



Social Security

Income Support

The Treasury *Yn Tashtey*

This leaflet gives **general guidance only**. It doesn't cover the rules for every situation and **isn't** a complete and authoritative statement of the law.

Every effort has been made to ensure that it's correct at the date shown on the cover, however it's possible that some of the information is oversimplified or becomes inaccurate over time, for example because of changes to the law.

If you're unsure you should **check at a Social Security office**.

More information about social security benefits and pensions in the Isle of Man is available at www.gov.im/socialsecurity.

Who can claim Income Support?

You may be entitled to Income Support if you:

- have reached state pension age
- are sick, disabled or blind
- are a lone parent with at least one child aged under 6 years of age
- are a lone parent with at least one child of any age if you're getting a Bereavement Support Payment
- are caring for someone who is sick or disabled
- are more than 29 weeks pregnant or have a child less than 15 weeks old
- are a student living away from your parents (but only in certain circumstances)
- are a deaf or otherwise disabled student
- are on parental leave and not receiving pay from your employer

If you don't fall into any of the above categories but think that you may qualify for Income Support get in touch with us for further information.

To make a claim you need to complete a claim form A2 (form E2 if you have reached state pension age) which you can get from our Head Office at Markwell House, Douglas or from our Ramsey office at the Town Hall. Please note that you can only visit us at our counters at our Head Office at Markwell House, Monday to Friday 9 am to 1 pm and the Ramsey office is only open Tuesday - that is subject to change.

For more information or for a claim form call us on 685656 (option 1 and then option 2) if you're under state pension age or 685656 (option 1 and then option 3) if you have reached state pension age.

If you are unemployed but capable and available for work, and you're under state pension age, you should claim Jobseeker's Allowance.

All calls to and from Social Security are recorded for the benefit of our customers and staff to assist in the provision of service standards and to prevent any potential disputes.

<u>Income Support Rates</u> <u>Applicable from week commencing 8 April 2024</u>

Personal Allowances

Couple, both members aged 18 or ove	r	£198.95
Couple, one member aged 18 or over,	one aged 16 or 17	£159.15
Couple, both aged 16 or 17 responsible	e for housing costs	£159.15
Couple, both aged 16 or 17 with no ho	using costs	£119.30
Single person aged 25 or over		£130.40
Single person aged between 18 and 24	ŀ	£104.35
Single person aged 16 or 17 responsible	le for housing costs	£104.35
Single person aged 16 or 17 with no he	ousing costs	£78.25
Lone parent aged 18 or over		£130.40
Lone parent aged 16 or 17		£104.35
For each dependent child or qualifying	young person	£52.10
<u>Premiums</u>		
Pensioner Premium	single	£99.90
	couple	£158.00
Shared Care Premium		£31.25
<u>Disability Related Premiums</u>		
Incapacity Premium	single	£30.40
	couple	£45.60
Disability Premium	single	£71.65
,	couple	£107.50
Disabled Child Premium		£54.70
Carer Premium	single	£108.35
	couple	£162.55
Mobility Premium	single	£34.40
	couple	£51.60
	lower	£7.50
Attendance Premium	highest rate	£101.40
Attendance Premium	highest rate middle rate	£101.40 £68.00

<u>Housing Costs</u> – maximum allowable

Single person or couple:	
- with no children	£137.50
- with one dependent child	£196.00
- with two dependent children	£211.50
- with three or more dependent children	£233.00
Maintenance and insurance (standard rate)	£16.45
Deductions for non-dependants living in household	
Individual or family getting Income Support or Income-based Jobseeker's Allowance	£18.60
Individual or family in any other case, normally	£52.10
Board and lodgings	
Personal expenses - single person or lone parent	£42.95
Personal expenses - couple	£85.90
Meal allowance where meals cannot be obtained within the board and lodging establishment:	
Breakfast	£24.50
Midday meal	£34.65
Evening meal	£34.65
The maximum overall amounts payable for Board and Lodgings are:	
For a single person or lone parent	£267.90
For a couple	£336.45

Other than in example 4 the customers in these examples have savings of less than £14,000. If you have more than £14,000 in savings then you'll be treated as having an income of £1 per week for every £250 of savings you have over £14,000.

Example 1 (single person paying rent)

A thirty year old man living alone in a private sector flat, his rent being £140 per week. He is off work through illness and is receiving £104.85 per week Incapacity Benefit.

