



**Isle of Man**  
**Government**

*Reiltys Ellan Vannin*



Social Security

**A Guide to  
Social Security Benefits in  
the Isle of Man**

**What you may be entitled to**

The Treasury  
*Yn Tashtey*

April 2019

## **Introduction**

This leaflet gives an outline of the social security benefits available in the Isle of Man.

It tells you which benefit - or benefits - you may be entitled to according to your circumstances and where you can get more information about those benefits.

Information about each benefit is presented in alphabetical order, according to the name of the benefit.

The information provided on pages 4 and 5 will help you to find out which benefit - or benefits - you may be entitled to.

The information contained in this leaflet is for guidance only. It should not be taken to be an authoritative statement of the law.

## **Different types of benefits**

All benefits and allowances fall into two out of the four types described below.

- **Contributory** – you (or in some cases your spouse or civil partner) must have paid enough National Insurance contributions during the relevant period to get these benefits.
- **Non-contributory** – you don't have to have paid any National Insurance contributions to get these benefits, but you will have to meet other conditions.
- **Income-related** – these benefits are means-tested, so whether you can get them will depend on your circumstances and any other income or capital you or your partner (if you have one) have.
- **Not income-related** – generally speaking, any income or capital you or your partner (if you have one) have does not affect your entitlement, but you will have to meet other conditions.

So, for example, Attendance Allowance is non-contributory and not income-related, meaning that you don't have to have paid National Insurance contributions to get it and it isn't affected by any other income or savings you have.

We have also indicated whether the benefit or allowance is -

- **Taxable** – meaning you may have to pay income tax on it, depending on your other income; or
- **Non-taxable** – meaning that you won't have to pay any tax on it.

Please note that we don't deduct any tax when paying benefits.

## **Rates of benefit**

The rates of benefits shown in this leaflet are applicable from the week commencing 8 April 2019.

Benefit rates normally change in April each year.

It isn't possible to include all the rates of social security benefits and allowances in this leaflet. However, Leaflet BP196 which is available free of charge from our head office at Markwell House in Douglas or from our Ramsey Office (see overleaf) gives more details.

## More information

You can get more information on the services we offer –

- at our website [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity)
- by visiting a Social Security office
- by using the contact details given for each of the benefits in the following pages.

## Office opening hours

The addresses, opening hours and telephone numbers of our offices are:

**Head Office**  
**Markwell House, Market Street, Douglas**  
**(Telephone: 685656)**

Monday – Thursday	9.00 am - 5.00 pm
Friday	9.00 am - 4.30 pm

**Cummal Mooar, Queens Promenade, Ramsey**  
**(Telephone: 812138)**

**Open on Tuesdays and Thursdays only**

Tuesday	9.15 am - 1.00 pm 1.45 pm - 4.30 pm
Thursday	9.15 am - 1.00 pm 1.45 pm - 4.30 pm

## Telephone calls

Please note that all calls to and from Social Security are recorded for quality purposes, to prevent crime or misuse, to ensure staff act in compliance with required procedures and standards and assist in the provision of training, monitoring and service improvement

## How the Treasury collects and uses information

When we collect information about you we may use it for any of our statutory purposes, including dealing with benefits and allowances, employment and training and occupational and personal pension schemes.

We may get information about you from others for any of our purposes if the law allows us to do so.

We may also share information with certain other organisations if the law allows us to.

To find out more about how we use information, contact any of our offices or visit our website at

[www.gov.im/treasuryprivacynotice](http://www.gov.im/treasuryprivacynotice)

## Which benefit(s) can I get?

**If you are ill or disabled**, you may be entitled to -

- Attendance Allowance 7
- Carer's Allowance 10
- Disability Living Allowance 13
- Employed Person's Allowance 15
- Incapacity Benefit 21
- Income Support 23
- Industrial Injuries Disablement Benefit 25
- Nursing Care Contribution 33

**If you are caring for a disabled person**, you may be entitled to –

- Carer's Allowance 10
- Employed Person's Allowance 15
- Income Support 23

**If you have a child or children, including an adopted child**, you may be entitled to -

- Adoption Allowance 6
- Child Benefit 11
- Employed Person's Allowance 15
- Guardian's Allowance 20
- Income Support 23
- Maternity Allowance 30
- Maternity Payment 32
- Paternity Allowance 34

**If you are pregnant or have recently given birth**, you may be entitled to -

- Income Support 23
- Maternity Allowance 30
- Maternity Payment 32

**If you are working, but on a low income**, you may be entitled to -

- Employed Person's Allowance 15
- Income Support 23

**If you are unemployed or working less than full time**, you may be entitled to -

- Income Support 23
- Jobseeker's Allowance 28

**If you are of state pension age, you may be entitled to -**

- Attendance Allowance 7
- Income Support 23
- Nursing Care Contribution 33
- State Pension 36
- Manx Pension Supplement 36
- free TV Licences or TV Licence Payments 37

**If you have recently been bereaved, you may be entitled to -**

- Bereavement Support Payment 8
- Funeral Payment 19

**Exceptional Needs Grants and Budgeting Loans**

If you get Income Support or income-based Jobseeker's Allowance you may be entitled to help with one-off expenses through –

- Exceptional Needs Grants 17
- Budgeting Loans 9

## **Adoption Allowance**

### **Introduction**

You may be entitled to Adoption Allowance if you take time off work to be with your new family.

It can be paid for a maximum of 39 weeks, starting at the earliest 2 weeks before the child is placed with you for adoption and at the latest the day after the child is placed with you. Only one member of a couple can claim Adoption Allowance. However, the other partner may be able to claim Paternity Allowance (see page 34).

Adoption Allowance is non-contributory, not income-related and taxable.

You can get Adoption Allowance even if your employer pays you while you're off work.

Adoption Allowance is not available to foster parents or step-parents that go on to adopt a child.

Claim Form – ADA1

Matching Certificate – ADA2

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), email [incapacitybenefits@gov.im](mailto:incapacitybenefits@gov.im) or telephone 685108/685109.

### **When to claim**

You should make your claim 4 weeks before the date you want adoption allowance to start. The earliest the adoption allowance period can start is 2 weeks before the date the child is placed with you for adoption. The latest the adoption allowance period can start - where you're working on the day of placement - is the day after placement.

### **Basic qualifying conditions**

To qualify for Adoption Allowance you must –

- be ordinarily resident in the Isle of Man;
- be a person with whom a child is - or is expected to be - placed for adoption under Isle of Man law;
- have stopped work, or be taking leave from work;
- have worked in employed earner's work for at least 26 weeks of the 66 weeks immediately before the week in which you're told that you have been matched with a child; and
- in any 13 weeks of the same 66-week period have had average earnings of not less than £30.00.

### **Rate of benefit**

90% of your average earnings up to a maximum of £179.85 a week.

### **Related benefits**

Your partner may be able to claim Paternity Allowance for up to two weeks if they take time off work to offer support.

## Attendance Allowance

### Introduction

You may be entitled to Attendance Allowance if you're 65 or over and –

- you're severely disabled (mentally or physically) and you require frequent care or continual supervision from others, or
- you're terminally ill and have a life expectancy of 6 months or less.

