

Income Support

*This booklet
contains*

information about

- *how to work out
if you can get
Income Support*
- *how to claim
Income Support*
- *Income Support
Allowances and
Premiums.*



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What is Income Support?

Income Support is a social security benefit to help people who do not have enough money to live on.

Income Support is made up of

- money for you
- money for your partner, if you have one
- extra money for people if their expenses are higher than others, for example, disabled people
- money for certain housing costs that are not covered by Housing Benefit.

We use *partner* to mean

- a person you are married to, or a person you live with as if you are married to them, or
- a civil partner, or a person you live with as if you are civil partners.

The amount you can get depends on

- how much the law says you need to live on, and
- how much money you have coming in each week from things like other social security benefits and part-time work.

Savings of more than £6,000 will affect the amount of Income Support that you can get.

You will not be able to get Income Support if your savings are more than £16,000.

If you live in a care home

Savings of more than £10,000 will affect the amount of Income Support that you can get if you live on a permanent basis in a care home. You will not be able to get Income Support if your savings are more than £16,000.

Can you get Income Support?

You may be able to get Income Support if you and your partner, if you have one, have savings of £16,000 or less and

- you are working for less than 16 hours a week, and
- your partner is working less than 24 hours a week.

If you or your partner are working more hours than this

You may still be able to get Income Support if, for example, the person who works

- cannot earn much money because of a disability
- is caring for another person
- is a childminder at home
- is a part-time firefighter
- is a member of a territorial or reserve force.

If you are separated, we only take your circumstances into account and only count the hours you work.

If you think you will not be able to get Income Support because of the hours you or your partner work, you may be able to get Working Tax Credit.

For more information contact the Working Tax Credit Helpline **0845 300 3900**.

If you or your partner have reached the qualifying age you may be entitled to Pension Credit. From 2010 the age from which people can get Pension Credit will gradually change to 65 in line with the change to women's state pension age.

For further information ask for a leaflet or visit our website at **www.nidirect.gov.uk**

To apply for Pension Credit phone the Pension Service Application Line on **0808 100 6165**.

You can only claim Income Support for yourself and your partner.

More about claiming

Who should claim – you or your partner?

If you have a partner and both of you might be entitled to Income Support, you can decide which one of you makes the claim.

If either you or your partner are under the qualifying age for receiving Pension Credit and have been ill for a total of at least 364 days, or 196 days if terminally ill, that person should claim.

If you want more information to help you decide who should make the claim, get in touch with your local Social Security or Jobs & Benefits office.

Looking after a sick or disabled person

You may be able to get extra Income Support if you or your partner are getting Carer's Allowance because you are looking after a sick or disabled person. This extra amount of Income Support is called a Carer Premium.

To claim Carer's Allowance, fill in the claim form **DS 700**.

You can get this form from any Social Security or Jobs & Benefits office or Post Office®.

If you have a mortgage or home loan

You may be able to get extra Income Support for the interest on your mortgage or home loan. You can find out more about this in information booklet **IS 8 Home Owners – help with housing costs**. You can get this booklet from any Social Security or Jobs & Benefits office.

About your claim

How to claim

Just fill in form **A1** or **A1R**. You must answer all the questions on the claim form that apply to you and your partner, if you have one. It is important that you answer all questions that apply to you, and make sure you provide all the documents we ask for. You have a calendar month, up to the second date on the front of the form, to fill the form in properly without affecting your benefit. If you can get benefit because of this claim we can consider paying it from the date you asked for the form if you

- answer all the questions on the form that apply to you and your partner, if you have one, **and**
- provide all the documents we ask for within a month of the date you asked for the form.

If you do not do this, you may only get benefit from the date you provide all the information we need.

If you have difficulty with the form or documents

If you find it difficult to fill in the form or to provide any of the documents we ask for, do your best. Tell us what you can and provide all the documents you have.

You must tell us in **Part 16** of form **A1** or **Part 7** of form **A1R** about any information you cannot provide and why. We may be able to help if

- you do not have the information to fill in the claim form because the information does not exist
- you cannot get the information you need to fill in the claim form without putting yourself at serious risk of physical or mental harm and there is no other way of getting the information
- you need information from someone else to fill in the form but they are unable or unwilling to provide the information within a reasonable time.

Get in touch with your Social Security or Jobs & Benefits office if

- you cannot fill in the claim form because of a physical, learning, mental or communication difficulty **and**
- there is no one who can help you fill in the claim form.

