

Income support

If you have Parkinson's, you may have some concerns about how you will manage financially – if you can't work or if you need help with your day-to-day needs, this can lead to extra costs. But there is some financial support available, so it's important to find out what benefits you're entitled to.

This sheet explains what Income Support is, who qualifies, how to claim and what information you need to supply.

What is Income Support?

Income Support is a benefit to cover basic living expenses. It is means tested, which means that whether you can receive it and how much you get depends on any capital or savings you have. If you do part-time work, how much money you earn will also be taken into consideration.

To qualify for Income Support, you don't need to have paid National Insurance contributions. Income Support is not taxable.

Only limited groups of people can now apply for Income Support. This includes some carers and lone parents with very young children. It will be replaced by the Universal Credit after 2013.

Do you qualify?

You may qualify for Income Support if:

- your capital (and any belonging to a partner, if you have one) is £16,000 or less. Your capital is your assets, such as the property you own and any savings, shares and bonds you own, minus your debts
- you have a low weekly income
- you are aged 16 or over and under the age at which you can receive Pension Credit (which is being increased from 60 to 66 between 2010 and 2020)

- neither you nor your partner work full time. This means you can't work for 16 hours a week or more, and your partner, if you have one, can't work for 24 hours a week or more
- you are 'habitually resident' and have a 'right to reside' in the UK
- you are in a group that is eligible to claim Income Support. This includes people who are entitled to Carer's Allowance and lone parents with very young children

Since October 2008, you can't make a fresh claim for Income Support on the basis that you're incapable of work. If your condition means you can't work, you will need to claim Employment and Support Allowance instead.

Find out more: [see our information sheet *Employment and Support Allowance*](#)

Income Support and children

Child Tax Credit has replaced Income Support as the main source of financial support for any children you have. If you make a new claim for Income Support it will not include any extra money for your children.

But if you have received Income Support without a break since April 2004, it may still include amounts for your children. We haven't included details of these allowances in this leaflet. For more information about Income Support allowances and premiums for children, contact your local Citizens Advice Bureau or Welfare Rights Group (you can find these organisations listed in your local telephone directory).

How do you work out Income Support?

Income Support is worked out by comparing your income with a set of allowances based on your situation (and your partner's, if you have one). It is calculated like this:

Step 1:

Add up your savings. If your savings are over £16,000 you can't get Income Support. If you have savings of between £6,000 and £16,000, for each £250 you have above £6,000, add £1 to your weekly income.

Step 2:

Add up your weekly income. This includes earnings, most state benefits, occupational and personal pensions and any other money that gives you an income after you have paid Income Tax and National Insurance contributions. It does not include Disability Living Allowance. Between £5 and £20 of earnings can be ignored, depending upon your circumstances.

Step 3:

Work out your weekly 'applicable amount'. This is made up of the following:

Personal allowances

Single person:	£67.50 (aged 25 or over)
Couple:	£105.95 (both aged 18 or over)

Premiums

There are a number of extra amounts, explained below, that can be added to your personal allowance.

Housing costs

If you own and live in your home, you may be given an extra allowance to help cover the interest on a mortgage or to cover specified service charges. You won't usually get this help for the first 13 weeks of your claim. If you pay rent, you may be able to claim Housing Benefit instead to help with your housing costs.

Step 4:

Add together the personal allowances and any premiums and housing costs to reach a total (your 'applicable amount'). If your income (including the amount you've added for any savings) is less than your applicable amount, you will be paid the difference as Income Support.

If your income is the same amount or more than your applicable amount, you won't get Income Support, but you might be able to get Housing Benefit and/or Council Tax Benefit.

Find out more: [see our information sheets on *Housing Benefit and Council Tax Benefit*](#)

Premiums

Your Income Support calculation may include these extra amounts:

Enhanced disability

You'll qualify for this if you or your partner get the highest rate of the care component of Disability Living Allowance.

Single person:	£14.05
Couple:	£20.25

Disability premium

You'll qualify for this if you get Disability Living Allowance, Attendance Allowance, Severe Disablement Allowance or the long-term rate of Incapacity Benefit, or you are registered as blind, or (for claims made before October 2008) you have been unable to work for 52 weeks or more.

Single Person:	£28.85
Couple:	£41.10

Severe disability premium

You may qualify for this if you receive Attendance Allowance, or the middle or highest rate of the care component of Disability Living Allowance and no one is paid Carer's Allowance for looking after you. To get this premium you must also:

- live alone, or
- live only with another adult (or adults – including your partner) who gets Attendance Allowance or the middle or highest rate of the care component of Disability Living Allowance themselves, or
- live only with certain specified people, such as a joint-owner or tenant of the property who is not your partner or close relative

If both you and your partner meet these rules, you'll get the higher rate. If one of you has a carer who is paid Carer's Allowance, the lower rate is paid.