Attendance Allowance has a qualifying period of 6 months (unless you're terminally ill).

Attendance Allowance is paid at a lower or higher rate depending on the extent of your care needs.

Attendance Allowance is non-contributory, not income-related and not taxable.

Claim form – AA1

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), email [disabilitybenefits@gov.im](mailto:disabilitybenefits@gov.im) or telephone 685104.

### When to claim

You should claim Attendance Allowance as soon as you need help. Claim straightaway if you're terminally ill.

### Basic qualifying conditions

#### Lower rate of Attendance Allowance

To get the lower rate of Attendance Allowance you must be aged 65 or over and have needed for the last 6 months either -

- during the day, frequent attention from another person in connection with your bodily functions or continual supervision to prevent substantial danger to you or others;

OR

- during the night, prolonged or repeated attention in connection with your bodily functions or someone to be awake to watch over you at frequent intervals or prolonged periods to prevent substantial danger to you or others.

#### Higher rate of Attendance Allowance

To get the higher rate of Attendance Allowance you must –

- need help both during the day and during the night as described above; or
- be terminally ill and have a life expectancy of 6 months or less.

### Residence and presence conditions

You must be ordinarily resident and present in the Isle of Man when you make your claim and you must also have been present in the Isle of Man or the UK for at least 2 of the 3 years immediately before you make your claim.

### Benefit rates

Higher rate £81.60 per week

Lower rate £54.70 per week

# **Bereavement Support Payment**

## **Introduction**

You may be entitled to Bereavement Support Payment if you're under state pension age and your husband, wife or civil partner has recently died.

Your late husband, wife or civil partner must have paid National Insurance contributions in either the Isle of Man or the UK, or they died as a result of an accident at work or a disease caused by work.

Bereavement Support Payment is made up of a lump-sum payment plus weekly payments normally for 78 weeks. However, if there is a child or children in the family who will be aged under 6 at the end of the 78-week period the weekly payments will continue until the 6<sup>th</sup> birthday of the only or youngest child in the family.

Bereavement Support Payment is contributory and not income-related. The lump sum payment is not taxable, however the weekly payments are taxable.

Bereavement Support Payment is not affected by any other benefit you already get and has no effect on any other benefit you may claim.

Leaflet – BSP1(notes)

Claim form - BSP1

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), email [statepensions@gov.im](mailto:statepensions@gov.im) or telephone 685176.

## **When to claim**

You should claim Bereavement Support Payment as soon as possible after your bereavement.

## **Basic qualifying conditions**

Bereavement Support Payment is payable if -

- your husband, wife or civil partner has died;
- you're under state pension age;
- you're ordinarily resident in the Isle of Man;
- you were ordinarily resident in the Isle of Man (or in certain other countries) when your husband, wife or civil partner died; and
- your late husband, wife or civil partner paid enough National Insurance contributions in the Isle of Man, the UK or in certain other countries in any tax year, or they died as a result of an accident at work or a disease caused by work.

## **Benefit rate**

Lump sum payment of £3,000, plus £119.90 per week for 78 weeks (or for a longer period where there is a child aged under 6 in the family at the end of the 78-week period).



## Budgeting Loans

### Introduction

Budgeting Loans can help you pay for a wide range of items.

To be entitled to a Budgeting Loan, you or your partner must be entitled to Income Support or income-based Jobseeker's Allowance when you make your claim and have been entitled to Income Support or income-based Jobseeker's Allowance throughout the 28 days immediately before you make your claim.

You may be entitled to a Budgeting Loan -

- for the purchase, delivery and installation of certain items of furniture or household equipment and any removal costs associated with moving to a new home in the Island;
- for the purchase, delivery and installation of certain items of furniture or household equipment which are worn out, defective or unsafe or have been destroyed, or are needed because a person has recently become a member of your family;
- for deposits for rent, board and lodging charges, gas or electricity or the initial supply of heating oil after you have moved into new accommodation;
- for essential repairs to, or maintenance of, your home or for redecorating your home;
- for repairs to furniture or household equipment or domestic heating boilers;
- to buy clothing or footwear for you or a member of your family, but not to replace old clothes or footwear which have simply been worn out or outgrown;
- a mobility scooter;
- to replace cash which you have lost, have had stolen or which has been destroyed.

You may also be entitled to a Budgeting Loan if you or your partner get Income Support, income-based Jobseeker's Allowance or Employed Person's Allowance and there has been a fire or flood in your home.

### How to claim

Complete a claim form BLG1 and take or send it to either Markwell House or our Ramsey office.

### When to claim

Claim as soon as your need arises.

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), email [incomesupport@gov.im](mailto:incomesupport@gov.im) or telephone 685094.

### Excluded categories

If you're awarded a Budgeting Loan you can't get another Budgeting Loan for the following two years.

You won't be entitled to a Budgeting Loan if your partner has received a Budgeting Loan within the last 2 years, even if you weren't together at the time.

You can only get a Budgeting Loan for lost, stolen or destroyed cash once in your lifetime.

You can't get a Budgeting Loan for any item (other than a claim for lost cash or emergency relief) if you or your partner will be starting work within 28 days of the date you make your claim.

You won't be entitled to a Budgeting Loan for any item if you are -

- affected by a trade dispute;
- a hospital in-patient;
- a member of a religious order;
- a prisoner.

You can't get a Budgeting Loan for any needs arising outside of the Isle of Man.

## **Carer's Allowance**

### **Introduction**

You may be entitled to Carer's Allowance if you care for a disabled person who is getting -

- Attendance Allowance;
- the highest or middle rate care component of Disability Living Allowance; or
- Constant Attendance Allowance paid with Industrial Injuries Disablement Benefit or a war pension.

Carer's Allowance is non-contributory, not income-related (but is subject to a weekly earnings test) and is taxable.

Leaflet - CA2

Claim form – CA1

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), email [disabilitybenefits@gov.im](mailto:disabilitybenefits@gov.im) or telephone 685104.

### **When to claim**

You should claim as soon as you satisfy the qualifying conditions.

You should also claim if the disabled person you care for is waiting to hear about their claim for Attendance Allowance, Disability Living Allowance or Constant Attendance Allowance.

### **Basic qualifying conditions**

To qualify for Carer's Allowance you must -

- care for the disabled person for at least 35 hours a week;
- be aged 16 or over at the date of claim;
- not have earnings of more than £126.00 a week; and
- not be receiving education for 21 hours or more a week.

Although there is no upper age limit for receipt of Carer's Allowance, it is what is known as an "overlapping benefit" with State Pension and certain other benefits. This means that if you qualify for both Carer's Allowance and say State Pension, you will only get the benefit which is payable at the higher rate.

### **Benefit rate**

£119.40 per week

## **Child Benefit**

### **Introduction**

You may be entitled to Child Benefit if you are –

- responsible for a child or young person living with you; or
- contributing to the maintenance of a child or young person who does not live you, or lives with you for only part of the week, and the amount of maintenance you pay is at least equal to the rate of Child Benefit which would usually be paid for that child or young person (but only if no-one else is claiming Child Benefit for that child).

Only one person can get Child Benefit for a child or young person at any time. If two people claim Child Benefit for the same child or young person there are rules which determine which of them is entitled to Child Benefit.

