

Factsheet

For single parents in England and Wales April 2017

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 you are not working, or work fewer 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 don't qualify for income support or aren't able to work because you are disabled or unwell, there is a list of other helpful Gingerbread resources at the end of this factsheet. For more advice contact the Gingerbread Single Parent Helpline on 0808 802 0925. Calls are free.

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

Universal credit is a new benefit system that will replace many of the current benefits and tax credits. Some families with children who are claiming benefits or tax credits for the first time in certain areas must now claim universal credit instead. For more information on universal credit and how it may affect your family you can visit the [Gingerbread](#) website.

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. If you receive income support you do not have to look for work or sign on at Jobcentre Plus, but you may be required to attend work-focused interviews (see page three).

If you receive income support you may also be entitled to other benefits such as help with your rent or mortgage and health costs (see page three).

Can I claim income support?

To claim income support you must:

- Not be working **or** working fewer than 16 hours a week
- Have a child under five or be 29 or more weeks pregnant
- Have income and savings below a certain amount (see page two).

Different rules can apply if you are a student or are caring for a child or adult 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 still qualify for some 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, attendance allowance, or personal independence payment. If the person you care for is waiting for a decision on a claim for one of these benefits, you can claim income support for up to 26 weeks whilst they wait for the decision.

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 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 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 £57.90 a week. If you are 18 or over you should receive £73.10 a week.

Income support is paid every two weeks into your bank or post office account.

If you have savings or capital

If you have capital, which includes savings and property worth more than £6,000 - not including 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 how much you're getting so that it can be properly disregarded.

How do I claim income support?

You can claim income support over the phone using the **Jobcentre Plus enquiry line** (see further help and information on page five). You can also download the form **online**, but you'll need to print it out and post it - it cannot be emailed. 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 benefit advance to tide you over. You can also ask for a short term benefit advance if there is a delay processing your claim. You may also wish to 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, but if your youngest child is three or four you might have to take part in 'work-related activity'.

How often are work-focused interviews?

If your youngest child is aged one or over, you'll have to attend one or more work-focused interviews. The frequency of these will be decided by your adviser at Jobcentre Plus. You do not have to attend work-focused interviews if you are responsible for a child aged under one.

Do I have to attend work-focused interviews?

Yes, single parents aged 18 or over must attend and actively participate in work-focused interviews if their child is over the age of one. 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.

Work-related activity

If your youngest child is aged three or four your adviser could ask you to take part in work-related activity. This could mean asking you to attend courses or doing other tasks to improve your chances of moving into work, such as updating your CV or completing training in specific skills.

The activity should be agreed between you and your adviser and written down in an 'action plan' so you are clear about what you are expected to do.

Any work-related activity you are asked to take part in must be reasonable, improve your chances of moving into work, and take into account your individual circumstances. The jobcentre should cover any childcare costs or travel costs that you might need to take part in the course or other activity.

What happens if I don't attend the interviews or complete work-related activity?

Unless Jobcentre Plus agrees that you had a good reason for not attending or taking part, 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 or work-related activity. This is called a sanction. If you normally receive £73.10 a week, income support can be reduced by £14.62, leaving you with £58.48 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. 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 ask for a sanction decision to be reconsidered. 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.

If the decision is not changed after it has been reconsidered, you can then appeal.

For more information on how to appeal against a sanction see our [Sanctions](#) factsheet: Download a copy here: www.gingerbread.org.uk/factsheet/42/Sanctions

Other benefits you could claim

If you claim income support you may also be able to claim the following benefits. Some 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 £20.70 a week for your first child and £13.70 a week for every other child.

Child tax credit: if you get income support you 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 so that they can recalculate your award.

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 39 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.

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.

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. Contact your child's school or college for more information.

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

Warm home discount scheme: You may qualify for money off your electricity bill in the winter through this scheme. To check if your electricity supplier is part of the scheme and whether you qualify, visit www.gov.uk

Watersure scheme: You may qualify for help with paying your water bill if you have three or more children or someone in your household has one of certain health conditions. For more information visit www.citizensadvice.org.uk

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 18 or over, 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	£73.10
Child benefit	£20.70
Child tax credit	£63.84
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Total	£157.74
(plus help with rent and possibly council tax)	

With two dependent children	£ a week
Income support	£73.10
Child benefit	£34.40
Child tax credit	£117.18
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Total	£224.90
(plus help with rent and 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
- Make sure you get advice about whether the benefit cap and other restrictions on housing benefit will apply to you – see our factsheet [Housing options for single parents](#)
- 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

Provides free, confidential advice for single parents. No matter the challenge – around your finances, contact arrangements or help you could receive – our trained advisers are here with tailored advice that works for you.

One Parent Families Scotland Lone Parent Helpline

0808 801 0323

www.opfs.org.uk

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

Child Benefit Helpline

0300 200 3100

www.gov.uk/child-benefit

Information on child benefit and how to claim.

Child Maintenance Options

0800 988 0988

www.cmoptions.org

Information on making arrangements for child maintenance, and to make a claim to the Child Maintenance Service.

Citizens Advice

England: 03444 111 444

Wales: 03444 77 20 20

www.citizensadvice.org.uk

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

Civil Legal Advice

0345 345 4345

www.gov.uk/civil-legal-advice

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

GOV.UK

www.gov.uk

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

Jobcentre Plus

0800 055 6688 new benefit claims – England

0800 012 1888 new benefit claims – Welsh language

To report change in circumstances:

0345 608 8545 – England

0345 600 3018 – Welsh language

<https://www.gov.uk/contact-jobcentre-plus/how-to-contact>

Processes welfare benefit claims.

Office of the Immigration Services Commissioner

0345 000 0046

<https://www.gov.uk/government/organisations/office-of-the-immigration-services-commissioner>

Information on organisations/solicitors that give immigration advice.

Refugee Council

www.refugeecouncil.org.uk

Advice for refugees and asylum seekers.

Tax Credit Helpline

0345 300 3900

www.gov.uk/claim-tax-credits

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](http://www.gingerbread.org.uk) or call 0207 428 5400 to request them.

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](http://www.gingerbread.org.uk), call 0800 018 4318 or email membership@gingerbread.org.uk

Gingerbread

Single parents, equal families

Gingerbread, the charity for single parent families, is registered in England and Wales as a company limited by guarantee, no. 402748, and a registered charity, no. 230750. The Gingerbread Single Parent Helpline is supported by the Department for Education, HMRC, The Big Lottery and other funders and is accredited by the Helplines Partnership.



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