



Income support

Income support (IS) is the main means tested benefit for those who do not have to 'sign on' as available for and actively seeking work and who are on or below a certain income. You can also have income support paid on top of your existing benefits, such as incapacity benefit.

Before the introduction of employment and support allowance (ESA) on 27 October 2008 you could get IS if you were sick/disabled and unable to work. Now most new claimants who are sick and unable to work will have to claim ESA.

Some claims for IS will be allowed after 27 October under certain circumstances. These include provisions under linking rules and cases where you make a claim for IS after 27 October 2008 and you are already getting incapacity benefit.

If you are already getting IS because you are sick/disabled and unable to work you will be moved onto ESA at a later date.

1. Who can get income support?

To get income support you must:

- be in one of the [qualifying groups](#)
- have [no income or be on low income](#)
- not have have [capital/savings above a certain limit](#)
- usually not be in full-time work (less than 16 hours for you and less than 24 hours for your partner if you have one - there are other exceptions listed in the qualifying groups below)
- pass the ["habitual residence" test and have the right to reside](#)

2. The qualifying groups

You can claim income support if you are in one of the following list of qualifying groups (if you are a student see below):

- You are entitled to statutory sick pay (SSP).
- You have appealed against a decision under a determination that you are capable of work. This applies to incapacity benefit and income support claimants only. If you are on employment and support allowance (ESA) you receive the ESA basic rate whilst you are appealing.
- You are in employment while living in (or temporarily absent from) a care home, an Abbeyfield Home or an independent hospital in which you receive care.



- You are 'regularly and substantially engaged in caring for another person' and either you are getting carer's allowance (CA), or the person you are looking after gets attendance allowance (AA) or constant attendance allowance, or the middle or highest rate of disability living allowance (DLA) care component.
- You are looking after your partner or a child or qualifying young person who is 'temporarily ill' and for whom you are responsible.
- You are a lone parent and responsible for a child under 12 (reduced from 16 from 24 November 2008) who is a member of your household.
- You are taking unpaid statutory parental leave to look after a child who lives with you. You must have been entitled to housing benefit (HB), council tax benefit (CTB), working tax credit (WTC) or child tax credit (CTC) payable at a higher rate than the family element on the day before your leave began.
- You are taking statutory paternity leave and you do not receive statutory paternity pay or any payment from your employer, and/or you were entitled to HB, CTB, WTC or CTC (payable at a higher rate than the family element) on the day before your leave began.
- You are single or a lone parent and are fostering a child under 16 through a local authority or voluntary organisation.
- You are looking after a child under 16 because the child's parent, or the person who usually looks after the child, is ill or is temporarily away from their home.
- Your partner is temporarily outside the UK and you are responsible for a child under 16 who is a member of your household.
- You are at school, in full-time non-advanced education or approved unwaged training and in one of the categories not excluded from IS.
- You are on the Adult Learning Option scheme
- You are on Work-Based Learning for Young People.
- You are a refugee and start attending an English course for over 15 hours a week during your first year in Great Britain (to help you obtain employment); you are eligible under this category for up to 9 months only.
- You have had a baby within the last 15 weeks.
- You are getting IS urgent cases payments as a 'person subject to immigration control'.
- You have started work and are eligible for the first 4 weeks of housing costs run-on.



- You are required to attend court or a tribunal as a JP, juror, witness, defendant or plaintiff.
- You are remanded or committed in custody for trial or sentencing (you can only get IS to cover housing costs).
- You are held to be involved in a trade dispute.

3. The habitual residence test and the right to reside

The term "right to reside" is not defined but is dependent on your immigration status and nationality. You might have a right to reside under United Kingdom rules, EC law or because you are a British citizen.

The habitual residence test is a test to see if you normally live in the United Kingdom, the Channel Islands, the Republic of Ireland or the Isle of Man). The test will be applied if you have been living abroad.

There is no legal definition of 'habitual residence'. Relevant factors are where you normally live, where you expect to live in future, your reasons for coming to this country, the length of time spent abroad before you came here, and any ties you still have with the country where you have come from.

However, the test should not be applied if someone:

- is an EC national with 'worker status', or the 'right to reside' (under EC worker legislation); or
- has refugee status; or
- has exceptional leave to remain or enter.

