

Factsheet

For single parents in England and Wales April 2013

Freephone

0808 802 0925

Gingerbread Single Parent Helpline

Claiming income support and other benefits

This factsheet gives details of the benefits and tax credits you can receive if you have a child under five and are not working, or work less than 16 hours a week. It explains what income support is and how to make a claim. There is also information on other financial help, such as tax credits for your children and help with housing costs.

If you do not qualify for income support or are not able to work because you are disabled or unwell, there is a list of other Gingerbread factsheets that you may find helpful at the end of this factsheet. For more advice contact the Gingerbread Single Parent Helpline on 0808 802 0925. Calls are free from landlines and most mobiles.

Note: If you have recently come to Great Britain, have limited right to be here, or are from the European Community, you may not have the right to claim the benefits set out in this factsheet. Get advice before claiming. See page 6 for organisations that can help.

What is income support?

Income support is a benefit paid to certain people who are not working or work less than 16 hours a week. Any money you have is taken into account in deciding how much income support you should get. If you receive income support you do not have to look for work or sign on at Jobcentre Plus.

If you receive income support you may also be entitled to other benefits such as help with your rent, and health costs. See page 4.

Can I claim income support?

To claim income support you must:

- Not be working **or** working less than 16 hours a week
- Have a child under five
- Have income and savings below a certain amount (see page 2).

Different rules can apply if you are a student or are caring for a relative with a disability or long-term health problem.

Studying or training

If you are a student you may be able to claim income support if you are studying in further education (eg A-level, GNVQ, GCSE and basic skills courses).

You are unlikely to qualify for income support if you are a higher education student (university degree or equivalent) as you should be eligible for student grants and loans instead. You may be able to claim income support to help with the interest payments of a mortgage. Call the Gingerbread Single Parent Helpline if you think this may apply to you.

See the Gingerbread factsheets *Money for further education students* and *Money for higher education students* for more information.

Caring for someone else

If you care for someone who is disabled or has a long-term health problem you can apply for income support regardless of the age of your children. The person you are caring for must receive either the middle or higher rate care element of disability living allowance, the personal independence payment and you must be receiving carer's allowance.

If you receive carer's allowance, the amount of income support you can receive will be reduced. However, you should get an extra payment of income support called a carer's premium.

If the person you care for gets a severe disability premium as part of any benefits they receive, this is removed from their benefit if you claim carer's allowance and you then get carer's premium. Check before you make a claim.

How much is income support?

If you are a single parent under the age of 18, you should receive £56.80 a week. If you are over the age of 18 you should receive £71.70 a week.

Income support is paid every two weeks into your bank or post office account. If you do not have an account you will be asked to open one.

If you have savings or capital

If you have capital, which includes savings and property worth more than £6,000 but doesn't include the home you live in, this will reduce the amount of income support you can receive.

If you have more than £16,000 in capital, you cannot get income support.

Income

Any income you receive can also affect how much income support you can be paid, including any part-time earnings over £20 a week. You must tell Jobcentre Plus about any money you receive.

Child maintenance

Child maintenance payments do not affect the amount of benefits or tax credits you receive. You should tell Jobcentre Plus that you are receiving child maintenance so that it can be properly disregarded.

You do not have to apply to the Child Support Agency when you claim income support and can choose to reach a voluntary arrangement for maintenance with your child's other parent.

How do I claim income support?

You can claim income support over the telephone using the Jobcentre Plus enquiry line (see further help and information on page 6).

An adviser will take your details and fill out the form. You will need your national insurance number, bank details, information about your housing costs and any income, savings or capital.

An initial interview will be arranged at a local Jobcentre Plus. At this interview, an adviser will check your claim form and gather any extra information they need.

If you need money quickly, ask if your claim can be considered as urgent and/or consider applying for a short-term advance to tide you over.

If there is a delay processing your claim, ask for an interim payment or make a complaint. Once your claim has been processed you will need to attend a work-focused interview at Jobcentre Plus.

What are work-focused interviews?

Work-focused interviews aim to assess and develop your prospects for employment and identify training or educational needs that may help you find work in the future. You do not have to find work while you are on income support.

How often are work-focused interviews?

This will depend on the age of your youngest child.

If your youngest child is:

- Under one – you don't have to attend an interview
- Between one and four – you must attend every six months
- Between four and five – you must attend every three months.

If you receive income support for reasons other than being a single parent, you may not have to attend work-focused interviews as often. This may apply if you are sick or have a disability and are unable to work, or you claim carer's allowance.