The child or young person for whom child benefit is claimed must be -

- under the age of 16; or
- aged 16 or over but under the age of 20 and still in full-time education or approved training of more than 12 hours per week and studying for a qualification up to and including GCE "A" level standard or equivalent

For Child Benefit to be paid after a child's 19th birthday, the child must have started or been enrolled onto a course of full-time education before their 19th birthday.

You're not entitled to Child Benefit if your "reckonable income" (including that of your partner, if you have one) in the relevant tax year is greater than £80,000. See the section headed "Income Test" on page 12.

Child Benefit is non-contributory; income-related and taxable.

Leaflet – CH2 Notes

Claim form - CH2

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), email [childbenefit@gov.im](mailto:childbenefit@gov.im) or telephone 685107.

### **When to claim**

You should claim as soon as possible after the birth of your child or when you become responsible for the child or young person.

If you are a two-parent family, where one of you isn't working, the parent who isn't working should claim Child Benefit as this will help protect their National Insurance record.

### **Basic qualifying conditions**

#### **Residence and presence conditions**

To qualify for Child Benefit, you, or the child or young person you are claiming for, must have been resident in the Isle of Man or in the UK for more than 182 days in the 52 weeks immediately before you make your claim.

If you don't satisfy this condition you may still be entitled to Child Benefit if you or your husband, wife or civil partner -

- starts work;
- pays National Insurance contributions; and
- intends to stay in the Isle of Man for at least 6 months.

Or you or your husband, wife or civil partner -

- are from a country with which the Isle of Man has a social security agreement which includes Child Benefit; or
- are a member of HM Forces, the Civil Service or other special category working abroad; or
- were entitled to Child Benefit at any time within the 3-year period immediately before your new claim for Child Benefit.

### **No entitlement to Child Benefit in certain circumstances**

You're not entitled to Child Benefit if your child or young person -

- has been looked after by the Department of Health and Social Care or a local authority for more than 8 weeks;
- has been in prison or legal custody for more than 8 weeks;
- is boarded out with foster parents;
- is living with a person who has left school as their partner (Note: the child's, or young person's, partner may not claim Child Benefit for them either);
- is getting Income Support, income-based Jobseeker's Allowance, Incapacity Benefit or Employed Person's Allowance in their own right;
- is receiving training for which an allowance is paid; or
- is in hospital for more than 12 weeks and you're not regularly spending money on the child or young person or on visits to the hospital to see them.

### **Income test**

If your reckonable income (see below), when added to that of your partner's, in the relevant income tax year (see below), is between £50,001 and £80,000, the amount of Child Benefit you can get is reduced.

By "partner" we mean your husband or wife, a person you live with as if you are married, your civil partner or a person you live with as if you were in a civil partnership.

"Reckonable income" for Child Benefit purposes is usually the total amount of assessed income for Isle of Man income tax purposes in the relevant income tax year.

The relevant income tax year is normally the tax year before the tax year immediately before the period for which entitlement to child benefit is being assessed. So, for example, when assessing entitlement to Child Benefit for any week in the 2019/20 tax year (that is, from 6 April 2019 to 5 April 2020) the relevant income tax year is normally the 2017/18 tax year.

The income test is modified if -

- You or your partner did not have your income assessed by the Isle of Man Assessor of Income Tax in the relevant income tax year; or
- You and your partner's joint income is likely to be at least £5,000 less in the current tax year than it was in the relevant tax year because one (or both) of you has become unemployed, has fallen ill or has given up work because of pregnancy or to look after a child under 5 years of age.

### **Benefit rates**

The maximum rates payable are as follows:

- For the first or only child or young person - £22.60 per week
- For the second and each subsequent child or young person £14.90 per week

# Disability Living Allowance

## Introduction

You may be entitled to Disability Living Allowance (or "DLA") if you're under 65 and -

- you need care or supervision, and/or
- you have difficulty getting around.

Children under 16 who have exceptional care or supervision needs, or difficulties with mobilising, may also be able to get DLA.

There are two components of DLA:

- the care component; and
- the mobility component.

Both components have a 3-month qualifying period and your need for help must be expected to last for at least the next 6 months. However, if you're terminally ill and qualify under the "special rules" (see page 14) this qualifying period doesn't apply to you.

Disability Living Allowance is non-contributory, not income-related and not taxable.

Claim form - DLA1

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), email [disabilitybenefits@gov.im](mailto:disabilitybenefits@gov.im) or phone 685104.

## When to claim

You should claim Disability Living Allowance as soon as you think you or your child may qualify.

## Basic qualifying conditions

You must be ordinarily resident and present in the Isle of Man when you claim. You must also have been present in the Isle of Man or the UK for at least 2 of the 3 years immediately before you make your claim.

## Care component of Disability Living Allowance

If you need help with personal care you may qualify for the care component.

You may qualify for the **lowest rate** of the care component if –

- you're aged 16 or over and you're so severely disabled, physically or mentally, that you could not prepare a cooked main meal for yourself even if you have the ingredients; or
- you're aged 16 or over and you're so severely disabled, physically or mentally, that you need attention from another person in connection with your bodily functions for a significant part of the day.

A child may qualify for the **lowest rate** of the care component if they're at least 3 months old and they need attention or supervision which is substantially in excess of what would normally be required for a child of the same age as them.

You - or your child - may qualify for the **middle rate** of the care component if you, or they, are so severely disabled, physically or mentally, that -

- throughout the day you or your child need frequent attention from another person in connection with your or your child's bodily functions, or continual supervision in order to avoid substantial danger to yourself, themselves or others; or
- during the night you or your child need prolonged or repeated attention from another person, or another person to be awake at night for a prolonged period or at frequent intervals to watch over you or your child in order to avoid substantial danger to yourself, themselves or others.

You - or your child - may qualify for the **highest rate** of the care component if you, or they, need help during both the day and the night, as set out above for the middle rate of the care component.

Also, if you - or your child - are terminally ill you, or they, automatically qualify for the **highest rate** of the care component even if you, or they, don't need any help or supervision.

### **Mobility component**

The mobility component of Disability Living Allowance is payable at one of two rates:-

- The lower rate is payable if you're aged 5 years or over and can't walk outside on unfamiliar routes without someone to guide or supervise you for most of the time.
- The **higher rate** is payable if you're aged 3 years or over and -
  - because of a physical disability, you're unable (or virtually unable) to walk without severe discomfort, or at risk of endangering your life or causing deterioration to your health by making the effort to walk; or
  - you have had both legs amputated at or above the ankle; or
  - you were born without legs or feet; or
  - you need guidance or supervision most of the time from another person when walking out of doors in unfamiliar places; or
  - you're assessed to be both 100 per cent disabled because of loss of eyesight and not less than 80 per cent disabled because of deafness and you need someone with you when outdoors; or
  - you're severely mentally impaired, have severe behavioural problems and are entitled to the highest rate of the care component; or
  - you're certified as severely sight impaired by a consultant ophthalmologist; you must also have a best corrected visual acuity of less than 3/60, or you must have a best corrected visual acuity of 3/60 or more but less than 6/60 together with a complete loss of peripheral visual field and a central visual field of no more than ten degrees in total.