Personal Allowance - single person aged over 25 £130.40

Housing costs - rent and rates subject to a maximum allowance £137.50

Total £267.90

Less income - Incapacity Benefit £104.85

Income Support payable £163.05

Example 2 (single parent paying rent)

A single parent aged 28 and her 3 year old child are living in private sector accommodation paying rent including rates of £175 per week. Her only income is Child Benefit and Income Support.

Personal Allowances – lone parent aged 18 or over £130.40

for dependent child £52.10

Housing costs - rent and rates £175.00

Total <u>£357.50</u>

Less income - Child Benefit - disregarded <u>nil</u>

Income Support payable £357.50

Example 3 (single person living at home with parents)

A 23 year old girl living at home with her parents. Her income is long-term Incapacity Benefit of £138.90 a week and Disability Living Allowance (which includes the middle rate of the care component).

Personal Allowance - single person aged between 18 – 24 £104.35

Disability Premium £71.65

Total <u>£176.00</u>

Less income:

Incapacity Benefit £138.90

Disability Living Allowance - disregarded <u>nil</u>

Income Support payable £37.10

Example 4 (couple, husband off work sick, wife doesn't work)

A married couple living in privately rented accommodation, paying rent of £170 a week (inclusive of rates). Husband gets Incapacity Benefit of £138.90 a week. They have one child aged 14 who they get Child Benefit for. The couple have savings totalling £14,350 (capital).

Personal Allowances - couple both aged over 18	£198.95
for dependent child	£52.10

Incapacity Premium £30.40

Housing costs - rent and rates £170.00

Total <u>£451.45</u>

Less income - Incapacity Benefit £138.90

Capital tariff (assumed income on savings) £1.00

Child Benefit - disregarded <u>nil</u>

Income Support payable £311.55

Example 5 (couple with children, 1 adult short term sick, partner works part-time)

A couple living in local authority accommodation paying rent of £123.00 per week. One partner gets short-term Incapacity Benefit of £104.85 a week whilst the other partner works part-time and earns £70.00 a week. They also get Child Benefit in respect of their 10 year old son and Child Benefit for their 19 year old daughter who is still in full-time education.

Personal Allowances - couple both aged over 18	£198.95
for dependent child	£52.10
for dependent young person	£52.10
Housing costs (52 week year = £118.27)	£118.27
Total	£421.42
Less income:	
Less income: Incapacity Benefit	£104.85
	£104.85 £30.00
Incapacity Benefit	

Example 6 (couple both disabled and not working)

A couple living in private sector accommodation paying rent of £185 per week including rates. Both partners are disabled and neither works. Both are getting long-term Incapacity Benefit of £138.90 a week and both are getting Disability Living Allowance. Their 19 year-old son lives with them who is in full-time employment.

Personal Allowance - couple both aged over 18	£198.95
Disability Premium (couple)	£107.50
Housing costs – maximum allowable	£137.50
no assumed contribution towards housing costs	

Note: There is from their son, as they

	sumed contribution towards housing costs by are getting the care component of DLA.
£443.95	Total
	Less income:
£277.80	Incapacity Benefit
<u>nil</u>	Disability Living Allowance - disregarded
£166.15	Income Support payable

These are just a few examples of circumstances which can exist.

If your circumstances are not similar to one of those shown in the examples above you should contact the Income Support Team, Social Security Division on 685656 (option 1 and then option 2) or call in at the main counter in Markwell House, Market Street, Douglas, or the Ramsey office at the Town Hall. Please see the opening times on the next page.

All rates quoted in the examples apply from 8 April 2024.

Contact details

Head Office

Markwell House, Market Street, Douglas IM1 2RZ

Telephone: 685656

Counter opening hours Monday - Friday 9.00 am - 1.00 pm

Phone calls and emails Monday - Thursday 9.00 am - 5.30 pm

Friday 9.00 am - 5.00 pm

Ramsey Office

Town Hall, Parliament Square, Ramsey

Telephone: 812138

Tuesday 9.15 am - 1.00 pm

1.45 pm - 4.30 pm

Email: <u>IncomeSupport@gov.im</u>

Website: <u>www.gov.im/socialsecurity</u>

All calls to and from Social Security are recorded for the benefit of our customers and staff to assist in the provision of service standards and to prevent any potential disputes.

To find out more about how we use your information, contact any of our offices or visit our Social Security Division privacy notice page on our website.



The Treasury
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Markwell House, Market Street
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www.gov.im