

# Income Support

Help if you're on a low income

This leaflet is no longer current. You can find up to date information on GOV.UK



Department  
for Work &  
Pensions

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## 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 5 years old)
- a lone foster parent
- a single person with a child placed with you before adoption
- on parental or paternity leave
- a carer
- sick and getting Statutory Sick Pay
- a refugee learning English for at least 15 hours a week (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?

You may get National Insurance Credits. These credits can help you get other money in the future, such as State Pension. You should get these automatically if you receive Income Support and are caring for a sick or disabled person.

You can make a claim in 2 ways.



Go to:  
[www.gov.uk/benefits-adviser](http://www.gov.uk/benefits-adviser)



Phone: **0800 055 6688 (0800 012 1888)**  
if you speak Welsh and live in Wales)



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 from which you may get Pension Credit – the qualifying age – is going up alongside the increase in State Pension age for women to 65, and the further increase in State Pension age.

To find more information about State Pension age go to

**[www.gov.uk/calculate-state-pension](http://www.gov.uk/calculate-state-pension)**

To apply for Pension Credit, phone **0800 99 1234**

(**0345 606 0275** if you speak Welsh and live in Wales).

#### Lone parents

Lone parents can only get Income Support if their youngest child is under 5. If your child is older and you don't work, you may need to claim Jobseeker's Allowance instead.

#### Foster parents

Single people or lone parents fostering a child can get Income Support until the child reaches 16.

#### Single people with a child placed with them before adoption

Single people or lone parents who have a child under 16 placed with them before their adoption can get Income Support.

## 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 the care part of Disability Living Allowance, or
  - either rate of the daily living part of Personal Independence Payment, or
  - Armed Forces Independence Payment
- 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 us to find out more.

We use ‘partner’ to mean:

- a person you live with who is your husband, wife or civil partner, or
- a person you live with as if you are a married couple.

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 apply, you must be in Great Britain. Great Britain is England, Scotland and Wales.

You must not be 'subject to immigration control' - in other words, there must be no restrictions which would stop you getting financial help from the State. You will also need to satisfy the Habitual Residence Test. 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, 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 7 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 us **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.

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



Phone: **0800 055 6688 (0800 012 1888)**  
if you speak Welsh and live in Wales)



Textphone: **0800 023 4888**

Monday to Friday 8am to 6pm

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?

We will look at your earnings, capital, 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 you can appeal but only after you have requested a reconsideration of the decision. This is called a Mandatory Reconsideration. You must do this within one month of the date of the decision.

You can first ask for a written statement of reasons for the decision if you are unclear as to why the decision was made. Again you must ask for this within one month.

*This leaflet is no longer current. You can find up to date information on GOV.UK*



If you ask for a Mandatory Reconsideration we will ask you if you have additional relevant evidence that should be considered. You will be sent a Mandatory Reconsideration Notice which explains our decision. If you do not agree with this, you will then be able to appeal against the decision.

The appeal is to Her Majesty's Courts and Tribunals Service. The appeal will be heard by an independent tribunal.

The benefit decision notification will tell you how to apply for a Mandatory Reconsideration. The Mandatory Reconsideration Notice will tell you how to appeal.

## **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**

### **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.

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### Tax credits



[www.gov.uk/qualify-tax-credits-quick-questionnaire](http://www.gov.uk/qualify-tax-credits-quick-questionnaire)



Phone: **0345 300 3900**  
(+44 2890 538 192 if calling from abroad)



Textphone: **0345 300 3909**

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

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

If you're bringing up a child, their other parent is still responsible for helping with their upkeep, even if they don't live with you. Most of the 2.5 million separated families in Great Britain have an arrangement in place where both parents contribute financially.

If you can't agree child maintenance together with your child's other parent the statutory child maintenance service may be able to help. You can find out more about child maintenance by calling Child Maintenance Options. This is a free service that gives information and support to help parents make decisions about their child maintenance arrangements.

### Child Maintenance Options



[www.cmooptions.org](http://www.cmooptions.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.

You may get help from your local council for your rent through Housing Benefit, and help with your council tax through council tax reduction schemes.

Housing Benefit is paid by local councils, but you can claim it through Jobcentre Plus.

To get more information about council tax contact your local council.

## 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
- the Guarantee Credit part of Pension Credit.

You may get help with health costs if you get Universal Credit. The rules are likely to change in 2014, so please check the NHS website for up to date information. You can find out more about help with NHS health costs from the NHS.



Go to:

[www.nhs.uk/healthcosts](http://www.nhs.uk/healthcosts)



Phone: **0300 300 1343**

You may have to pay a penalty charge if you wrongly claim for help with health costs.

## 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?

### Child Benefit

Child Benefit is paid to the person responsible for a child. It is not affected by your income, National Insurance contributions or savings. You will receive it until your child reaches 16, and perhaps for longer if they are in full-time education.

If you receive a 'bounty pack' from the hospital or midwife, it should contain a claim form.

You can also get a form from the Child Benefit helpline:

Find out more online.



Go to: [www.gov.uk](http://www.gov.uk)



Phone: **0300 200 3100**  
Textphone: **0300 200 3103**

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

## Sure Start Maternity Grant

This is a one-off payment to help pay for things you need for a new baby if you are on a low income.

You may qualify for the grant if:

- you're pregnant and do not have any other children under the age of 16 when you claim, or
- you're expecting a multiple birth (eg twins) and have children already, and

- you already get certain benefits, and
- you have had advice from a health professional about health and welfare matters (unless your child was still-born before you make the claim).

You must claim the grant within 11 weeks of the baby's due date or within 3 months after the baby's birth.

You don't have to pay the grant back and it won't affect your other benefits or tax credits.

You can also claim if you have:

- recently adopted a young baby
- been granted a residence order for a baby, (in certain circumstances)
- been appointed the guardian of a baby, or
- been granted a parental order for a surrogate birth.

The baby must be aged 12 months or younger when you claim.

If your baby is stillborn after the 24th week of your pregnancy, you may still be able to get a grant.

## Healthy Start

You may be entitled to 'Healthy Start' vouchers and vitamin coupons if you get Income Support and:

- you are at least 18 weeks pregnant, or
- you have a child under 4 years old.

There are a number of ways to find out more information or to get an application form.



Go to:

[www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)



Phone: **0845 607 6823**

You could also ask at your doctor's surgery.

### 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 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 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 us 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

You can use the **0845** code to call any of our **0345** numbers. Check with your phone company which code is cheaper for you.

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 **03** numbers from BT land lines should cost no more than 4p a minute with a 15p 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. Our textphones don't receive text messages from mobile phones.

## 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 October 2014. 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.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits)



For pensions information go to:  
[www.gov.uk/state-pension](http://www.gov.uk/state-pension)

We aim to provide a high quality of service to all our customers. You can find out more in our customer charter at [www.dwp.gov.uk/about-dwp](http://www.dwp.gov.uk/about-dwp)