

## Fact Sheet WB/014: Income Support

### Contents

 Overview	1
 Eligibility	1-2
 How it works	2
 What you will get	2-4
 How to claim	4-5
 Report a change	5-6
 Challenge a decision	6

### Overview

Income Support helps people who do not have enough to live on. It is only available for certain groups of people who do not get Jobseeker's Allowance or Employment and Support Allowance and are not in full time employment. Income Support is being replaced by Universal Credit.

Income Support can be paid on its own if you have no other income or can top-up other benefits or part time earnings to the basic amount the law says you need to live on.

You do not have to have paid national insurance contributions to qualify for Income Support, but any savings you have might affect what you get paid.

### Eligibility

All of the following must also apply to you (and your partner if you have one):

- You have no income or a low income, and no more than £16,000 in savings
- You are not in full-time paid work (you can work less than 16 hours a week, and your partner can work less than 24 hours a week)

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- You are not eligible for Jobseeker's Allowance or Employment and Support Allowance
- You live in England, Scotland or Wales - there are different rules for Northern Ireland ([www.nidirect.gov.uk/articles/income-support](http://www.nidirect.gov.uk/articles/income-support))

You must also be between 16 and Pension Credit qualifying age ([www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age)), and at least one of the following:

- Pregnant
- A lone parent (including a lone adoptive parent) with a child under 5
- A lone foster parent with a child under 16
- A single person looking after a child under 16 before they are adopted
- A carer
- On maternity, paternity or parental leave
- Unable to work and you receive Statutory Sick Pay, Incapacity Benefit or Severe Disablement Allowance
- In full-time education (not university), aged between 16 and 20, and a parent
- In full-time education (not university), aged between 16 and 20, and not living with a parent or someone acting as a parent
- A refugee learning English - your course needs to be at least 15 hours a week, and you must have started it within 12 months of entering the UK
- In custody or due to attend court or a tribunal

You do not need a permanent address - for example, you can still claim if you:

- Sleep rough
- Live in a hostel or care home

## How it works

### How you are paid

Payments are usually made every 2 weeks.

All benefits, pensions and allowances are paid into your bank, building society or credit union account.

## What you will get

You get:

- A basic payment (personal allowance)

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- Extra payments (premiums)

Your income and any savings (over £5,999) can affect how much you get.

## Personal allowance

You must be at least 16 to get Income Support.

## Your situation

### Weekly payment

- Single - age 16 to 24 - £59.20
- Single - age 25 or over - £74.70
- Lone parent - age 16 to 17 - £59.20
- Lone parent - age 18 or over - £74.70
- Couples - both under 18 - £59.20
- Couples - both under 18 getting 'higher rate' - £89.45
- Couples - one under 18, the other 18 to 24 - £59.20
- Couples - one under 18, the other 25 or over - £74.70
- Couples - one under 18, one over getting 'higher rate' - £117.40
- Couples - both 18 or over - £117.40

### Higher rate

You could get the higher rate if either of you is responsible for a child, or if each of you would be eligible for one of the following if you were not a couple:

- Employment and Support Allowance
- Income Support
- Jobseeker's Allowance

## Premiums

You could also get an Income Support 'premium' - this is extra money based on your circumstances, for example if:

- Your partner is a pensioner
- You are disabled or a carer

Use a benefits calculator to work out how much you can get.

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## The benefit cap

The benefit cap limits the total amount of benefit you can get. It applies to most people aged 16 or over who have not reached State Pension age ([www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age)).

Some individual benefits are not affected, but it may affect the total amount of benefit you get.

## How to claim

The quickest way to apply for Income Support is by phone.

### New benefit claims

#### Jobcentre Plus - new claims

Telephone: 0800 169 0350

Textphone: 0800 023 4888

Relay UK ([www.relayuk.bt.com](http://www.relayuk.bt.com) - if you cannot hear or speak on the phone): 18001 then 0800 169 0350

Video relay service ([main.signvideo.me/app/8/10935](http://main.signvideo.me/app/8/10935)) for British Sign Language (BSL) users - check you can use the service ([www.youtube.com/watch?v=Osx7FFxFpNY](http://www.youtube.com/watch?v=Osx7FFxFpNY))

Welsh language: 0800 012 1888

Monday to Friday, 8am to 6pm

Find out about call charges- ([www.gov.uk/call-charges](http://www.gov.uk/call-charges))

You can also apply by post by sending a claim form ([www.gov.uk/government/publications/income-support-claim-form](http://www.gov.uk/government/publications/income-support-claim-form)) to your local Jobcentre Plus ([www.gov.uk/contact-jobcentre-plus](http://www.gov.uk/contact-jobcentre-plus)).

### Alternative formats

Call to ask for alternative formats, such as braille, large print or audio CD.

There is a different way to apply in Northern Ireland

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([www.nidirect.gov.uk/articles/income-support](http://www.nidirect.gov.uk/articles/income-support)).

You can claim Income Support for yourself and your partner, if they have not already made a claim.

You will need to give details about:

- Your income
- The income of any partner
- Where you live
- Who lives with you

## Report a change

### Report a change of circumstances

You need to report changes to your circumstances so you keep getting the right amount of Income Support.

Your claim might be stopped or reduced if you do not report a change straight away.

A change of circumstance can include:

- Starting or stopping work, education, training or an apprenticeship
- Moving house
- People moving into or out of the place you live (for example your partner or a child)
- Changing your name
- Changes to the benefits you or anyone else in your house gets
- Changes to other money you get (for example student loans or grants, sick pay or money you get from a charity)
- Changes to your pension, savings, investments or property
- Going into hospital or a care home or sheltered accommodation
- Going abroad for any length of time

Call Jobcentre Plus if you are not sure whether you need to report a change.

You may be prosecuted or have to pay a £50 penalty if you give wrong or incomplete information, or do not report changes straight away.

### How to report

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You can report a change of circumstances by:

- Calling the Jobcentre Plus helpline for existing benefit claims
- Writing to the Jobcentre Plus office that pays your Income Support - the address is on the letters you get about your Income Support

## **Jobcentre Plus - existing benefit claims**

Telephone: 0800 169 0310

Textphone: 0800 169 0314

Video relay service ([main.signvideo.me/app/8/10935](https://main.signvideo.me/app/8/10935)) for British Sign Language (BSL) users - check you can use the service ([www.youtube.com/watch?v=Osx7FFxFpNY](https://www.youtube.com/watch?v=Osx7FFxFpNY))

Welsh Language: 0800 328 1744

Monday to Friday, 8am to 6pm

Find out about call charges ([www.gov.uk/call-charges](https://www.gov.uk/call-charges))

## **If you have been paid too much**

If you do not report a change straight away or give wrong or incomplete information, you might be paid too much. If you are, you might have to pay some of the money back.

## **Challenge a decision**

### **If you disagree with a decision**

You can challenge a decision about your claim. This is called asking for mandatory reconsideration ([www.gov.uk/mandatory-reconsideration](https://www.gov.uk/mandatory-reconsideration)).