because the person who normally looks after the child is ill or away, or
- looking after someone in your family who is temporarily ill.

Can I claim Income Support for my family?

You can claim Income Support for yourself and your partner.

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.

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.

To get extra money if you have children, see page 10.

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. Great Britain is England, Scotland and Wales.

If you have moved here to make a settled home, that counts as living here.

You must not be 'subject to immigration control' - in other words, you must not need permission to come into Great Britain. There are some exceptions to these rules. If you're not sure, please ask us.

Does it matter what kind of place I live in?

No, you can still claim Income Support if you're sleeping rough or living in a hostel.

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

If you're working

Can I work and get Income Support?

You may get Income Support if you work less than 16 hours a week. But we'll take into account some of the amount you earn. The amount we ignore will depend on your circumstances.

What 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 the 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 these benefits and you take unpaid parental leave, you may still get Income Support.

What if I'm in a trade dispute?

If you are involved in a trade dispute (for example if you're on strike) you can't normally get Income Support for yourself.

You may be able to get Income Support for your partner, from seven days after you stop work, if your partner isn't involved in the dispute.

Volunteering

We know that volunteering can give you a better chance of finding paid work. So you can volunteer as many hours as you like while getting benefit as long as you keep to the main benefit rules.

You must tell Jobcentre Plus **before** you start volunteering.

You must not be paid money or anything else for volunteering. It's okay to be paid your expenses, but you must tell us what you get and hold on to any receipts. Any money you get on top of expenses may be counted as earnings, and affect your benefit.

8 Income Support

Choosing not to be paid is not the same as volunteering. If you're doing what someone else would normally be paid for, we class this as 'unpaid work', not volunteering. We may decide that what you would have been paid should count as 'notional earnings', and this may affect your benefit. We decide by looking at whether:

- someone would normally be paid to do the same kind of work
- your work helps society or your community in some way, and
- you work for a charity or similar group.

How to claim



To make a claim

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Textphone: **0800 023 4888**

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During the call we will ask you to give us some 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.

How is my claim decided?

Jobcentre Plus will look at your earnings, savings, and living costs. Based on these, we'll decide if you can get Income Support and write to you.

What if I don't agree with the decision?

If you think our decision is wrong, please get in touch with Jobcentre Plus within one month of the date on the decision letter. If you contact us later, we may not be able to help you.

You can:

- ask us to explain our decision
- ask us to write to you with the reasons for our decision
- ask us to look at our decision again (you may think we have overlooked some facts, or you may have more information to give us which affects our decision), or
- appeal against our decision to an independent tribunal (but this must be in writing).

You, or someone who has the authority to act for you, can do any of these things, or all of them.

How is my benefit paid?

We pay benefit straight into your account. This is the best way to get it 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.

Other help you may get

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

If you can't get help from Income Support, you may get a Crisis Loan instead. To find out more, phone Jobcentre Plus on **0800 032 7952** (textphone **0800 032 7958**).

Can I get tax credits?

If you're responsible for children or young people, you may get Child Tax Credit. If you claim Income Support, you should make a claim for Child Tax Credit too.

If you work and have a low income, you may get Working Tax Credit. This can help with childcare costs.

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

Tax credits



www.hmrc.gov.uk/taxcredits



Phone: **0345 300 3900**
Textphone: **0345 300 3909**

Open 8am to 8pm every day.

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 get child maintenance. There's an impartial service called Child Maintenance Options. You can ask them for help about setting up a maintenance arrangement for you and your family.

Child Maintenance Options



www.cmoptions.org



Phone: **0800 988 0988**

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

Child Maintenance Options won't have your personal information, so they can't answer questions about your benefit. But they can help you understand your options and help you set up a maintenance arrangement.

Can I get help to pay for my housing?

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

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

Housing Benefit 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?

You may get help with some health costs - including NHS prescriptions, NHS dental treatment and some travel costs - if you're on a low income or get:

- income-related Employment and Support Allowance
- income-based Jobseeker's Allowance
- Income Support, or
- Pension Credit.

To find out more about help with health costs from the NHS, ask at your doctor's surgery or health clinic.



Or go to
www.direct.gov.uk/benefits

Cold Weather Payments

This is tax-free money towards extra heating costs during a week of very cold weather in your area. If you can get a payment, you get it automatically. You do not have to pay the money back.

Your savings do not affect Cold Weather Payments. A Cold Weather Payment does not affect any other benefits.

What if I'm pregnant or have a baby?

You may get 'Healthy Start' food vouchers and vitamins if you get Income Support and:

- 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.

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're pregnant or have a young baby, and
- you have no other children under 16 years of age.

This money doesn't have to be paid back. To find out more, contact Jobcentre Plus.

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.

Assisted Prison Visits unit



Phone: **0300 063 2100**

Textphone: **0845 304 0800**

Monday to Friday 9am to 5pm

Changes in your life

Tell Jobcentre Plus 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 and capital
- work more or fewer hours
- become ill
- start getting, or stop getting, another benefit, or
- get other benefits and the amount goes up or down.

Important

If you're not sure whether to tell us about a change, do it anyway. If you don't report a change when you should, you could risk action being taken against you, and having your benefit reduced or stopped in the future. You will then have to pay back any overpaid money.

What if I go into hospital?

If you, your partner or a child you get benefit for, go into hospital, your Income Support should stay the same for up to 52 weeks. This is as long as you still meet the conditions for getting it.

If you get other benefits that stop earlier because you (or someone you are claiming for) go into hospital, this could affect your Income Support.

If you know you have to stay in hospital for longer than 52 weeks, ask Jobcentre Plus for advice.

What if I go abroad?

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

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

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 5p a minute with a 13p call set-up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad.

Calls to **03** numbers from BT land lines should cost no more than 5p a minute with a 13p call set up charge. However calls to 03 numbers are usually included in the cost of any call plan you may have, so ask your service provider if you will be charged for these calls.

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

You can ask us to call you back if you're concerned about the cost of the call.

Textphones

Our textphone numbers are for people who cannot speak or hear clearly. If you don't have a textphone, you could check if your local library or Citizens Advice Bureau has one. Textphones don't receive text messages from mobile phones.

We're always looking for ways of improving our leaflets. If you have any comments or suggestions about this leaflet, email us at: **leaflet.feedback@dwpgsi.gov.uk**

This email address is only used for leaflet comments. We cannot answer questions about your pension or benefit.

Important information about this leaflet

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 May 2012. It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law.

You can find more information about benefits and pensions online.



For benefits information go to
www.direct.gov.uk/benefits



For pensions information go to
www.direct.gov.uk/pensions

This information is available in other formats on request.



Phone **0845 731 3233**
Textphone **0845 604 0210**

We aim to provide a high quality of service to all our customers. You can find out more in our customer charter at **www.direct.gov.uk/dwpcharter**

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