



FACTSHEET

for single parents in England and Wales

October 2009

Freephone

0808 802 0925

Gingerbread Single Parent Helpline

Claiming Income Support and Child Tax Credit – for single parents who are not working or work under 16 hours a week

This factsheet gives details of the benefits and support you can receive if you have younger children and are not working, or work less than 16 hours per week. It explains what Income Support is and how the age of your children affects which benefits you can receive. There is also information on other help, such as tax credits for your children and help with housing costs.

If you do not qualify to claim Income Support or are not able to work because you are disabled or unwell, there is a list of other Gingerbread factsheets that you may find helpful at the end of this publication. Further advice on all of the topics covered is available from the Gingerbread Single Parent Helpline. The information in this factsheet is correct as of October 2009.

If you have recently come to Great Britain, have limited right to be here, or are from the European Community, you may not have the right to claim the benefits set out in this factsheet. Get advice before claiming.

- From 26 October 2009, it may stop when your youngest child reaches the age of 10.
- From 25 October 2010, it may stop when your youngest child reaches the age of 7.

These changes may not apply to you if you receive Income Support for other reasons, apart from being a single parent; for example, because your child receives the middle or higher rate care element of Disability Living Allowance, you get Carer's Allowance, or you have a foster child living with you.

If you qualify for Income Support, you have the option of claiming Jobseeker's Allowance instead. If you decide to claim Jobseeker's Allowance, you must be available for and actively looking for work. Our factsheet *Claiming Jobseeker's Allowance* has more information.

How much Income Support will I receive?

If you are a single parent aged under 18 you should receive £50.90 per week. If you are over the age of 18 you should receive £64.30 per week (amounts are correct as of October 2009).

Any savings or capital (wealth, such as money or property) you have (other than the home you live in)

Benefits for you Income Support

From 24 November 2008, the Government started to make changes to Income Support for single parents. These changes mean that your Income Support may stop when your youngest child reaches a certain age, if you are only claiming it because you are a single parent. Instead of claiming Income Support, you may have to claim Jobseeker's Allowance or another benefit, if you are not working or work under 16 hours per week.

The following changes are being introduced over the next few years:

- From 24 November 2008, if you are receiving Income Support only because you are a single parent, it may stop when your youngest child reaches the age of 12.

over £6,000 will affect how much Income Support you receive. If you have over £16,000, you will not receive any Income Support.

Any income you have may also affect whether you get Income Support, including any part-time earnings over £20 per week.

Since 27 October 2008, you no longer have to apply to the Child Support Agency when you claim Income Support. This means you can choose to reach a voluntary arrangement with your child's other parent for maintenance. Any maintenance payments over £20 per week will reduce your Income Support and you must tell Jobcentre Plus of any payments you receive. It is expected that from April 2010, you will be able to keep all of the child maintenance you receive without your benefits being reduced.

How do I claim Income Support?

Call the Jobcentre Plus Benefit Enquiries on 0800 055 6688. A first contact officer will take some details and arrange to call you back to complete an electronic claim form over the phone and to arrange a work-focused interview at the Jobcentre Plus office.

What is a work-focused interview?

At your first interview you will also see a financial assessor who will check your Income Support claim form, gather any extra information and tell you about any other benefits you may be entitled to. If you need money quickly, ask if your claim can be considered as urgent and/or consider applying for a Crisis Loan to tide you over. If there are delays, ask for an interim payment or make a complaint.

The interview is not supposed to make you feel that you have to find work whilst you are claiming benefits. The interview is to assess and develop your prospects for employment and identify training or educational needs. The Jobcentre Plus adviser may also encourage you to participate in the New Deal for Lone Parents scheme.

Do I have to attend work-focused interviews?

Single parents who are entitled to Income Support have to participate in a work-focused interview with a personal adviser. You do not have to attend an interview if you are under 18.

If you are receiving Income Support because you are a single parent you will be required to attend a work-focused interview at least every 6 months. Some single parents are required to attend an interview every 13 weeks. The rules on this are changing over the next two years:

- From 24 November 2008, if your youngest child is aged 9, 10 or 11 you will have to attend a work-focused interview every 13 weeks.
- From 26 November 2009, if your youngest child is aged 6, 7, 8 or 9 you will have to attend a work-focused interview every 13 weeks.
- From 25 October 2010, when your youngest child is aged 6, you will have to attend a work-focused interview every 13 weeks.

What will happen if I do not attend the interview?

You are expected to actively take part in the interview. Your personal adviser may make suggestions about things you could do to improve your employment prospects. However, you do not have to accept or act on any of these proposals and no penalties will be imposed if you do not agree with the suggestions.