If you need help to fill in the claim form

If you need help to fill in this form ask a friend or advice centre to help, or get in touch with your local Social Security or Jobs & Benefits office.

How we collect and use information

We, the Department for Social Development (DSD), collect information to deal with Social Security, Child Support, employment and training, housing and community development and urban regeneration (redeveloping towns, cities and villages). The information we collect about you depends on the type of your business with us, but we may use the information for any of these purposes.

We may check information about you with other information we may have. We may get information about you from other people and certain organisations. We may give information to certain other organisations, as allowed by the law, to:

- check that the information is accurate
- prevent or detect crime
- protect public funds in other ways, and
- use in research statistics.

These other organisations include other government departments, authorities who deal with Housing Benefit and private-sector organisations (such as banks) that may lend you money. We will not give information about you to anyone outside our department unless the law allows us to.

The Department for Social Development is the data controller for the Data Protection Act.

If you want to know more about what information we have about you, or the way we use your information, please contact us. You can contact any of our offices and ask for the leaflet Data Protection Act 1998 – It affects you. Or you can find a copy of the leaflet on our website at www.dsdni.gov.uk

Our service standards

At Social Security Agency we aim to provide a high standard of customer service at all times. Details of the standard of service you can expect from us can be found on our website at www.dsdni.gov.uk

You can access our website from many libraries.

For more information please contact your local Social Security or Jobs & Benefits office.

More about Income Support

How Income Support is worked out

Income Support is the difference between

- the amount the law says you need to live on, and
- the money you already have coming in.

The amount the law says you need to live on is made up of

Allowances – for day-to-day living expenses.

Premiums – for expenses that are likely to be higher than normal.

Housing costs – but only for mortgage interest and certain other housing costs that Housing Benefit does not cover.

Allowances and Premiums

Allowances

are the main part of Income Support. They are intended to cover normal day-to-day living expenses.

Premiums

are extra amounts of Income Support for groups of people who have special needs. They are paid as well as all the Allowances.

If you qualify for more than one Premium, you will normally only get the Premium that gives you the most money.

You can find out more about Allowances and Premiums on **pages 11 to 15.**

Money coming in

By money coming in we mean things like

- earnings after tax, National Insurance (NI) contributions and half of any money paid to a pension scheme have been taken off
- Child Benefit
- Guardian's Allowance
- social security benefits
- Working Tax Credit and Child Tax Credit
- savings over £6,000
- savings over £10,000 if you live in a care home permanently
- other money, for example, maintenance or money from boarders and lodgers
- maintenance payments. Paid voluntarily, because of a written agreement, because of a court order, or a child maintenance assessment.

Money that is not counted

Not all of the money you have coming in is counted, for example, we do not count

- the first £5 of your earnings, if you do not have a partner
- the first £10 of any earnings or joint earnings, if you have a partner
- the first £20 of your earnings
 - if you are a lone parent.

We use lone parent to mean a person who does not live with a partner and has at least one child under 19, as long as Child Benefit is still in payment for that child, or

- if you get the Disability Premium
- child maintenance payments
- savings of £6,000 or less. But if you have savings between £6,000.01 and £16,000, a deduction of £1 a week is made from your benefit for every £250, or part of £250, above £6,000

- if you live in a care home on a permanent basis, savings of £10,000 or less. But if you have savings between £10,000.01 and £16,000, a deduction of £1 a week is made from your benefit for every £250, or part of £250, above £10,000.
- a Far Eastern Prisoner of War Compensation Payment.

Some other money may not be counted. Your local Social Security or Jobs & Benefits office will be able to give you more information about this.

Housing Benefit

You may be able to get some help with paying for the place where you live. This help is called Housing Benefit. To find out more about this ask your local Social Security or Jobs & Benefits office.

Child Tax Credit

Child Tax Credit is a payment to support families with children. You may be able to get it if you are responsible for one or more child or young person.

If you make a new claim for Income Support it will not include money for children. You will need to claim Child Tax Credit from HM Revenue & Customs. To find out more about Child Tax Credit visit www.hmrc.gov.uk or call HM Revenue & Customs Helpline on **0845 300 3900**.

Allowances

For single people

16 or 17 years old	£51.85
16 or 17 years old, if you have to live away from home in certain circumstances, or you are disabled	£51.85
18 to 24 years old	£51.85
18 years and over and bringing up a child on your own	£65.45
25 years and over	£65.45

For couples

There are a number of rates for couples that depend on age and individual circumstances.