Do I have to attend work-focused interviews?

Single parents over 18 must attend and actively participate in work-focused interviews. You are expected to answer questions, for example about your qualifications, previous work experience and childcare responsibilities.

Your adviser may make suggestions on how to improve your employment prospects. You shouldn't be penalised if you don't act on these suggestions.

What happens if I do not attend the interviews?

Unless Jobcentre Plus agree that you had a good reason for not attending or taking part in an interview, your income support could be reduced. This is called a sanction. See below for more information.

Sanctions

Your income support can be reduced if you fail to attend or properly take part in a work-focused interview. This is called a sanction. If you normally receive £71.70 a week income support it can reduce by £14.34, leaving you with £57.36 a week.

When your income support should not be reduced

Jobcentre Plus should not reduce your income support if you have a good reason for not doing something. This is called having good cause.

There is not a clear definition of good cause but Jobcentre Plus may take the following into account:

- Language, learning or literacy difficulties
- A medical or dental appointment for you or someone you care for that would have been unreasonable to rearrange
- A religious custom or practice that stopped you attending
- Transport difficulties
- Attending the funeral of a relative or close friend
- A disability making it impractical to attend
- A job interview
- An accident
- Sudden illness affecting you or a person you care for
- Misleading information from Jobcentre Plus.

If you have good cause for not attending or taking part in a work-focused interview you should tell Jobcentre Plus about this within **five working days** after the date of the interview.

Challenging a sanction

You can appeal against a sanction. If the decision to reduce your benefits is found to be wrong, then any reduction in income support stops and you should get back any amounts deducted.

You must appeal within one month of the date of the decision.

For more information on how to appeal contact the Gingerbread Single Parent Helpline or visit your local free advice centre (see Further help and information on page 6).

What happens when income support ends?

Your income support ends when your child is five, unless you claim income support for a reason other than being a single parent. For example, you may continue to get income support if your child receives the middle or higher rate care element of disability living allowance, you get carer's allowance, or you have a foster child living with you.

Jobcentre Plus should contact you before your income support is due to end to arrange an interview with an adviser. The adviser should explain how to make a claim for jobseeker's allowance, or another suitable benefit.

If you are disabled or unwell and unable to work you may be able to claim employment and support allowance. See the Gingerbread factsheets *Claiming jobseeker's allowance and other benefits* and *Benefits and tax credits for ill health or disability*.

Will housing benefit be affected when income support ends?

If you move from income support to another benefit such as jobseeker's allowance or employment and support allowance, Jobcentre Plus should tell your local council about the change. This means that your housing benefit should continue as normal.

If you decide not to claim a different benefit you should tell your local council about your change in circumstances. If you are not working or are working but have a low income, you may still be entitled to some housing benefit.

Other benefits you could claim

If you claim income support you may also be able to claim the following benefits. Some of these benefits are also available to single parents who are not on income support.

Child benefit: Claim if you have a child under 16, or under 20 if they are in full time non-advanced education (eg sixth form or further education college) or on approved training. Child benefit pays £20.30 a week for your first child and £13.40 a week for every other child.

Child tax credit: If you get income support you should receive the maximum amount of child tax credit. The actual amount depends on how many children you are responsible for. If you used to claim tax credits as a couple tell HMRC about your change in circumstances straight away.

Help with your mortgage: If you have a mortgage an amount can be added to your income support to help pay the interest. This can include help towards ground rent, some service charges and interest on loans for essential home improvements. You usually have to wait 13 weeks before these payments can start and the rules are complicated. Contact the Gingerbread Single Parent Helpline for advice.

Help with rent: You can apply for housing benefit to help with the cost of your rent at the same time as applying for income support, or you can make a claim directly to your local council. Housing benefit is available if you live in private rented, local authority or housing association accommodation.

Help with council tax: If you are the only adult in your home that has to pay council tax, you qualify for a 25 per cent discount on the bill. You may also get help with the rest of the bill through your local council tax reduction scheme. Apply at your local council.

Extra help with rent: If you get housing benefit but need extra financial help to pay the bill, you can ask your local council for a top-up payment. This is called a discretionary housing payment. You do not have an automatic right to these payments; it is up to your local council to decide. If you can, get advice before you apply.

Prescriptions and health costs: If you get income support, you can get free prescriptions, dental treatment, sight tests, glasses, fares to hospital, wigs and fabric supports. You can also get free help if you claim child tax credit and your income is under £15,276 a year.

