

BENEFIT & TAX CREDIT RATES

APRIL 2006 - APRIL 2007



WEEKLY RATES EXCEPT WHERE STATED OTHERWISE

CAPITAL LIMITS

Capital cut-off per claim:	Capital Limit	Disregard
IS/JSA(IB)	£16,000	£6,000
Pension Credit	no limit	£6,000
HB/CTB	£16,000	£6,000
HB/CTB on PC guarantee	no limit	£6,000
Care Home, aged under 60	£16,000	£10,000
Care Home, aged 60 and over	no limit	£10,000

Tariff Income: Aged under 60:

£1 for each £250, or part of £250 above disregard amount

Aged 60+ over:

£1 for each £500, or part of £500 above disregard amount

INCOME SUPPORT (IS), Income based JOBSEEKERS ALLOWANCE [JSA(IB)] HOUSING BENEFIT (HB) COUNCIL TAX BENEFIT (CTB)

PERSONAL ALLOWANCES

Single Person:	Age 16-17 basic rate (IS only)	£34.60
	HB rate and higher IS rate	£45.50
	Age 18-24	£45.50
	Age 25-59	£57.45
Lone Parent:	Age 16-17 basic rate (IS only)	£34.60
	HB rate and higher IS rate	£45.50
	Age 18-59	£57.45
Couple:	Both under 18	£34.60
	Both under 18, one disabled	£45.50
	Both under 18, with responsibility for a child	£68.65
	One under 18, one 18-24	£45.50
	One under 18, one 25+	£57.45
	Both 18 and over	£90.10
† Aged 60-64:	Single	£114.05
	Couple	£174.05
† Aged 65 plus:	Single	£131.95
	Couple	£197.65
† Children: Birth to day before 19 th birthday		£45.58

PREMIUMS

† Family	£16.25
† Family (Lone Parent rate) - HB + CTB ♦	£22.20
† Family (Baby addition) - HB + CTB	£10.50
Disability:	Single £24.50
	Couple £34.95
Enhanced Disability:	Single £11.95
	Couple £17.25
† Disabled Child	£18.13
Severe Disability:	Single: £46.75
	Couple: One qualifies £46.75
	Both qualify £93.50
† Disabled Child	£45.08
Carer	£26.35
Bereavement	£26.80

† HB/CTB ONLY

INCOME DISREGARDS

EARNINGS DISREGARDS

Standard rate:	Single	£5.00	Couple	£10.00
Higher rate				£20.00
LONE PARENT (HB/CTB Only)				£25.00
MAINTENANCE DISREGARD (HB/CTB)				£15.00
CHILDCARE DISREGARD (HB/CTB)				
where applicable			(one child)	£175.00
			(two or more children)	£300.00

PENSION CREDIT (P.C.)

STANDARD MINIMUM GUARANTEE

Single £114.05 Couple £174.05

ADDITIONAL AMOUNTS for severe disability and carers see premiums above

SAVINGS CREDIT THRESHOLD

Single £84.25 Couple £134.75

MAXIMUM SAVINGS CREDIT

Single £17.88 Couple £23.58

CARE HOMES

CAPITAL/TARIFF INCOME see CAPITAL LIMITS

PERSONAL EXPENSES (all residents) £19.60

Note: Social Services proposed Capital limits: £21,000/£12,750

HOUSING BENEFIT (HB)

TAPER 65%

NON-DEPENDANT DEDUCTIONS

From mortgage interest or HB rent rebate or allowance

- Aged 16-17, or on Y.T., or a f/t student, or a boarder, or aged 18-24 and on I.S. or JSA(IB) NIL
- Aged 60+ and on Pension Credit NIL
- Claimant/partner blind, or gets AA/DLA Care NIL
- Aged 18 or over and working 16 hours or more a week:
Gross weekly income: Less than £106.00 £7.40
£106 to £156.99 £17.00; £157 to £203.99 £23.35
£204 to £270.99 £38.20; £271 to £227.99 £43.50
£338 and above £47.75
- Others Aged 18 or over £7.40