### **Special rules if you - or your child - are terminally ill**

If you or your child have an illness that is likely to limit your - or your child's - life expectancy to 6 months or less, you - or your child - automatically qualifies for the highest rate care component. You or your child -

- may also qualify for the mobility component, if you or your child have difficulty moving around;
- do not have to wait 3 months before qualifying for DLA;
- will normally receive your allowance within 10 days of claiming; and
- do not have to have been present in the Isle of Man or the UK for at least 2 of the 3 years immediately before you claim, but you - or your child - must be present in the Isle of Man when you make your claim for DLA.

### **Benefit Rates**

#### **Care Component**

Highest rate £81.60 per week, Middle rate £54.70 per week, Lowest rate £21.65 per week

#### **Mobility Component**

Higher rate £61.20 per week, Lower rate £21.65 per week

## Employed Person's Allowance

### Introduction

You may be entitled to Employed Person's Allowance (or "EPA for short") if you or your partner are employed or self-employed and you're either -

- a single person who is a "disabled worker" (see below) and you work on average for 16 or more hours a week; or
- a lone parent with at least one dependent child and you work on average for 16 or more hours a week; or
- a couple (whether or not you have dependent children), and either of you is severely disabled or cares for a severely disabled person, and at least one of you works on average for 16 or more hours a week; or
- a couple who have dependent children, neither of you is severely disabled or has exceptional caring responsibilities, and at least one of you works on average for 30 or more hours a week.

And you have a low to moderate income.

Employed Person's Allowance is non-contributory, income-related and non-taxable.

Leaflet – EPA5

Claim form - EPA1

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), email [epa@gov.im](mailto:epa@gov.im) or telephone 685679/685458.

### When to claim

Claim straightaway if you think you may be entitled. Awards of EPA can't normally be backdated, so if you wait you could lose money.

### Basic qualifying conditions

To qualify for Employed Person's Allowance –

- you or your partner (if you have one) must normally be in a job that is expected to last for at least 5 weeks starting from when you claim EPA;
- you must be working for at least the minimum number of hours each week, according to your circumstances (see the "**Introduction**" above);
- your total income (including any income your partner has, if you have one) - after tax and national insurance contributions - must be less than the "applicable amount" for a family in your circumstances (see page 16); and
- You must normally be able to satisfy the Isle of Man Residential Condition (see page 27).

You can't qualify for EPA if you live in one of the resource centres or care in the community homes operated by the Department of Health and Social Care, or if you're receiving NHS hospital in-patient treatment.

### Disabled workers

To qualify for Employed Person's Allowance as a disabled worker you must be working for at least 16 hours a week. Your job must be expected to last for 5 weeks or more.

You must also have a mental or physical illness or disability which puts you at a disadvantage in getting a job and satisfy one of the following conditions -

- on any day in the 26 weeks immediately before the date you make a claim for EPA claim you had been getting Incapacity Benefit for 28 weeks or longer, or (in certain circumstances) Income Support or income-based Jobseeker's Allowance; or

- you get other disability-related benefits (in particular, Disability Living Allowance); or
- you were engaged in training for work on any day in the previous 8 weeks and immediately before your training began you had been getting Incapacity Benefit for 28 weeks or longer; or
- you:
  - \* have recently become sick or disabled, and
  - \* your doctor believes that your illness or disability will last for at least the next 6 months or for the rest of your life, and
  - \* as a result of your illness or disability your earnings are expected to be reduced by the higher of 15% or £20 per week, and
  - \* for at least 140 days:
    - you have been getting short-term Incapacity Benefit or Income Support because you were incapable of work or you have been credited with National Insurance contributions for that length of time, and
    - the last day of those 140 days was within 8 weeks before you make your claim for EPA.

### **Applicable amount and how much EPA you can get**

The applicable amount for you or your family is made up of different components added together.

Unfortunately, it is not possible to provide an amount for you or your family within this guide, but please see our webpages at [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity) or you can contact us for more information.

The amount of EPA you may get is 70% of the shortfall between your income (after tax and National Insurance) and your applicable amount.

When assessing your entitlement to EPA your income and capital, your partner's income and capital and any income your child(ren) may have will all be taken into account (although some of that income or capital may be ignored).

Child Benefit is not included as income for EPA purposes.

### **Allowances for child care costs**

An amount may be included in your applicable amount for certain child care charges which you're paying for any of your children who are aged under 13.

You may qualify for help with your child care costs if you're -

- a lone parent; or
- a couple and both of you are working, or one of you is working while the other is unable to work because of illness or disability or is attending a course of training or education intended to improve their work prospects.

The amount included for child care charges depends on -

- the number of children you're paying child care charges for;
- the ages of your children; and
- the number of hours you or your partner are working.



## Exceptional Needs Grants

### Introduction

These payments can help you meet the cost of certain exceptional needs.

You or your partner must be getting either Income Support or income-based Jobseeker's Allowance and satisfy certain other conditions to qualify.

Exceptional Needs Grants do not have to be repaid.

Exceptional Needs Grants are non-contributory, income-related and either taxable or non-taxable depending upon the underlying cause of the claim.

Leaflet – BLG2

Claim form – BLG1

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity) or email [epa@gov.im](mailto:epa@gov.im)

Telephone contact:-

- For Income Support customers – 685094 (under pension age), 687020 (over pension age)
- For income-based Jobseeker's Allowance customers – 685126

### Exceptional Needs Grants

The main qualifying conditions for an Exceptional Needs Grant are -

- you must have a genuine and reasonable need for the item in question;
- your claim must be for one of the items listed in the regulations; and
- you or your partner must be entitled to Income Support or an income-based Jobseeker's Allowance on the date you make your claim.

You may be able to get an Exceptional Needs Grant for the following -

- to buy an item of furniture or household equipment listed in the regulations;
- to pay for a deposit for rent, advance payment towards board and lodging charges, to have your home connected to the electricity or gas supply, or for the initial supply of heating oil on taking up the tenancy of a new home.

You must either -

- have moved into new accommodation within the 28 days immediately before the date you make your claim for an Exceptional Needs Grant, or
- intend to move into new accommodation within the 28 days immediately after the date you make your claim for an Exceptional Needs Grant.

You must also have recently left -

- prison - having served a term of at least 3 months;
- hospital - having been an in-patient for at least 3 months;
- certain accommodation provided by the Department of Health and Social Care, where you were receiving special care or attention; or
- your former home, either because of a fear of domestic violence or because one (or more) of your children was in physical or moral danger, or because there was a serious risk to that child's physical or mental health, or if you're aged between 16 and 20 for one of a number of other reasons stated in the regulations.

An Exceptional Needs Grant may also be paid to you –

- if you live in public sector housing, to pay for the initial supply of oil following a change of fuel supply type where that change has been arranged by Government;
- to buy certain items you need in order to take up - or continue in - work;
- to meet your living expenses while you're waiting for -
  - your first payment of Income Support or income-based Jobseeker's Allowance;
  - your first payment of wages or salary, if you have just started work; or
  - your next payment of wages or salary if your employer has changed your pay period to a longer one.

