

# BENEFIT & TAX CREDIT RATES

## APRIL 2007 - APRIL 2008



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)	£35.65
	HB rate and higher IS rate	£46.85
	Age 18-24	£46.85
	Age 25-59	£59.15
Lone Parent:	Age 16-17 basic rate (IS only)	£35.65
	HB rate and higher IS rate	£46.85
	Age 18-59	£59.15
Couple:	Both under 18	£35.65
	Both under 18, one disabled	£46.85
	Both under 18, with responsibility for a child	£70.70
	One under 18, one 18-24	£46.85
	One under 18, one 25+	£59.15
	Both 18 and over	£92.80
	† Aged 60-64: Single £119.05 Couple	£181.70
	† Aged 65 plus: Single £138.10 Couple	£207.00
	† Children: Birth to day before 20 <sup>th</sup> birthday	£47.45

#### PREMIUMS

† Family	£16.43
† Family (Lone Parent rate) - HB + CTB	£22.20
† Family (Baby addition) - HB + CTB	£10.50
Disability: Single £25.25 Couple	£36.00
Enhanced Disability: Single £12.30 Couple	£17.75
† Disabled Child	£18.76
Severe Disability: Single:	£48.45
	Couple: One qualifies £48.45
	Both qualify £96.90
† Disabled Child	£46.69
Carer	£27.15

† 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 £119.05 Couple £181.70

ADDITIONAL AMOUNTS for severe disability and carers see premiums above

#### SAVINGS CREDIT THRESHOLD

Single £87.30 Couple £139.60

#### MAXIMUM SAVINGS CREDIT

Single £19.05 Couple £25.26

### CARE HOMES

CAPITAL/TARIFF INCOME see CAPITAL LIMITS

PERSONAL EXPENSES (all residents) £20.45

Note: Social Services proposed Capital limits: £21,500/£13,000

### 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 £111.00 £7.40  
£111 to £163.99 £17.00; £164 to £212.99 £23.35  
£213 to £282.99 £38.20; £283 to £352.99 £43.50  
£353 and above £47.75
- Others Aged 18 or over £7.40

#### FUEL CHARGE DEDUCTIONS FROM RENT

Heating	£15.45	Hot Water	£1.80
Lighting	£1.25	Cooking	£1.80

If only one room occupied the deduction is less

#### MEALS DEDUCTED FROM RENT

	Children Under 16	Other
Full Board	£10.65	£21.10
Half Board	£7.05	£14.05
Breakfast only	£2.60	£2.60

### COUNCIL TAX BENEFIT (CTB)

TAPER 20%

#### Non Dependant Deductions

- Age 18 or over working 16 hours or more a week:  
Gross income:  
Under £164 £2.30 £164-£282.99 £4.60  
£283-£352.99 £5.80 £353 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 £112.75

Threshold for lower rate £30.00

Adult dependant increase £37.90

STATUTORY ADOPTION PAY £112.75

STATUTORY MATERNITY PAY £112.75

STATUTORY PATERNITY PAY £112.75

Earnings Threshold SAP/SMP/SPP £87.00

#### CHILD BENEFIT

First child	£18.10
Others	£12.10

#### CHILD TAX CREDIT (annual figures)

Threshold (entitled to CTC but not WTC) £14,495

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)	£1,845
Disability element	£2,440
Severe disability element	£980

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

### WORKING TAX CREDIT

#### ANNUAL FIGURES

Threshold	£5,220
Taper	37%

#### ELEMENTS

Basic Element	£1,730
30-hour element	£705
Couples and lone parent element	£1,700
Disabled worker element	£2,310
Severe disability element	£980
50+ return to work element, (under 30 hours)	£1,185
(30 hours or more)	£1,770
Child Care Costs: 80% of up to (1 child)	£9,100
(2 or more children)	£15,600

### DISABILITY BENEFITS

#### ATTENDANCE ALLOWANCE (AA)

Higher	£64.50	Lower	£43.15
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#### DISABILITY LIVING ALLOWANCE (DLA)

Care needs:	Higher	£64.50
	Middle	£43.15
	Lower	£17.10
Mobility:	Higher	£45.00
	Lower	£17.10

### OTHER BENEFITS

#### BEREAVEMENT BENEFITS

Bereavement payment (lump sum)	£2,000.00
Widowed Parents Allowance	£87.30
Bereavement Allowance Standard Rate	£87.30
Increase: Child*	£11.35

CARER'S ALLOWANCE £48.65

Dependant increases: Adult £29.05 Child\* £11.35

#### INCAPACITY BENEFIT

(A) Short-term lower rate (0-28 weeks)	
Under pension age	£61.35
Adult dependant	£37.90
(B) Short-term higher rate (29-52 weeks)	
Under pension age	£72.55
Adult dependant	£37.90
(C) Long-term rate (from 52 weeks)	
Claimant	£81.35
Adult dependant	£48.65
Age addition under 35 £17.10 . 35 to 44 £8.55	
CHILD Increases (B) + (C) only*	£11.35

#### JOBSEEKERS ALLOWANCE (Contributory)

Age if under 18	£35.65
Age 18 to 24	£46.85
Age 25 or over	£59.15

RETIREMENT PENSION £87.30

Dependant increases:  
Adult £52.30 Child\* £11.35

#### SEVERE DISABLEMENT ALLOWANCE (SDA)

Basic Rate	£49.15
Dependant increases: Adult £29.25 Child* £11.35	
SDA age addition: Under 40	£17.10
40 - 49 £11.00 50 - 59	£5.50

#### STATUTORY SICK PAY (SSP)

Earning £87.00 or more £72.55

#### EARNINGS RULES

Carer's Allowance	£95.00
Permitted Work (Incapacity Benefit/SDA)	£88.50
(Linked to National Min Wage. Changed in October)	

\* £2.35 less for first child

• Abolished for new claims from April 2003