FUEL CHARGE DEDUCTIONS FROM RENT

Heating	£11.95	Hot Water	£1.40
Lighting	£0.95	Cooking	£1.40

If only one room occupied the deduction is less

MEALS DEDUCTED FROM RENT

	Children Under 16	Other
Full Board	£10.35	£20.50
Half Board	£6.85	£13.65
Breakfast only	£2.50	£2.50

COUNCIL TAX BENEFIT (CTB)

TAPER 20%

Non Dependant Deductions

Age 18 or over working 16 hours or more a week:

Gross income:			
Under £157	£2.30	£157-£270.99	£4.60
£271-£337.99	£5.80	£338 or more	£6.95
On IS/JSA (IB)/PC + not working			NIL
Claimant or partner blind or gets AA/DLA Care			NIL
Others age 18 or over			£2.30

CHILDREN

SURE START MATERNITY PAYMENT £500.00

MATERNITY ALLOWANCE Standard rate £108.85

Threshold for lower rate £30.00

Adult dependant increase £36.60

STATUTORY ADOPTION PAY £108.85

STATUTORY MATERNITY PAY £108.85

STATUTORY PATERNITY PAY £108.85

Earnings Threshold SAP/SMP/SPP £84.00

CHILD BENEFIT

First child	£17.45
First child (single parent) ♦	£17.55
Others	£11.70

CHILD TAX CREDIT (annual figures)

Threshold (entitled to CTC but not WTC)	£14,155
Second threshold	£50,000
Taper	37%
CTC family and baby element	1 in 15

ELEMENTS

Family element	£545
Baby element	£545
Child element (per child)	£1,765
Disability element	£2,350
Severe disability element	£945

FREE SCHOOL MEALS IS/JSA(IB) & some CTC only

WORKING TAX CREDIT

ANNUAL FIGURES

Threshold £5,220

Taper 37%

ELEMENTS

Basic Element	£1,665
30-hour element	£680
Couples and lone parent element	£1,640
Disabled worker element	£2,225
Severe disability element	£945
50+ return to work element, (under 30 hours)	£1,140
	(30 hours or more) £1,705
Child Care Costs: 80% of up to (1 child)	£9,100
	(2 or more children) £15,600

DISABILITY BENEFITS

ATTENDANCE ALLOWANCE (AA)

Higher £62.25 Lower £41.65

DISABILITY LIVING ALLOWANCE (DLA)

Care needs:	Higher	£62.25
	Middle	£41.65
	Lower	£16.50
Mobility:	Higher	£43.45
	Lower	£16.50

OTHER BENEFITS

BEREAVEMENT BENEFITS

Bereavement payment (lump sum)	£2,000.00
Widowed Parents Allowance	£84.25
Bereavement Allowance Standard Rate	£84.25
Increase: Child*•	£11.35

CARER'S ALLOWANCE

£46.95

Dependant increases: Adult £28.05 Child*• £11.35

INCAPACITY BENEFIT

(A) Short-term lower rate (0-28 weeks)	
Under pension age	£59.20
Adult dependant	£36.60
(B) Short-term higher rate (29-52 weeks)	£70.05
Under pension age	£70.05
Adult dependant	£36.60
(C) Long-term rate (from 52 weeks)	
Claimant	£78.50
Adult dependant	£46.95
Age addition under 35	£16.50
35 to 44	£8.25
CHILD Increases (B) + (C) only*•	£11.35

JOBSEEKERS ALLOWANCE (Contributory)

Age if under 18	£34.60
Age 18 to 24	£45.50
Age 25 or over	£57.45

RETIREMENT PENSION

£84.25

Dependant increases:

Adult £50.50 Child *• £11.35

SEVERE DISABLEMENT ALLOWANCE (SDA)

Basic Rate	£47.45
Dependant increases: Adult	£28.25
	Child*• £11.35
SDA age addition: Under 40	£16.50
	40 - 49 £10.60
	50 - 59 £5.30

STATUTORY SICK PAY (SSP)

Earning £84.00 or more £70.05

EARNINGS RULES

Carer's Allowance	£84.00
Permitted Work (Incapacity Benefit/SDA)	£86.00

(Linked to National Min Wage. Changes in October)

* £2.10 less for first child

• Abolished for new claims from April 2003

♦ Not payable to all lone parents