### **Excluded categories**

You can't get an Exceptional Needs Grant for furniture or household equipment or for a deposit for rent, gas or electricity if you or your partner will be starting work within 28 days of making a claim for an Exceptional Needs Grant.

You can't get an Exceptional Needs Grant for any item if you're -

- affected by a trade dispute (for example, if you're on strike);
- a hospital in-patient;
- a member of a religious order;
- a prisoner.

You can't get an Exceptional Needs Grant for a particular item if you have already received an Exceptional Needs Grant for that item and your circumstances haven't changed.

You can't get an Exceptional Needs Grant for any needs arising outside of the Isle of Man.

Any savings you have, including any savings your partner has, over £1,000 will affect the amount of any Exceptional Needs Grant you may be entitled to.

### **How to claim**

You should complete a claim form BLG1 – Budgeting Loans and Exceptional Needs Grants and take or send it to either Markwell House or our Ramsey office. You should make your claim as soon as you think you may be entitled to an Exceptional Needs Grant.

## Funeral Payment

### Introduction

A Funeral Payment can help you meet the costs of a burial, cremation and other funeral expenses for a family member or close friend.

You may be entitled to a Funeral Payment if you or your partner get –

- Employed Person's Allowance
- Income Support, or
- Income-based Jobseeker's Allowance.

You or your partner must be getting one of these benefits when the person in question died and when you make a claim for a Funeral Payment.

You must have taken responsibility for paying the funeral costs of your deceased partner. Or you or your partner must have taken responsibility for paying the funeral costs of -

- a child of yours or your partner's
- a close relative of yours or your partner's
- a close friend of yours or your partner's (provided it is reasonable for you or your partner to accept responsibility for those costs, which will depend on the level of contact you or your partner had with the deceased).

You're not entitled to a Funeral Payment if you or your partner have (or together you have) capital of more than £6,000.

Funeral Payments are non-contributory, income-related and non-taxable.

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), email [isp@gov.im](mailto:isp@gov.im) or telephone 687020.

### How and when to claim

Complete claim form FP1 and get the Funeral Director to complete form FP2. Then take or send those forms to either Markwell House or our Ramsey office.

You must claim within 12 months of the date of the deceased's death or you won't be entitled to a Funeral Payment.

### Rate of benefit

The amount of a Funeral Payment takes into account the actual funeral costs, including the cost of a burial plot or cremation (up to certain limits).

The amount of Funeral Payment you can get may be reduced if any assets are available from the deceased's estate or they had a prepaid funeral plan.

## Guardian's Allowance

### Introduction

You may be entitled to Guardian's Allowance if –

- you're responsible for a child or young person who you are not the parent of;
- you're getting Child Benefit for that child or young person; and
- special circumstances apply to that child or young person (see below).

Guardian's Allowance is non-contributory, not income-related and non-taxable.

Claim form - BG1

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), email [childbenefit@gov.im](mailto:childbenefit@gov.im) or telephone 685107.

### When to claim

Claim as soon as you think you may be entitled.

### Basic qualifying conditions

Guardian's Allowance is payable to you if a child or young person is living with you or is being maintained by you.

You can only get Guardian's Allowance if you're entitled to Child Benefit for that child or young person and

-

- both parents of the child or young person are dead; or
- one parent is dead and the whereabouts of the other parent were unknown at the time of that death and remain unknown; or
- one of the child's or young person's parents is dead and the other is in prison and serving a prison sentence with two years or more remaining at the time of the death of the other parent; or
- the child's or young person's parents were divorced, one parent is dead and the other parent -
  - did not have custody of the child or young person, and
  - was not paying maintenance for that child or young person voluntarily, and
  - was not liable for maintenance or custody under a court order; or
- the child's or young person's parents never married and the mother is dead and the father is not known.

Also, one of the child's or young person's deceased parents must have been -

- born on the Isle of Man; or
- present in the Isle of Man for a total of 52 weeks in any two-year period after their 16<sup>th</sup> birthday.

You can't get Guardian's Allowance if the child or young person is legally adopted by you before making your claim for Guardian's Allowance.

**Benefit Rate** - £17.60 per week.

# **Incapacity Benefit**

## **Introduction**

You may be entitled to Incapacity Benefit if you're incapable of work due to illness or injury and you have paid or been credited with enough National insurance contributions in the relevant income tax years.

Incapacity Benefit is not normally paid for the first 3 days of your incapacity.

Incapacity Benefit is paid at 2 different rates, depending on how long you have been entitled - or treated as entitled - to Incapacity Benefit:

- the short-term rate of Incapacity Benefit is paid for the first 52 weeks;
- the long-term rate of Incapacity Benefit is paid after 52 weeks.

However, if you're terminally ill or if you're entitled to the highest rate care component of Disability Living Allowance, you'll get the long-term rate of Incapacity Benefit after only 28 weeks of incapacity.

Incapacity Benefit is -

- normally contributory if you're aged 20 or over;
- non-contributory if you're aged between 16 and 19 (and in some cases, if you're aged between 20 and 24) and you have been incapacitated for 28 weeks or more;
- not income-related, however it is reduced if you get an occupational or personal pension which is over £85 a week (see "Pension income" on page 22).
- non-taxable

Claim form - SC1

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), email [incapacitybenefits@gov.im](mailto:incapacitybenefits@gov.im) or telephone 685108/685109.

## **When to claim**

You should claim Incapacity Benefit as soon as your incapacity begins, and no later than 3 months after the period of your incapacity began. If you wait more than 3 months you may lose money.

## **Isle of Man Government employees**

You can't get Incapacity Benefit while you're getting full pay from your employer.

You should claim Incapacity Benefit as soon as you go onto half pay or no pay.

## **Basic qualifying conditions**

### **Evidence of Incapacity**

You can self-certify your incapacity on the Incapacity Benefit claim form (SC1) for up to 7 days.

You will need to provide a doctor's statement (medical certificate or "sick note") for any periods of incapacity after 7 days.

### **Age**

You must normally be under state pension age (see "State Pension" on page 36).

## **Residence and presence conditions**

Generally speaking, to qualify for Incapacity Benefit you must be ordinarily resident in the Isle of Man at the time of your claim.

## **Benefit Rates**

Short-term Incapacity Benefit £84.65 per week

Long-term Incapacity Benefit £112.25 per week

## **Pension Income**

If you get one of the following the amount of Incapacity Benefit you get may be reduced, or it could mean that no Incapacity Benefit can be paid to you -

- an occupational pension;
- a personal pension;
- a public service pension; or
- a permanent health insurance arranged by an employer where your work has ended (unless you have paid more than half of the contributions under the policy).

If the total of your pension(s) is more than £85.00 a week, the rate of Incapacity Benefit will be reduced by 50% of the excess. So, for example, if you get a pension of £86.00 a week your Incapacity Benefit will be reduced by 50p a week.

If you get the highest rate of the care component of Disability Living Allowance (see page 13) all pensions you receive are ignored and do not affect the amount of Incapacity Benefit you get.

## Income Support

### Introduction

You may be entitled to Income Support if you're within a certain category of person (see "Basic qualifying conditions" below) and you do not have enough money to live on.

