



**Isle of Man
Government**

Reiltys Ellan Vannin

A1 (Insert) (Pensions)
April 2023



Social Security

Benefits available to pensioners

The Treasury
Yn Tashtey

About this leaflet

This leaflet gives brief details of benefits available to pensioners.

It also provides some examples of Income Support assessments. Income Support is a means-tested benefit which can help people who don't have enough money to live on.

If you'd like to know more about any of the benefits or allowances mentioned in this leaflet you should visit our website at www.gov.im/socialsecurity or contact us either at Markwell House or our Ramsey Office. The addresses, opening hours and phone numbers are provided at the end of this leaflet.

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.

Attendance Allowance (AA) is not means-tested and you don't have to have paid National Insurance contributions to qualify for it. You may be able to get AA if you became disabled after you reach state pension age and you need frequent attention or continual supervision.

There are two rates of benefit:

- a higher rate for people who need help both during the day and the night, or who have a life expectancy of six months or less, and
- a lower rate for people who need help during either the day or the night.

There are qualifying conditions related to residence and the allowance is not payable if you live in some Government-operated care homes.

At present the weekly rates are:	higher	£95.95
	lower	£64.23

Carer's Allowance is not means-tested and you don't have to have paid National Insurance contributions to qualify for it. You may be able to get Carer's Allowance if you spend 35 hours or more each week looking after someone who gets Attendance Allowance or the middle or higher rate care component of Disability Living Allowance. To qualify you must be over 16 when you claim, and if you're working you must not earn more than £180.00 per week.

The current weekly rate is **£155.35**.

However, if you get certain benefits which are worth more than this you won't be able to get a Carer's Allowance. If the benefits you get are worth less than this you'll get a Carer's Allowance worth the difference.

Nursing Care Contribution is not means-tested and you don't have to have paid National Insurance contributions to qualify for it. You may be able to get the Nursing Care Contribution if you're living in a nursing home registered with the Department of Health and Social Care and

you're liable to pay a fee for nursing care provided to you in that home by a registered nurse. This includes any period of respite care.

The current weekly rate is **£210.00**.

You don't normally need to claim the Nursing Care Contribution as the nursing homes operators tell us about new admissions. However, it's usually best if you tell us anyway.

State Pension is a National Insurance contribution-based benefit paid to people who have reached State Pension Age. State Pension Age is 66 for men and women. If you haven't yet reached state pension age and want to know when you will, please contact a Social Security office or visit gov.im.

People who reach state pension age **after** 6 April 2019 will get the new Manx State Pension. They may also get the Pension Supplement if they have paid enough contributions into the **Manx** National Insurance Fund and are ordinarily resident in the Isle of Man.

People who reached state pension age before 6 April 2019 get the State Retirement Pension. They may also get the Pension Supplement and the **Retirement Pension Premium** (if their 75th birthday was before 6 April 2019) if they have paid enough contributions into the **Manx** National Insurance Fund, and are ordinarily resident in the Isle of Man.

Income Support is a non-contributory benefit which is means-tested. This means that even if you haven't paid National Insurance contributions you may still be entitled to Income Support. The amount of Income Support you get will depend on where you live and how much money you already have coming in from state pensions, other social security benefits, part-time earnings, occupational pensions and personal pensions. The amount of savings or other assets you have may also affect how much income support you can get.

To qualify for Income Support you must normally meet at least one of the following residency conditions:

- you were born on the Isle of Man
- you have lived in the Island for a continuous period of at least 5 years at any time
- you have lived in the Island for 3 or more separate periods which when added together amount to at least 10 years
- you are the spouse or civil partner of a person who meets any of the conditions above and you have a legal right to live in the Island.

If you don't meet any of these conditions you should contact the Income Support (Pensioners) Team at Markwell House for advice.

How capital affects Income Support

If your total capital is less than £13,000, this is ignored for the purposes of calculating entitlement to Income Support.

But this doesn't mean it's protected in any way. If there's a shortfall between the amount of your living expenses and the Income Support you're entitled to you may have to draw on this capital.

If your total capital is over £13,000, we will assume that you have a weekly income of £1 for each £250 over the £13,000. So, for example, if you have total capital of £15,000, which is 8 x £250 over the £13,000 limit, we will count £8 per week as income. If you have capital of £27,000, which is 56 x £250 over the limit, we will count £56 per week as income.

We ignore the value of the home you live in unless it would be reasonable for you to sell any part of the property separately.

If you are going to stay in a care home on a temporary or permanent basis you should read leaflet **A1(RNH) "Income Support for People Entering Nursing or Residential Homes"**. This leaflet explains the special rules which apply regarding capital and property when you live in a care home.