If these do not apply, a Decision Maker (DM) will decide whether you are habitually resident or not. Get advice if you fail this test.

If you are on income support you can [continue to receive benefits during a period of temporary absence from Great Britain to receive NHS hospital treatment](#) under the National Health Service Act 1977 or National Health Service and Community Care Act 1990.

4. How much is income support?

The amount of income support you can get will depend on your circumstances. Income support assessments are divided into three parts.

- [personal allowances](#) - these are payments made if you are single, a lone parent or a couple.
- [premiums](#) - are paid if you or your partner have a disability, provide care or are over age 60.



- housing costs - generally this is help with the payment of mortgage interest plus other allowed costs. If you find work and are on income support your housing costs can continue for four weeks.

Note: Main council tax benefit, income-based jobseeker's allowance and housing benefit are also calculated using premiums. This factsheet also makes reference to these benefits where appropriate.

Income support is paid to you for the people in your household. A household includes you and your partner (whether married or living together or a civil partner). Your household does not include anyone else living with you such as friends or other relatives. Those who are not part of your household may be able to make their own claim for income support.

If you have children who are under age 16 or who are under age 19 and still at school you may also be able to get child tax credit (CTC). You can also get CTC if they are under 20 and have started or enrolled on a course of full-time non-advanced education or approved training which began before they were 19.

Some people, already on income support (IS) getting payments for their children. These will eventually be phased out and replaced by child tax credit.

4.1 Personal allowances

You get amounts according to your age, whether you are single, a lone parent or a couple (including civil partners).

If you claim council tax benefit or housing benefit and have a dependent child under age 16 or someone who is a qualifying young person (age 19 and still at school or under 20 and have started or enrolled on a course of full-time non-advanced education or approved training which began before he or she was 19) you will get a personal allowance for them as well.

Some people, who are already on income support and income-based jobseeker's allowance get allowances for children. These are being phased out. At some point they will receive child tax credit instead of IS child additions.

If you are over 60 your personal allowance rate for council tax benefit, and housing benefit is higher.

4.2 Premiums

You can get extra amounts in the form of premiums if you satisfy certain conditions. You can view the current benefit rates on our website at www.disabilityalliance.org/benrate.htm. These premiums

You can get any of the following premiums if you satisfy the rules for them:



[carer premium](#)
[disabled child premium](#)
[enhanced disability premium](#)
[family premium](#)
[severe disability premium](#)

In addition to these premiums you can get one of the premiums listed below. If you qualify for two of the premiums on this list you will get the one which pays you the most. The list starts from the lowest paying to the highest:

[family premium lone parent rate](#)
[disability premium](#)
[pensioner premium](#)

Carer premium

You or you partner must be entitled to carer's allowance, even if you are not actually paid it because you receive another benefit. This premium is payable for each person who qualifies.

Disability premium

You must be under age 60 and one of the following applies to you or your partner:

- getting attendance allowance
- getting constant attendance allowance as part of industrial injuries disablement benefit or a war pension
- getting disability living allowance
- getting an NHS invalid trike
- be registered blind
- getting war pensioners mobility supplement
- getting the disability element or severe disability element of working tax credit

If you have a partner you will be paid a higher couple rate of this premium.

Disabled child premium

You must have a dependent child or qualifying young person under age 20 who is getting disability living allowance or who is registered blind. The premium is paid for each child who qualifies.

You get this premium if you claim council tax benefit, and housing benefit. Disabled child premium is being phased out for people already on income support and



income-based jobseeker's allowance so new income support (and JSA) claimants cannot get it.

Enhanced disability premium

You or your partner must:

- be under age 60 and receiving the high rate care component of disability living allowance.
- not paid for an adult if you or your partner get the pensioner premium.

If you have a partner you will be paid a higher couple rate of this premium.

Family premium

You must have a dependent child or qualifying young person under age 20.

You get this premium if you claim council tax benefit, and housing benefit. Family premium is being phased out for people already on income support and income-based jobseeker's allowance so new income support (and JSA) claimants cannot get it.

If you claim housing benefit or council tax and have a child under the age of one you will get an additional amount for these benefits.