Income Support helps you to meet your basic living costs, including those of your family (if you have one) and any housing costs you have to pay.

You won't normally qualify for Income Support if -

- you work for 16 or more hours a week; or
- your partner (if you have one) works for 24 or more hours a week.

"Partner" means your husband, wife, someone you live with as if you are married, your civil partner or someone you live with as if you're in a civil partnership.

Income Support is normally only available to you if you or your partner (if you have one) –

- were born in the Isle of Man; or
- have lived in the Isle of Man throughout the last 5 years; or
- have lived in the Isle of Man for a total of at least 10 or more years, made up of three or more separate periods; or
- can satisfy the Isle of Man residential condition in some other way – see page 27.

Income Support is non-contributory, income-related and is either taxable or non-taxable depending on your circumstances.

Claim form - A2 for people under state pension age or E2 for people over state pension age.

Leaflet - A1(RNH) for residential and nursing home cases only

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), or

- if you're under state pension age - email [incomesupport@gov.im](mailto:incomesupport@gov.im) or telephone 685094; or
- if you're over state pension age - email [isp@gov.im](mailto:isp@gov.im) or telephone 687020.

### When to claim

Claim straightaway if you think you may be entitled. Awards of Income Support can't normally be backdated, so if you wait you could lose money.

### Basic qualifying conditions

To qualify for Income Support you must either have reached state pension age, or be aged 16 or over and you are -

- a lone parent, with at least one child under the age of 12;
- incapable of work due to incapacity or disability;
- caring for someone who is severely disabled for at least 35 hours a week;
- pregnant and expected to give birth within the next 11 weeks;
- a student living away from your parents (but only in certain circumstances);
- a deaf student
- on parental or paternity leave from your work and not getting paid by your employer during that absence.

You're not entitled to Income Support if you work for 16 or more hours a week, or if you have a partner and they work for 24 or more hours a week, regardless of how much you (or they) earn.

If you have a partner only one of you may claim Income Support. However, the claim will cover both your and your partner's needs, as well as the needs of any child or children you have.

When assessing your entitlement to Income Support your income and capital, your partner's income and capital and any income your child(ren) may have will all be taken into account (although some of that income or capital may be ignored).

If you're unemployed, available for work and capable of work and you don't qualify for Income Support under any of the above qualifying conditions you should claim Jobseeker's Allowance instead (see page 28).

### **Amount payable**

The maximum amount of Income Support which can be paid to you is known as your "applicable amount".

Your applicable amount may be made up of three different components, according to your circumstances.

These components are -

- personal allowances – to help you meet your normal day-to-day living expenses, such as food, clothing and heating your home;
- premiums – extra allowances made for pensioners, the long-term sick, disabled people and carers; and
- housing costs – to help you to meet any rent, rates, service charges or loan interest you have to pay for your home.

More information about each of these is available at [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity)

The amount of Income Support you may be entitled to is the difference between your applicable amount and any "reckonable income" you, your partner (if you have one) and/or your other dependants receive together with any income you're assumed to receive if you have capital worth more than £13,000.

Reckonable income is usually any income you have, though some types of income are ignored either in full or up to a certain amount.

If you have capital worth more than £13,000 the law assumes that you receive a set amount of income from it.



## **Industrial Injuries Disablement Benefit**

### **Introduction**

You may be entitled to Industrial Injuries Disablement Benefit if you are - or were - in employed earner's work and you have suffered a loss of faculty because of -

- an accident at work; or
- a disease caused by your work.

Industrial Injuries Disablement Benefit can't be paid in respect of accidents suffered, or diseases contracted, while you were -

- self-employed; or
- a member of HM Forces.

Special rules treat people in certain occupations as being in employed earner's work (and as not being so) for the purposes of entitlement to Industrial Injuries Disablement Benefit.

Industrial Injuries Disablement Benefit is non-contributory, not income-related and non-taxable.

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), email [incapacitybenefits@gov.im](mailto:incapacitybenefits@gov.im) or telephone 685103.

### **When to claim**

Claim any time after being disabled by an accident at work or after the onset of the disease.

Industrial Injuries Disablement Benefit can't normally be paid until 90 days after the date the accident occurred or the date of onset of the disease.

### **Basic qualifying conditions**

#### **Industrial Accidents**

If you have had an accident at work you must have been employed at the time of the accident by an employer who paid you wages or a salary.

The injury must be the result of an accident at work which happened -

- in the Isle of Man; or
- in the UK; or
- in a country with which the UK has a reciprocal agreement covering industrial injuries; or
- anywhere abroad if you were paying Class 1 or special Class 2 National Insurance contributions for volunteer development workers.

#### **Residence and presence conditions**

You must be ordinarily resident and present in the Isle of Man when you claim.

#### **Percentage of disablement**

A medical board assesses your percentage of disablement and how long it will last.

You will be entitled to Industrial Injuries Disablement Benefit if the extent of your disablement is assessed as being more than 14% (which may be on account of one or more industrial accidents).

If your disablement is assessed as being at least 1% but less than 14%, you can get Industrial Injuries Disablement Benefit if you're suffering from -

- pneumoconiosis;
- byssinosis; or
- diffuse mesothelioma.

If your disablement results from more than one accident and/or injury, the total amount of Industrial Injuries Disablement Benefit you get can't be more than 100% (excluding Reduced Earnings Allowance).

### **Benefit rates**

Percentage of Disablement:	Weekly rate
100%	£179.00
90%	£161.10
80%	£143.20
70%	£125.30
60%	£107.40
50%	£89.50
40%	£71.60
30%	£53.70
20%	£35.80

## Isle of Man residential condition

To be entitled to Employed Person's Allowance, Income Support or income-based Jobseeker's Allowance you will normally have to satisfy the Isle of Man residential condition.

You will satisfy this condition if you –

- were born in the Island;
- have been ordinarily resident in the Island for a continuous period of at least 5 years at any time; or
- have been ordinarily resident in the Island for 3 or more periods which, when added together, amount to at least 10 years.

Or you are -

- the spouse or civil partner of a person who satisfies any of the conditions listed above;
- the surviving spouse or civil partner of a person who satisfies any of the conditions listed above;
- the former spouse or civil partner of a person who satisfies any of the conditions listed above; or
- the child of a person who satisfies any of the conditions listed above and that person was (or their spouse or civil partner was) serving in HM Forces when you were born.

If you don't satisfy the Isle of Man residential condition you may still be entitled to any of the benefits mentioned above if you can show that it would be **exceptionally harsh or oppressive** to deny you benefit.

## Jobseeker's Allowance

### Introduction

You may be entitled to Jobseeker's Allowance (JSA) if you're unemployed or working less than full time hours.

You must normally –

- live in the Isle of Man;
- be under state pension age;
- be available to take up work of at least 40 hours a week straightaway;
- be actively seeking work;
- not be in full-time education.

JSA has two elements:-

- Contribution-based – "JSA(CB)"; or
- Income-based – "JSA(IB)".

JSA(CB) is contributory, whilst JSA(IB) is income-based.

Depending on your circumstances, you may qualify for both JSA(CB) and JSA(IB) at the same time.

Payment is not normally made for the first three days of a claim.

