

# Income Support

Income support is available to anyone who does not have enough money to live on and is not able to work. This may be because you are unable to work due to a mental disability or because you are caring for some-one.

You will not be eligible if you:

- are less than 16 years old
- are over 59 years old
- are able to work more than 16 hours a week
- have a partner who works more than 24 hours a week
- have more than £16 000 in savings (this will include your partner's savings).

**Hafal Tip:** If you live with some-one as if you are married or as if you are civil partners, the benefits agency treats them as your partner for the purpose of calculating how much benefit you are entitled to.

**Hafal Tip:** If you are entitled to the carers allowance or if you have been awarded disability living allowance, you may get more income support.

You can still claim income support if you are working, as long as it follows the new rules about permitted working. These are that:

- you can earn up to £20 a week indefinitely or,
- if you work for less than 16 hours a week, you can earn up to £81 a week for 52 weeks. You can do this again if you first have a gap of 52 weeks when you are no longer working, or
- you can earn up to £81 a week for an unlimited period if you are doing 'supported permitted work'. This would be done with the support of an organisation that finds work for people with disabilities and could include work done under medical supervision as part of a hospital treatment programme.

**Hafal tip:** You can protect your benefit when you go back to work, which means that if you have to stop work again within 52 weeks, you may be able to go onto income support at the same amount you got before you started working.

If you have a mortgage you will not be able to claim housing benefit but you can get some help with making the payments if you get income support. This will only be after you have claimed income support for 39 weeks and only applies to the interest on the mortgage.

If you go into hospital, you need to let the benefits office know this. Nothing will happen to your income support straight away but after 4 weeks it will be reduced if you get the severe disability premium. After 52 weeks, all disability premiums will stop, reducing your income support further.

**Hafal Tip:** Being entitled to income support mean you automatically qualify for housing benefit, council tax benefit, free prescriptions, free dental care and free school meals for any children you have.



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