If you do not attend or are not considered to have 'taken part' in your first work-focused interview after claiming Income Support, you may be treated as not having made a claim for Income Support and not be entitled to benefit. You then have to make a new claim before you can receive any benefit. This will not apply if you have 'good cause' for not attending or taking part in the interview – see below.

If you fail to attend any further work-focused interviews, on the third occasion, your personal adviser may decide to reduce your Income Support by £12.86 per week. Again, this should not apply if you have 'good cause' for not attending or taking part.

'Good cause' is not clearly defined. When deciding if you have good cause for failing to attend a work-focused interview, the Jobcentre may take the following into account: language, learning or literacy difficulties; a medical or dental appointment for you (or someone you care for), that would have been unreasonable to rearrange; a religious custom or practice that prevented attendance at the time of the interview; transport difficulties; attending the funeral of a relative or close friend; a disability

making it impractical to attend; a job interview; an accident; sudden illness (for you, or a person you care for); or misleading information from an official.

You can appeal against a decision that you failed to take part in an interview with a personal adviser. If the decision to reduce your benefits is found to be wrong then any reduction in Income Support will stop. You should get back any amounts deducted from when you had the interview.

Benefits if you are unable to work because you are disabled or unwell

If you are unable to work because of illness or because you are disabled, you could be entitled to either Statutory Sick Pay from your employer, or Employment and Support Allowance from Jobcentre Plus. If you claimed before 27 October 2008, you may already be receiving Incapacity Benefit, or Income Support on grounds of incapacity for work.

Eventually, Employment and Support Allowance will replace Incapacity Benefit and Income Support on the grounds of incapacity altogether. If you are already receiving Incapacity Benefit or Income Support, you should get advice before claiming Employment and Support Allowance, as you may not be better off. Further information is available from the Gingerbread Single Parent Helpline.

If you or your child have a long-term health problem or are disabled, claim Disability Living Allowance – get the form from your local Jobcentre Plus office or call their Benefit Enquiry Line on 0800 882 200. If you qualify, you may be entitled to additional benefits and tax credits as well.

You may also be entitled to direct payments and other help from social services. Contact your local authority to ask for an assessment.

Benefits if you are unable to work because you care for someone else

If you regularly care for someone who is disabled or has a long-term health problem, you may be entitled to Carer's Allowance. You may also be entitled to a carer's premium as part of Income Support or income-based Jobseeker's Allowance.

If the person you care for gets a severe disability premium as part of any benefits they receive, this may be removed if you claim Carer's Allowance and get a carer's premium. Get advice on whether the benefits of the person you care for will be affected. The Gingerbread Single Parent Helpline can provide more information.

Benefits for your children

Dependent children

Dependent children are considered to be children that you are responsible for, aged up to 16, or aged up to 20 if they are in 'non-advanced' full-time education (that is, at a school or a college of further education) or in approved training.

Make sure you are getting Child Benefit for any dependent children who live with you as this could affect whether you are entitled to other benefits and tax credits for your family.

Claim Child Tax Credit for each of your dependent children. You can get the form from a Jobcentre Plus office, or by calling the Tax Credit Helpline on 0845 300 3900.

If you are pregnant, have recently given birth or adopted a baby, you may be entitled to maternity, paternity or adoption benefits, the Sure Start Maternity Grant and/or the Health in Pregnancy Grant. Call the Gingerbread Single Parent Helpline and ask for our factsheet *Money during maternity and adoption*.

Help with the cost of your child going to school

School meals

You can get free school meals for your children if:

- you receive Income Support; or
- you do not work, or work under 16 hours per week, get Child Tax Credits and have a household income below £16,040 a year. Some of your income, such as child maintenance, is not counted. Get advice if you are not sure if you qualify.

School uniform

Contact your local authority education department to ask if you will qualify for financial help towards the cost of school uniforms. In Wales, if your child is entering their first year of secondary school and qualifies for free school meals, you will receive a grant of £100. Apply at your local authority.

16 – 19 year olds

If your child is aged 16 – 19 and stays in full-time education, they may be able to get an Education Maintenance Allowance (EMA) of up to £30 a week. For more information:

- in England, call the Learner Support Helpline on 0800 121 8989 or see www.direct.gov.uk/ema
- in Wales, call 0845 602 8845 or see www.studentfinancewales.co.uk
- in Scotland, ask your school/college or local authority for a form or see www.emascotland.com

Benefits and tax credits: how does it all add up?