For example

Both under 18 and have responsibility for a child	£78.30
Both are 18 or over	£102.75

If your partner has reached the qualifying age for Pension Credit

Pensioner Premium

If your partner has reached the qualifying age when they can claim Pension Credit to 74 years old

couples **£99.65**

Enhanced Pensioner Premium

If your partner is 75 to 79 years old

couples **£99.65**

Higher Pensioner Premium

If your partner

- is 80 or over, or
- has reached the qualifying age for Pension Credit and is registered blind, or
- has been given an invalid carriage, or
- is getting
 - Incapacity Benefit (long-term rate)
 - Attendance Allowance
 - Mobility Allowance
 - Severe Disablement Allowance
 - Disability Living Allowance

couples **£99.65**

For long-term sick or disabled people

Disability Premium

If you are unable to work due to sickness for a total of at least 364 days, or 196 days if you are terminally ill, you will qualify for the Disability Premium.

You may also qualify for the Disability Premium if you **and** your partner are under the qualifying age for Pension Credit, **and** you **or** your partner

- are registered blind or severely sight impaired, or
- were registered blind or severely sight impaired until recently, or
- have been given an invalid carriage, or
- get certain benefits because you are disabled or cannot work.

For example

- Incapacity Benefit (long-term rate)
- Severe Disablement Allowance
- Mobility Allowance
- Disability Living Allowance
- Disability Working Allowance, or

- are entitled to Working Tax Credit (Disability Element)

single people get	£28.00
couples get	£39.85

Severe Disability Premium – single people

You may get Severe Disability Premium as well as any other Premiums you qualify for.

You may qualify for the Severe Disability Premium if

- you live alone (certain people can be ignored when deciding if you live alone), and
- you get Disability Living Allowance care component at the middle or higher rate, and
- no one gets Carer's Allowance for looking after you

you may get	£53.65
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For disabled people continued

Enhanced Disability Premium – single people

You may get Enhanced Disability Premium as well as any other Premiums you qualify for.

You may qualify for the Enhanced Disability Premium if

- you are aged under the qualifying age for Pension Credit, and
- you get Disability Living Allowance care component at the highest rate

you may get **£13.65**

Severe Disability Premium – couples

You may get Severe Disability Premium as well as any other Premiums you qualify for.

There are 3 ways for couples to qualify for Severe Disability Premium

1 If your partner gets Attendance Allowance and you get Disability Living Allowance care component at the middle or higher rate, **or** both you and your partner get Disability Living Allowance care component at the middle or higher rate, and

- no one lives with you, and
- no one gets Carer's Allowance for looking after either of you

you may get **£107.30**

2 If your partner gets Attendance Allowance and you get Disability Living Allowance care component at the middle or higher rate, **or** both you and your partner get Disability Living Allowance care component at the middle or higher rate, and

- no one lives with you, and
- someone gets Carer's Allowance for looking after one of you

you may get **£53.65**

For disabled people continued

3 If either you or your partner get Disability Living Allowance care component at the middle or higher rate, or your partner gets Attendance Allowance and

- the other partner is registered blind, and
- no one lives with you, and
- no one gets Carer's Allowance for looking after the partner with the Attendance Allowance or Disability Living Allowance, and
- the person who gets Disability Living Allowance makes the claim

you may get **£53.65**

Enhanced Disability Premium – couples

You may get Enhanced Disability Premium as well as any other Premiums you qualify for.

You may qualify for Enhanced Disability Premium if

- you and your partner are aged under the qualifying age for Pension Credit, and
- you or your partner get Disability Living Allowance care component at the highest rate

you may get **£19.65**

For carers of disabled people

Carer Premium

You may get a Carer Premium for each member of your family who meets the qualifying conditions. You may get Carer Premium as well as any other Premiums you qualify for.

You may qualify for Carer Premium if you or your partner

- get Carer's Allowance, or
- have claimed Carer's Allowance but do not get it because you get more from another benefit

you may get **£30.05**

Help and advice

If you want more information about Income Support or Social Security Benefits generally

- get in touch with your local Social Security or Jobs & Benefits office. You can find the phone number and address on the advert in the business numbers section of the phone book. Look under **social security agency**. You can also find out more about the Social Security Agency's benefits and services at www.nidirect.gov.uk
- however if you do not want to make use of our services, you may be able to get help from a friend, relative or an Advice Centre.

This booklet gives general information only and is not a complete and authoritative statement of the law.

The amounts in this booklet are the ones that have been used since April 2010. The amounts usually change each April.