Both JSA(CB) and JSA(IB) are non-taxable.

Claim form - JSA1

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), email [jsa@gov.im](mailto:jsa@gov.im) or telephone 685126.

### When to claim

Claim straightaway if you think you may be entitled. Awards of JSA can't normally be backdated, so if you wait you could lose money.

### Contribution-based JSA – "JSA(CB)"

Entitlement to JSA(CB) is based on your National Insurance record.

To qualify for JSA(CB) you must have paid or been credited with enough national insurance contributions in the relevant tax years.

Your National Insurance contributions must have been paid as an employed earner, a share-fisherman or a volunteer development worker.

The amount of benefit you'll get depends on your age -

- If you're 25 or over it is £73.10 per week
- If you're under 25 it is £57.90 per week

The amount of JSA(CB) you'll get is reduced if -

- you have earnings of more than £10.00 a week, or
- you get an occupational or personal pension of more than £50.00 a week.

## **Income-based JSA – “JSA(IB)”**

JSA(IB) is an income-related benefit which may be paid to you if -

- you're not entitled to JSA(CB);
- your entitlement to JSA(CB) has run out; or
- your “applicable amount” (see JSA(IB) below) is more than the amount of JSA(CB) you're entitled to.

You don't have to have paid any National Insurance contributions to qualify for JSA(IB).

Normally, you can only get JSA(IB) if you're aged 18 or over and you or your partner (if you have one) satisfy the Isle of Man residential condition – see page 27.

The maximum amount of JSA(IB) which can be paid to you is called your “applicable amount”.

Your applicable amount may be made up of three different components, according to your circumstances.

These components are -

- personal allowances – to help meet your normal day-to-day living expenses, such as food, clothing and heating your home;
- premiums – extra allowances for people of state pension age, people who have been sick for over a year, disabled people and carers; and
- housing costs – to help you to meet any rent, rates, service charges or loan interest you have to pay for your home.

More information about each of these is available at [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity) or you can contact us.

The amount of JSA(IB) you may be entitled to is the difference between your applicable amount and any “reckonable income” (see below) you, your partner and/or your children receive together with any income you're assumed to receive if you have capital worth more than £13,000.

Reckonable income usually includes any income you have, though some types of income are ignored either completely or up to a certain amount.

If you have capital (for example, savings in a bank or building society account) worth more than £13,000 the law assumes that you get a set amount of income from it. The actual amount you get from your capital (for example, interest from a bank or building society) is ignored.

### **Joint claim couples**

If you and your partner don't have any dependent children you may have to make a “joint claim” to JSA(IB).

If this is the case, both of you must be available for full-time work and must actively seeking work, unless one of you cares for a disabled person on a regular basis or is incapable of work.

## Maternity Allowance

### Introduction

You may be entitled to Maternity Allowance if you -

- are pregnant and are due to give birth within 11 weeks, or
- have recently given birth.

You must have worked in at least 26 of the 66 weeks immediately before the expected week of your child's birth and have stopped work.

Maternity Allowance is payable for up to 39 weeks. It stops as soon as you return to work.

You can get Maternity Allowance even if your employer pays you while you're off work.

Maternity Allowance is not income-related and is non-taxable.

Claim form - MA1

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), email [incapacitybenefits@gov.im](mailto:incapacitybenefits@gov.im) or telephone 685108/685109.

### When to claim

Claim no earlier than the 14<sup>th</sup> week before the week in which you expect to give birth and no later than 3 months from the date you stopped work.

### Basic qualifying conditions

To get Maternity Allowance you must -

- be pregnant or have recently given birth;
- have stopped work;
- have worked in at least 26 of the 66 weeks immediately before the expected week of your child's birth (the "test period"); and
  - if you worked for an employer - have had earnings which on average amount to at least £30 a week for at least 13 weeks in the 66 weeks immediately before the week in which you expect to give birth; or
  - if you were self-employed - have paid class 2 National Insurance contributions for at least 13 weeks in the 66 weeks immediately before the week in which you expect to give birth, or been excepted (excused) from paying class 2 National Insurance contributions on account of low earnings for at least 13 weeks of the 66 weeks immediately before the week in which you expect to give birth;
- be ordinarily resident in the Isle of Man at the time of your claim.

### Rate of benefit

- Employees – if you worked for an employer, Maternity Allowance will be paid to you at the rate of 90% of your average weekly earnings in the test period up to a maximum of £179.85 a week.
- Self-employed – if you were self-employed and paid Class 2 National Insurance contributions, you will be paid Maternity Allowance at the standard rate of £148.68 a week. If you're self-employed and have a Small Earnings Exception Certificate, you will get Maternity Allowance at the rate of £27.00 a week.

## **Related benefits**

If you do not satisfy the qualifying conditions for Maternity Allowance, but do satisfy the contribution conditions for Incapacity Benefit (see pages 21 and 22), you may be able to get Incapacity Benefit for -

- six weeks before your expected week of childbirth, and
- two weeks after the date your child is born.

We will automatically consider whether you can get Incapacity Benefit if you're not eligible for Maternity Allowance.

If you or your partner are getting Income Support, Employed Person's Allowance or income-based Jobseeker's Allowance you may also be entitled to a Maternity Payment (see page 32).

## Maternity Payment

### Introduction

You may be entitled to a Maternity Payment if you, your partner or your dependent child -

- is expecting a baby within the next 11 weeks;
- has had a baby within the last three months;
- was pregnant, but experienced a stillbirth (provided the pregnancy lasted to the 25<sup>th</sup> week); or
- has adopted a child within the last three months and that child is not more than 12 months old at the time a claim for a Maternity Payment is made.

You or your partner must be getting either Employed Person's Allowance, Income Support or income-based Jobseeker's Allowance at the time you claim a Maternity Payment.

Maternity Payments are non-contributory, income-related and non-taxable.

Claim form - SF100

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), email [incomesupport@gov.im](mailto:incomesupport@gov.im) or telephone 685094

### When to claim

You should claim between the 11<sup>th</sup> week before the expected week of childbirth and up to 3 months after childbirth (or the stillbirth).

If you're adopting a child you should claim within 3 months of the date of the adoption order.

If you delay claiming you may lose money.

### Basic qualifying conditions

You must be aged 16 or over.

You can't get a Maternity Payment if you have capital of more than £6,000 (including any capital your partner has).

### Rate of benefit

Usually £500 is paid for each child born or adopted. So, if for example, you have twins £1,000 is paid.

But if you have received a Maternity Payment within the 3 years before making another claim the amount paid is halved.



## **Nursing Care Contribution**

### **Introduction**

The Nursing Care Contribution is a weekly payment made to you if you live in a registered care home in the Isle of Man and you have to pay for nursing care provided to you in that home by a registered nurse.

This includes any period of respite care.

If you're temporarily absent from a nursing home you will still qualify if you have to pay a retaining fee to that nursing home. However, Nursing Care Contribution payments can only be made for the first 6 weeks of any absence from a nursing home.

The Nursing Care Contribution is non-contributory, not income-related and non-taxable.

There is usually no need to make a claim, as the nursing homes in the Island tell us about all new admissions.