Family premium lone parent rate

You can only get this premium for council tax benefit, and housing benefit. It is paid instead of ordinary family premium to lone parents who claimed before 6.4.98.

Pensioner premium

You or your partner must be aged 60 and over. One premium for a single adult who qualifies. If you have a partner you will be paid a higher couple rate of this premium. Housing benefit and council tax benefit no longer use this premium but your HB/CTB personal allowance is increased to include this amount.

Severe disability premium

You or your partner must satisfy all of the following:

- be receiving the care component of disability living allowance (middle or higher rate) or attendance allowance
- live alone (there are exceptions to this rule)
- no one else gets carer's allowance for looking after you

There is a couple rate if both of you qualify.



5. Capital

You cannot get benefit if your capital or savings (or you and your partner's capital or savings) is above £16,000. Your benefit will be affected if your capital or savings (or you and your partner's capital or savings) is above £6,000 (£10,000 if you live permanently in a care home).

5.1 Tariff income

If your capital is between the lower and upper limits, a 'tariff income' is assumed. One pound a week for every £250 (or part of £250) above the lower limit is included as your income.

For example, if you have capital of between £6,250.01 and £6,500, £2 a week is included as your income. Each time capital gets into the next block of £250 (even by as little as one penny) an additional £1 is included as income.

If you or your partner are aged 60 or over and are getting housing benefit or council tax benefit and not claiming income support or income-based jobseeker's allowance your assumed tariff income is one pound a week for every £500 (or part of £500) above the lower limit.

6. Disregarded earnings

Some of your earnings are not taken into account when working out means tested benefits. This is normally £5 if you are single or £10 if you have a partner. You will have £20 of your earnings disregarded if you qualify for the disability premium, the carer premium or are a lone parent (for housing benefit and council tax benefit the amount for lone parents is £25).

6.1 Other benefits

Some benefits are not taken into account when working out means tested benefits. These include attendance allowance, child benefit and disability living allowance.

7. How to claim income support

You use form B16 if you are self employed and form A1 for all other cases. You can get these forms from your local Department for Work and Pensions office or Jobcentre Plus office (0845 608 857) or you can download them from the Jobcentre plus website at www.jobcentreplus.gov.uk.



You can also make an online claim at www.dwp.gov.uk/eservice/ or [phone](#) the following:

Telephone: 0800 0 55 66 88

Textphone: 0800 0 23 48 88 (i)

Lines are open from 8:00 am - 6:00 pm, Monday to Friday. Charges may apply to calls from mobile phones, but the contact centre will call the customer back if requested.

8. Students and young people

If you are a full time student you may be able to get income support if you are:

- a lone parent and you have responsibility for a child
- are on an adult learning option scheme
- are a refugee on a course learning English
- you have limited leave in the UK and are subject to "no recourse to public funds" and you have a temporary problem in getting funds from your usual source

Disabled students cannot now claim IS unless they fit into one of the above categories. If you are a disabled student you may be able to get employment and support allowance. For more information on this see Factsheet - [employment and support allowance overview](#).

If you have a partner who is not a student he or she may qualify for income support if they are in one of the qualifying groups.

If you are part of a student couple and have a child you can get income support in the long vacation if you are eligible for it under the ordinary rules. Alternatively, one of you may be able to claim Jobseeker's Allowance, providing you are available for work.

If you claim as a full time student your eligible student loan will be taken into account, regardless of whether you claimed it or not. Tuition fees and certain grants are ignored.

8.1 Part time students

If you are a part time student you can claim if you are in one of the qualifying groups above.

Whether your course is full or part-time usually depends on how it is classed by the institution. However, if you are on a course of government-funded further education



in England or Wales it is full-time if it involves more than 16 guided learning hours a week. In Scotland, it is still full-time if structured learning packages make up the hours to over 16 a week, up to a maximum of 21 hours a week.

9. Where can I get more help and information?

DIAL Great Yarmouth

12a George Street

Great Yarmouth

Norfolk

NR30 1HR

01493 856900

Monday to Friday 10am to 4pm.

Also available:

- Factsheet - [employment and support allowance overview](#)
- Factsheet - [employment and support allowance medical tests](#)