Disposing of capital

Please note if you, or your partner, or any dependent children of yours have disposed of any capital, for example by making a gift of money to someone, or transferring property to a relative, the capital may be treated as if you still have it. Legal advice should be sought by anyone who is thinking about transferring assets or property.

Other help

If you get Income Support you may also be able to get:

- An Exceptional Needs Grant or Budgeting Loan to meet the cost of specific items, for example essential furniture or removal costs etc.
- A payment towards funeral expenses
- Help with the cost of a TV Licence

For further details on the above you should visit our website at www.gov.im/socialsecurity or contact a Social Security office or the Income Support (Pensioners) Team at Markwell House.

- Free prescriptions
- Free dental treatment
- Vouchers to help with the cost of glasses

For further details on the above you should contact Manx Care on **642608**.

If you or your partner are aged 75 or over you'll also be eligible for a free TV licence each year from the BBC.

The following examples show some circumstances in which Income Support is payable. If your circumstances aren't similar to any of those shown in the examples and you'd like more information, please get in touch with the Income Support (Pensioners) Team at Markwell House or contact a Social Security office.

Example 1

A single pensioner living in local authority accommodation, paying rent of £100.00 per week (inclusive of rates). Her income consists of State Pension of £137.60 per week and an occupational pension of £24.25 per week from her former employer. She has savings totalling £13,350.

Personal allowance - single person	£123.35
Pensioner Premium	£94.50
Housing costs rent and rates	£100.00
Total	<u>£317.85</u>
Less income:	
State Pension	£137.60
Occupational Pension (first £15 a week is ignored)	£9.25
Interest on savings (ignored)	-
Capital tariff (assumed income from savings over £13,000)	<u>£1.00</u>
Income Support payable	<u>£170.00</u>

Example 2

A single pensioner living in local authority accommodation, paying rent of £100.00 per week (inclusive of rates). Her adult son who works full-time is living with her. Her income consists of State Pension of £137.60 per week and an occupational pension of £24.25 per week from her former employer. She has savings totalling £13,350.

Personal allowance - single person		£123.35
Pensioner Premium		£94.50
Housing costs rent and rates	£100.00	
Less assumed contribution from son	- £52.10	<u>£47.90</u>
Total		<u>£265.75</u>
Less income:		
State Pension		£137.60
Occupational Pension (first £15 a week is ignored)		£9.25
Interest on savings (ignored)		-
Capital tariff (assumed income from savings over £13,000)		<u>£1.00</u>
Income Support payable		<u>£117.90</u>

Example 3

A pensioner couple (husband aged 73, wife aged 72) living in their own home being responsible for rates, this year totalling £1,100. They are also responsible for maintaining and insuring the property. Their income consists of State Pensions: husband £167.60 per week (including £30.00 a week Additional Pension), wife £120.00 per week. They also receive Attendance Allowance as the husband needs care during the day. He qualifies for the mobility premium as he is virtually unable to walk. They have no savings.

Personal allowance - couple	£188.20
Pensioner Premium - couple	£149.50
Mobility Premium	£32.55
Housing costs:	
- rates (£1,100/52)	£21.15
- maintenance and insurance (fixed amount)	<u>£15.55</u>
Total	<u>£406.95</u>
Less income:	
State Pension – husband (£15.00 of Additional pension ignored)	£152.60
Retirement Pension - wife	£120.00
Attendance Allowance - ignored	<u>nil</u>
Income Support payable	<u>£134.35</u>

Example 4

A 76 year old pensioner living with his son and daughter-in-law who own the property. He pays them £80 per week towards his keep. His income is State Pension of £178.35 per week (including £40.75 of Additional Pension). He has no savings and has never owned any property.

Personal allowance - single person over 25	£123.35
Pensioner Premium - single pensioner	<u>£94.50</u>
Total	<u>£217.85</u>
Less income – State Pension (£15 of Additional Pension ignored)	<u>£163.35</u>
Income Support payable	<u>£54.50</u>

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 (Pensioners) Team, Social Security Division or call in at the main counter in Markwell House, Market Street, Douglas or the Ramsey office at the Town Hall. Please see the contact details on the next page.

All the rates quoted in the examples apply from week commencing 10th April 2023.

Contact details

Head Office

Markwell House, Market Street, Douglas IM1 2RZ

Telephone: 685656 (option 1 and then option 3)

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

E-mail: ISP@gov.im

Website: www.gov.im/socialsecurity

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
Social Security Division
Markwell House, Market Street
Douglas, Isle of Man. IM1 2RZ
www.gov.im