

## Income Support (*ref 09*)

- 1.** Various groups of people can claim Income Support (IS). The main groups are: people who are unable to work because of sickness or disabilities; people who are full-time carers; disabled students. People aged 60 and over can now claim Pension Credit instead of Income Support. Want to know more about this? Go to *Quick Brief Pension Credit (ref 39)*.
- 2.** Savings and/or capital over certain amounts will mean you will not be entitled to IS. These maximum amounts are: - £16,000 if you live in residential care; and £8,000 in any other circumstances.
- 3.** People who work full-time (i.e. 16 hours or more per week) are not entitled to IS. The useful exception to this rule is for people in residential care who can work 'full-time' and still have entitlement to IS.
- 4.** IS tops up your income to a set level. This level depends on how the Department of Work & Pensions (DWP) assesses your needs, and how much income and capital you have.
- 5.** Various weekly rates called premiums are used to work out your weekly IS rate ('applicable amount' in DWP jargon). There are set weekly amounts for single people, additional amounts if you are disabled, etc.
- 6.** Most other money coming in is taken fully into account, i.e. your IS is reduced pound for pound by other income. Having savings or capital can reduce your IS even if it is not enough to stop your entitlement. If you are working part-time you are allowed to keep some of your wages.
- 7.** The interaction of Disability Benefits with IS can be complex. However, any Disability Living Allowance (DLA) which people receive is not deducted from your IS. DLA increases your IS by making you entitled to extra 'disability premiums' when calculating IS.
- 8.** It is very difficult to get IS back-dated even if you were unaware of your possible entitlement.
- 9.** If you do get IS, this means that you can sometimes get help with mortgage and housing costs if you are an owner-occupier. You can also get the maximum Housing Benefit available on your accommodation if you are renting. Want to know more about this? See *Quick Brief Income Support Payment for Mortgage Costs (ref 40)*.  
Want to know more about Housing Benefit? See *Quick Brief Housing Benefit (ref 08)*.  
Also see *Quick Brief Local Housing Allowance (ref 42)*.
- 10.** IS is not taxable, and leads to other benefits, e.g. Council Tax Benefit, automatic help with NHS costs, potential help from the Social Fund etc. For further information, contact [www.dwp.gov.uk](http://www.dwp.gov.uk).

If you require further information or have other queries contact Housing Options.

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