However, we recommend you or someone on your behalf should tell us if you move into a nursing home.

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), email [statepensions@gov.im](mailto:statepensions@gov.im) or telephone 685176.

### **Rate of benefit**

£154.40 per week.

### **Related benefits**

You may also be entitled to Attendance Allowance and Income Support.

## **Paternity Allowance**

### **Introduction**

You may be entitled to Paternity Allowance if you take time off work to -

- support the mother of a new born baby, or to look after the baby; or
- support your partner who is adopting a child, or to look after the child.

You can choose to claim Paternity Allowance for one or two whole weeks at any time up to 8 weeks after -

- the date the baby is born, or
- the date the child is placed with the person adopting them.

You must be ordinarily resident in the Isle of Man to qualify.

You can get Paternity Allowance even if your employer pays you while you're off work.

You can't get Paternity Allowance if you're self-employed.

Paternity Allowance is not available to foster parents or step-parents who go on to adopt a child.

Paternity Allowance is non-contributory, not income-related and taxable.

Claim form – PA1

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), email [incapacitybenefits@gov.im](mailto:incapacitybenefits@gov.im) or telephone 685108/685109.

### **When to claim**

You should claim once you have reached agreement with your employer about time off from work, which should be during or after the 14<sup>th</sup> week before the baby is expected, or after notification of matching in adoption cases.

### **Basic qualifying conditions**

#### **Birth**

If you're going to take time off work to support the mother of a new born baby, or to look after the baby, you must be -

- the baby's biological father, or
  - married to the baby's mother, or
  - living with the baby's mother in an enduring family relationship, but not an immediate relative of the baby's mother
- and you -
- will take responsibility for the child's upbringing, and
  - be taking time off work to support the mother or care for the child.

You must have been in employed earner's work for a continuous period of at least 26 weeks ending with the 15<sup>th</sup> week before the week the child is expected to be born. And you must have had earnings at or above the National Insurance lower earnings limit (£118.00 per week for the 2019/2020 tax year) in each of the last 8 weeks of that 26 week period. You must also continue to be employed from the end of the 15<sup>th</sup> week before the child is expected to be born until the day on which the child is born.

## **Adoption**

If you're going to take time off work to support your partner who is adopting a child or to look after the child you must be -

- married to or is in a civil partnership with the person adopting the child, or
  - living with the person adopting the child in an enduring family relationship, but not an immediate relative of that person;
- and you -
- will take responsibility for the child's upbringing; and
  - take time off work to support the person adopting the child or to care for the child.

You must have been in employed earner's work for a continuous period of at least 26 weeks up to and including the week you're told that you have been matched with the child. And you must have had earnings at or above the National Insurance lower earnings limit (£118.00 per week for the 2019/2020 tax year) in each of the last 8 weeks of that 26 week period. You must also continue to be employed up to the day the child is placed with you.

### **Rate of benefit**

The amount of Paternity Allowance is 90% of your average weekly earnings during the relevant period, up to a maximum of £179.85 per week.

## **State Pension**

### **Introduction**

A State Pension may be paid to you once you have reached state pension age (see below) and you have paid or been credited with National Insurance contributions in the Isle of Man during your working life.

If you reach state pension age on or after 6 April 2019 you should claim the new Manx State Pension.

If you reached state pension age before 6 April 2019 you should claim the State Retirement Pension.

You do not have to retire from work to get the State Pension and it is not affected by any work you do or earnings you may have after you reach state pension age.

If you have paid National Insurance contributions in the Isle of Man we will normally write to you about 4 months before you're due to reach state pension age to invite you to claim your State Pension.

State Pension is contributory, not income-related and taxable.

Claim form - MSP1 for the Manx State Pension (RP1 for State Retirement Pension)

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), email [statepensions@gov.im](mailto:statepensions@gov.im) or telephone 685176.

### **State pension age**

The state pension age (for both men and women) is gradually increasing from 65 to 66 between December 2018 and October 2020.

For the exact date on which you will reach state pension age email [statepensions@gov.im](mailto:statepensions@gov.im) or telephone 685176. Or you can find out online at [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity)

### **Manx State Pension**

If you reach state pension age after 6<sup>th</sup> April 2019 and have paid National Insurance contributions in the Isle of Man you will be able to claim the new Manx State Pension.

### **Manx Pension Supplement**

Broadly speaking, if you have paid National Insurance contributions in the Isle of Man for at least 10 years during your working life and you normally live in the Isle of Man you will get the Manx Pension Supplement at the same time as your State Pension.

You do not need to make a separate claim for the Manx Pension Supplement. Your entitlement will be considered at the same time as we determine your claim for the Manx State Pension.

### **Benefit rate**

The calculation of a person's State Pension entitlement, including any Manx Pension Supplement, is not straightforward and it is not possible to give an indication of the amount payable in this guide.

## Free TV Licences and TV Licence Payments

### If you or your partner are aged 75 or over

You will normally get a free TV licence from TV Licensing.

If you or your partner are approaching age 75 you will need to register with TV Licensing for a free TV licence shortly before your 75<sup>th</sup> birthday.

'Partner' means your wife, husband, civil partner or a person you live with as if you are married or are in a civil partnership.

Once registered, each year you will get a free TV licence shortly before your current one is due to expire. You don't need to do anything - your licence will be sent to you automatically.

Different rules apply to pensioners who live in sheltered accommodation or in a care home – see below.

### TV Licence payments for pensioners aged under 75

If you're a pensioner aged under 75 and -

- your partner (if you have one) is also under 75, and
- you or your partner get Income Support or income-based Jobseeker's Allowance

you can claim a **TV licence payment** from Social Security to cover the full cost of your TV licence.

You can claim a TV licence payment at any time in the 3-month period beginning 1 month before the date your TV licence is due for renewal and ending 2 months after the renewal date. So, for example, if your licence is due for renewal on 1 April 2019 you can claim your TV licence payment at any time between 1 March 2019 and 31 May 2019. You may be able to claim after the 3-month period has ended if there is good reason for not claiming it within the 3-month period.

You don't have to pay for your TV licence before you can get a TV licence payment. Just send us your TV licence renewal letter with your claim.

Claim form – TV1

### TV licence payments for pensioners who live in sheltered accommodation or in a care home and who have to pay for a reduced rate TV licence – called an 'ARC licence'

If you're aged 75 or over you can claim a **TV licence payment** from Social Security to cover the full cost of your TV licence. It doesn't matter whether you get income support or not.

If you're a pensioner aged under 75 and you are getting income support you can claim a TV licence payment from Social Security to cover the full cost of your TV licence.

You can claim a TV licence payment at any time in the 3-month period beginning 1 month before the date your TV licence is due for renewal and ending 2 months after the renewal date. So, for example, if your licence is due for renewal on 1 April 2019 you can claim your TV licence payment any time between 1 March 2019 and 31 May 2019. You may be able to claim after the 3-month period has ended if there is good reason for not claiming it within the 3-month period.

You don't have to pay for your TV licence before you can get a TV licence payment. Just send us your TV licence renewal letter with your claim.

Claim form – TV1

For more information go to [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity), email [isp@gov.im](mailto:isp@gov.im) or telephone 687020.



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