Benefits Factsheet

Income Support for Long Term Sick & Disabled People
April 2019

This factsheet only applies to people who have been receiving Income Support because of sickness continuously since 27 October 2008. Income Support is being phased out for people who are sick and being replaced by Employment and Support Allowance.

Income Support is a benefit that can ‘top up’ a person’s income to a basic amount that the law says they need to live on. There is a capital limit for Income Support. A single claimant or couple must have capital of less than £16,000. The claimant must not work for more than 16 hours per week and the partner must not work for more than 24 hours per week. The figures below are the minimum weekly amounts for disabled and long-term sick people under Pension Credit age living in the community who have no dependant children included in the calculation. See overleaf for who counts as ‘disabled’.

<table>
<thead>
<tr>
<th>Age</th>
<th>SINGLE</th>
<th>Age of the older</th>
<th>COUPLE</th>
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</thead>
<tbody>
<tr>
<td>Under 25 usual rate</td>
<td>£92.95</td>
<td>18 and over, usual rate</td>
<td>£163.80</td>
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<tr>
<td>25 and over, usual rate</td>
<td>£107.45</td>
<td>PLUS</td>
<td></td>
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<tr>
<td></td>
<td>PLUS</td>
<td>If either or both receives HIGHEST rate of care component of DLA or enhanced daily living component of PIP add on</td>
<td>£24.10</td>
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<tr>
<td>PLUS</td>
<td></td>
<td>If they both get high or middle rate care component or any daily living component of PIP, and nobody else lives with them, and neither has a carer getting Carers Allowance (CA), add on</td>
<td>£131.70</td>
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<tr>
<td></td>
<td>PLUS</td>
<td>If one or more receives CA or only fails to get it because of an overlapping benefit, add on</td>
<td>£36.85</td>
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<tr>
<td>PLUS</td>
<td></td>
<td>or</td>
<td></td>
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<tr>
<td></td>
<td>PLUS</td>
<td>If one gets one of the above disability benefits and does not have a carer getting CA, and the other is registered blind and nobody else lives with them, add on</td>
<td>£65.85</td>
</tr>
<tr>
<td></td>
<td>PLUS</td>
<td>If one or more receives CA or only fails to get it because of an overlapping benefit, add on</td>
<td>£36.85</td>
</tr>
</tbody>
</table>

If s/he receives Carers Allowance or only fails to get it because of an overlapping benefit, add on £36.85 for each person who meets the condition.
Who Counts as Sick & Disabled?
A person counts as disabled or long term sick for these purposes if:
- they get long term Incapacity Benefit or Severe Disablement Allowance, or
- they get any component of Disability Living Allowance, Personal Independence Payment, or
- they are registered blind, or
- the claimant has been accepted by the Department for Work & Pensions (DWP) as unable to work due to illness or disability for at least 52 weeks

What Counts as Income?
Most types of income are taken into account in full. These include Incapacity Benefit, Severe Disablement Allowance, and occupational or private pensions.

Disability Living Allowance care and mobility components and the daily living and mobility components of Personal Independence Payment are disregarded as income. So are Housing Benefit and Council Tax Support.

The first £20 per week of part time earnings of a disabled person is disregarded. The actual income from savings or investments is not counted. Instead the DWP uses a formula to work out assumed income from capital over £6,000. This ‘tariff’ income is £1.00 per week income for every £250 or part, of capital over the £6,000 threshold.

What Counts as Capital?
Personal possessions do not count as capital. The home the person lives in does not count. Money in a bank, Building Society etc counts as capital, as does cash. Stocks and shares also count as capital, subject to a 10% reduction. Land or property other than the house the person lives in also counts as capital (less 10%). If people give capital away in order to try to gain entitlement to benefit or a higher amount of benefit the DWP can treat them as if they still have the capital.

The Calculation
If the person or couple has less to live on than the law says they need, the difference is paid as Income Support.

Claiming Income Support
It is now too late for completely new claims for Income Support because of incapacity for work. Other people who want to claim a benefit because they are unable to work because of sickness would claim Universal Credit. Some lone parents and carers can still make new claims for Income Support. Claims for either benefit are made by ringing 0800 055 6688.

Other Cash Help
People who get Income Support are entitled to free prescriptions. They also get free NHS dental treatment and eye tests as well as help with the cost of glasses and with fares to hospital for treatment. They may have access to the Social Fund for Community Care Grants and loans. They get maximum help with Housing Benefit and Council Tax Support.

This factsheet is a general guide. It is not a full statement of the law.