Cold weather payment: If you get income support and have a child under five, or you get the disability or severe disability element of child tax credit, you should automatically receive a cold weather payment. Payments are made in periods of very cold weather as defined by the government.

Free school meals: Claim if you get income support or child tax credit, but not working tax credit, and have a household income below £16,190 a year. Some income, such as child maintenance, is not counted.

School uniforms: It is up to your local council what, if any, help they give with the cost of school uniforms. Contact the education department at your local council.

Healthy Start vouchers: You may be entitled to Healthy Start vouchers for food or vitamins if you are pregnant or have a child under the age of four and:

- You receive income support
- You do not work, or work less than 16 hours a week and your income is under £16,190 a year.

16-19 bursary: If your child is aged 16-19 and in full-time education they may qualify for a bursary. See the Gingerbread factsheet *Money for further education*.

Maternity expenses: If you are pregnant or have recently given birth or adopted a baby, you may be able to get maternity, paternity or adoption benefits. See the Gingerbread factsheet *Money during maternity and adoption*.

Funeral expenses: If you are arranging a funeral you may qualify for a payment to help with the cost. The money may have to be paid back from the deceased's estate if possible.

You can find out more about each of these individual benefits from www.gov.uk or by calling the Gingerbread Single Parent Helpline.

Benefits and tax credits: how does it all add up?

The following are the weekly amounts payable to a single parent for a family's day-to-day living expenses.

The amounts shown assume the single parent is over 18, lives in rented accommodation, does not work and does not have any other income. It also assumes that no-one in the family has a disability or long-term health problem, or is caring for somebody who does.

With one dependent child	£ a week
Income support	£71.70
Child benefit	£20.30
Child tax credit	£62.78
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Total	£154.78
(plus help with rent and possibly council tax)	

With two dependent children	£ a week
Income support	£71.70
Child benefit	£33.70
Child tax credit	£115.09
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Total	£220.49
(plus help with rent and possibly council tax)	

Note:

- If you qualify for income support, you should get the maximum amount of housing benefit
- Income support and other means-tested benefits may be reduced if you have other income, for example part-time earnings
- Child maintenance is ignored and not counted as income.

Further help and information

Gingerbread Single Parent Helpline

Freephone 0808 802 0925

www.gingerbread.org.uk

Free information on a range of issues including maintenance, benefits, tax credits, debt, employment, education, legal rights and holidays.

One Parent Families Scotland Lone Parent Helpline

0808 801 0323

www.opfs.org.uk

Run by our partner organisation, the Lone Parent Helpline provides confidential advice and information for single parents in Scotland.

Child Benefit Helpline

0845 302 1444

www.hmrc.gov.uk/childbenefit

Information on child benefit and how to claim.

Child Maintenance Options

0800 988 0988

www.cmoptions.org

Information on making arrangements for child maintenance.

Citizens Advice

England: 08444 111 444

Wales: 08444 77 20 20

www.citizensadvice.org.uk

Information and advice on a wide range of issues including benefits and tax credits.

Community Legal Advice

0845 345 4345

www.gov.uk

Telephone advice on benefits, housing, employment, debt, welfare benefits and family law for people who are eligible for public funding.

gov.uk

Government website containing information on benefits including eligibility, how to make a claim and how to appeal.

Jobcentre Plus

0800 055 6688 Benefits Enquiries

0800 012 1888 Benefits Enquiries Welsh language

0800 882 200 Benefit Enquiry Line (for disabled people and their carers)

Textphone: 0800 243 355

www.gov.uk

Processes new claims and claim renewals for welfare benefits.

OISC

0845 000 0046

www.oisc.gov.uk

For information on organisations/solicitors that give immigration advice.

Refugee Council

0808 808 2255

www.refugeecouncil.org.uk

Advice for refugees and asylum seekers.

Tax Credit Helpline

0345 300 3900

www.hmrc.gov.uk/taxcredits

Information about tax credits and to request claim forms.

Working Families

0300 012 0312

www.workingfamilies.org.uk

Advice on benefits and employment law.

More from Gingerbread

Other related factsheets:

- > Claiming jobseeker's allowance
- > Tax credits when your circumstances change
- > Benefits and tax credits for ill health or disability

Download them from our website or call 0808 802 0925 to request them from the helpline

Become a Gingerbread member

Membership is available to single parents in England and Wales. Join a community of thousands of single parents who benefit from mutual support, free advice and information.

Visit our website, call 0800 018 4318 or email membership@gingerbread.org.uk

Gingerbread
Single parents, equal families

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