The following are the weekly amounts payable for a family's day-to-day living expenses.

Single parent with one dependent child	£ per week
Child Benefit	£20.00
Income Support	£64.30
Child Tax Credit	£53.41
Total	£137.71
Single parent with two dependent children	£ per week
Child Benefit	£33.20
Income Support	£64.30
Child Tax Credit	£96.32
Total	£193.82

- The amounts shown assume the single parent is over 18, lives in rented accommodation, does not work and does not have any other income, and that no-one in the family has a disability or long-term health problem, or is caring for somebody who does.
- A higher amount of Child Tax Credit is payable if you have a child under 1 year.
- If you qualify for Income Support, you can also get the maximum amount of Housing Benefit and Council Tax Benefit, which should cover all or most of your rent and council tax.
- Income Support and other means-tested benefits may be reduced if you have other income, for example, child maintenance or part-time earnings. For more information about this call the Gingerbread Single Parent Helpline.

Help with your housing costs

I am a homeowner. Can I get any help with housing costs?

If you are a homeowner, amounts can be added to your Income Support to help pay your mortgage interest. Help with mortgage interest may also be available if you receive income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credit. This includes interest on loans to pay for certain repairs and improvements, service charges (although some may be excluded) and ground rent. There is a waiting period before these payments start.

How long will it be before I get help with housing costs?

In most cases you have to wait before anything is paid. The amount of time you have to wait depends on your circumstances, when you claimed Income Support and when you took out your mortgage.

If you claimed Income Support on or after 5 January 2009, the waiting period for help with housing costs is normally 13 weeks.

The rules for Income Support claims made before 5 January 2009 are complicated; contact the Gingerbread Single Parent Helpline for more information.

If your ex-partner was claiming Income Support or income-based Jobseeker's Allowance for the family, the previous claim may count towards the waiting period. For this rule to apply, you must make a claim within 12 weeks of separating.

I rent my home. Can I get any help with the cost?

If you pay rent, you may be able to get help with the cost by claiming Housing Benefit. You should apply for Council Tax Benefit at the same time.

If you are claiming Income Support, fill in the Housing Benefit and Council Tax Benefit application form that is included in your claim pack, or ask about this when you have your interview at Jobcentre Plus. Otherwise, apply directly to your local authority's Housing Benefit and Council Tax Benefit department. Housing Benefit is also available if you live in private rented accommodation.

What about council tax bills?

If you are the only adult in your home that has to pay council tax, you will qualify for a 25 per cent discount on your council tax bill. Contact your local authority for information.

Whether you are a homeowner, have a mortgage or rent your home, you may be able to get help with your council tax bill if you are on a low income. You can apply for Council Tax Benefit at your local authority or at the same time as claiming Income Support.

What if I am claiming benefits but still having trouble paying my rent or council tax?

If you are already receiving Housing Benefit or Council Tax Benefit and you need extra financial help to pay your rent or council tax, you can ask your local authority for a top-up payment. This is called a Discretionary Housing Payment.

You do not have an automatic right to these payments; it is up to the local authority to decide. There are some cases where they cannot make a payment, for example, if it is to cover rent arrears or service charges that you owe. Your local authority can tell you how to make a claim. If you can, get advice from a benefits adviser before you apply, or if you are refused these payments. Your local Citizens Advice Bureau or advice centre may be able to help.

Other help

Maternity expenses

If you are pregnant or have just had a baby, you may qualify for a Sure Start Maternity Grant if:

- you are entitled to Income Support; or,
- you receive Child Tax Credit of more than £545 a year (or £1,090 if your youngest child is under 1 year old).

Bereavement

If you are responsible for making funeral arrangements, you may be able to claim the Funeral Expenses Payment if:

- you are entitled to Income Support; or,
- you receive Child Tax Credit of more than £545 a year (or £1,090 if your youngest child is under 1 year).

Cold Weather Payment

If you are entitled to Income Support and have a child under 5 years of age or you receive the disability or severe disability element of Child Tax Credit, you will automatically receive a Cold Weather Payment. It is only paid in periods of very cold weather (as defined by the Government). The Gingerbread factsheet *Managing your household bills* has tips on saving money and reducing your fuel bills.

Health benefits

You may be entitled to Healthy Start vouchers if you are pregnant or have a child under the age of 4 and:

- you receive Income Support; or
- you do not work, or work less than 16 hours per week and your income is less than £16,040

per year. Your actual household income may be more than £16,040 per year but some income is ignored. The income figure is the same as the one used for tax credits.