Single person:	£55.30
Couple (one person qualifies):	£55.30
Couple (both qualify):	£110.60

Carer premium

You'll get this if you are a carer who is receiving Carer's Allowance or have claimed and satisfy the rules for Carer's Allowance, but can't be paid it because you get another benefit instead.

Carer premium:	£31
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Please note: if a person you care for receives the severe disability premium in their Income Support, they will lose this if you are paid Carer's Allowance (but not if you claim Carer's Allowance but receive another benefit that stops it from being paid).

How do I claim Income Support?

You'll need to ring the Jobcentre Plus claim line on **0800 055 6688** or textphone **0800 023 4888**.

They will take your details and go through your claim over the phone. If you are not able to use the telephone, a claim can be made on a paper form – the A1. You can get this from your local Jobcentre Plus or download it from **www.dwp.gov.uk/eservice**

If you have any problems with your claim, you can ask for help from your local Citizens Advice Bureau or Welfare Rights Group (you can find these organisations listed in your local telephone directory).

You might have to go to a 'work-focused interview' as a condition of continuing to receive Income Support.

More information and support

We have information sheets on other benefits you may be entitled to. You can download these from our website at parkinsons.org.uk or see the back page of this sheet for details of how to order these for free.

Our helpline

For more help and information on rights and benefits, you can contact our dedicated employment and benefits adviser on the Parkinson's UK helpline on **0808 800 0303** (calls are free from UK landlines and most mobile networks) or email **hello@parkinsons.org.uk**

Information and support workers

Our UK-wide network of information and support workers can also provide details about benefits and help you with the application process. You can find your local information and support worker online at parkinsons.org.uk/isw or call our helpline for details.

Local groups

Speak to others about their experiences at your local Parkinson's UK group. Visit parkinsons.org.uk/localgroups or call our helpline for details of your nearest meeting.

Online forum

Speak to others in a similar situation through our online discussion forum at parkinsons.org.uk/forum

Thank you

Thank you to Disability Alliance for updating this information sheet.



Income support

If you have comments or suggestions about this information sheet, we'd love to hear from you. This will help us ensure that we are providing as good a service as possible.

We'd be very grateful if you could complete this form and return it to **Information Resources, Parkinson's UK, 215 Vauxhall Bridge Road, London SW1V 1EJ**. Or you can email us at publications@parkinsons.org.uk. Thanks!

Please tick...

- I have Parkinson's. When were you diagnosed?
- I'm family/a friend/a carer of someone with Parkinson's
- I'm a professional working with people with Parkinson's

Where did you get this information sheet from?

- | | |
|--|---|
| <input type="checkbox"/> GP, specialist or Parkinson's nurse | <input type="checkbox"/> Information and support worker |
| <input type="checkbox"/> Parkinson's UK local group or event | <input type="checkbox"/> Ordered from us directly |
| <input type="checkbox"/> Our website | <input type="checkbox"/> Other |

We're the Parkinson's support and research charity. Help us find a cure and improve life for everyone affected by Parkinson's.

Can you help?

At Parkinson's UK, we are totally dependent on donations from individuals and organisations to fund the work that we do. There are many ways that you can help us to support people with Parkinson's. If you would like to get involved, please contact our Supporter Services team on **020 7932 1303** or visit our website at **parkinsons.org.uk/support**. Thank you.

Parkinson's UK

Free* confidential helpline **0808 800 0303**

Monday to Friday 9am–8pm, Saturday 10am–2pm. Interpreting available.

Text Relay **18001 0808 800 0303**

(for textphone users only)

hello@parkinsons.org.uk

parkinsons.org.uk

*calls are free from UK landlines and most mobile networks.

How to order our resources

01473 212115

resources@parkinsons.org.uk

parkinsons.org.uk/publications

We make every effort to make sure that our services provide up-to-date, unbiased and accurate facts. We hope that these will add to any professional advice you receive and will help you to make any decisions you may face. Please do continue to talk to your health and social care team if you are worried about any aspect of living with Parkinson's.

References for this information sheet can be found in the Microsoft Word version at **parkinsons.org.uk/publications**

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How useful have you found the information sheet? (1 is not useful, 4 is very useful) 1 2 3 4

Have you found the publication easy to read/use? Yes No

What aspects did you find most helpful?

Were you looking for any information that wasn't covered?

Do you have any other comments?

If you would like to become a member of Parkinson's UK, or are interested in joining our information review group, please complete the details below and we'll be in touch.

Membership Information review group (who give us feedback on new and updated resources)

Name

Address

Telephone Email