Vouchers can be exchanged for fresh fruit and vegetables, as well as milk and infant formula. Find out more from the Healthy Start website www.healthystart.nhs.uk or call 0845 607 6823.

If you receive Income Support you are entitled to free prescriptions, dental treatment, sight tests and glasses, fares to hospital, free wigs and fabric supports.

Even if you do not receive Income Support but you receive Child Tax Credit and your income is below £15,276 (amount for 2009/10), you are entitled to free prescriptions, dental treatment, sight tests and vouchers for glasses and fares to hospital.

If you do not automatically qualify but are on a low income, you may still be entitled to help towards these costs. Ask for form HC1 from Jobcentre Plus to apply for help.

Grants and loans for unexpected or extra costs

If you are entitled to Income Support, you may qualify for a Community Care Grant, or an interest free Budgeting Loan from the Social Fund at Jobcentre Plus. Call the Gingerbread Single Parent Helpline for more information about these.

In an emergency or disaster, if you do not have enough money for your immediate needs, you can apply for a Crisis Loan at your local Jobcentre Plus office.

More from Gingerbread

The following Gingerbread factsheets are available to download from our website, www.gingerbread.org.uk, or can be requested from our Single Parent Helpline on 0808 802 0925:

- > Claiming Jobseeker's Allowance
- > Financial help for unexpected or extra expenses
- > Managing your household bills
- > Money during maternity and adoption

Become a Gingerbread member!

Membership is available to single parents in England and Wales. Join a community of thousands of single parents who benefit from the mutual support, free advice and information provided by Gingerbread. You can also meet other single parents at one of our local support groups.

Visit our website, call 0800 018 4318 or email membership@gingerbread.org.uk

Further help and information

Gingerbread Single Parent Helpline

Freephone 0808 802 0925

(Open Mondays to Fridays, 9.00am–5.00pm, with extended opening on Wednesdays to 8.00pm)
Free information on a range of issues including maintenance, benefits, tax credits, debt, employment, education, legal rights and holidays.

Gingerbread Single Parent Information Online

www.gingerbread.org.uk/information

All our information for single parents available online.

Child Benefit Helpline

0845 302 1444

www.hmrc.gov.uk/childbenefit
Information on child benefit and how to claim.

Child Maintenance Options

0800 988 0988

www.cmoptions.org
Information about making arrangements for child support.

Child Trust Fund

0845 302 1470

www.childtrustfund.gov.uk
Information on the Child Trust Fund.

Citizens Advice Bureau

www.citizensadvice.org.uk
Check your telephone directory for your local bureau or find details at www.citizensadvice.org.uk, for information and advice on a wide range of issues.

Community Legal Advice

0845 345 4345

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

One Parent Families Scotland Lone Parent Helpline

0808 801 0323

www.opfs.org.uk
Provides confidential advice and information for single parents in Scotland.

The Gingerbread Single Parent Helpline offers information and advice to single parents across England and Wales. It is supported by the Department for Children, Schools and Families, Scottish Power and other funders. Our partner organisation in Scotland, One Parent Families Scotland, runs the Lone Parent Helpline, on 0808 801 0323.

The Gingerbread Single Parent Helpline is accredited by the Telephone Helplines Association with the Parent Know How Quality Standard and holds the CLS Quality Mark at General Help Level.

Community
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Gingerbread
Single parents, equal families

Gingerbread is registered in England and Wales as the National Council for One Parent Families, a company limited by guarantee, no. 402748, and a charity, no. 230750

Department for Work and Pensions

Jobcentre Plus Benefits Enquiries: **0800 055 6688**

Benefit Enquiry Line (for disabled people and their carers): **0800 882 200**; Textphone: **0800 243 355**

www.jobcentreplus.gov.uk

Processes new claims and claim renewals for welfare benefits.

Education Maintenance Allowance (EMA)

0800 121 8989

www.ema.direct.gov.uk

Scotland: www.emascotland.com

Information and advice about the EMA, available to qualifying 16–19 year olds in full-time education.

Immigration Advice

The Immigration Advisory Service

www.iasuk.org

OISC

0845 000 0046

www.oisc.gov.uk

For information on organisations/solicitors that give immigration advice.

Refugee Council

www.refugeecouncil.org.uk

Advice for refugees and asylum seekers.

Tax Credit Helpline

0845 300 3900

www.hmrc.gov.uk/taxcredits

For information about tax credits and to request claim forms.

Working Families

0800 013 0313

www.workingfamilies.org.uk

Advice on benefits and employment law.

www.gingerbread.org.uk
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A large-print version of this factsheet is available on request: please call 020 7428 5433