

# BENEFIT & TAX CREDIT RATES

## APRIL 2008 - APRIL 2009



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

### CARE HOMES

CAPITAL/TARIFF INCOME see CAPITAL LIMITS

PERSONAL EXPENSES (ALL RESIDENTS) £21.15

Note: proposed County Council Capital limits £22,250/£13,500

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

#### PERSONAL ALLOWANCES

Single Person:	Age 16-24	£47.95
	Age 25-59	£60.50
Lone Parent:	Age 16-17	£47.95
	Age 18-59	£60.50
Couple:	Both under 18	£47.95
	Both under 18, with responsibility for a child	£72.35
	One under 18, one 18-24	£47.95
	One under 18, one 25+	£60.50
	Both 18 and over	£94.95
† Aged 60-64:	Single £124.05	Couple £189.35
† Aged 65 plus:	Single £143.80	Couple £215.50
† Children:	Birth to day before 20 <sup>th</sup> birthday	£52.59

#### PREMIUMS

† Family	£16.75	
† Family (Lone Parent rate) - HB + CTB	£22.20	
† Family (Baby addition) - HB + CTB	£10.50	
Disability:	Single £25.85	Couple £36.85
Enhanced Disability:	Single £12.60	Couple £18.15
	† Disabled Child	£19.60
Severe Disability:	Single:	£50.35
	Couple: One qualifies	£50.35
	Both qualify	£100.70
† Disabled Child	£48.72	
Carer	£27.75	

#### † 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 £124.05	Couple £189.35
Severe Disability Addition: Single	£50.35	
Couple: One qualifies	£50.35; Both qualify	£100.70
Carer Addition	£27.75	

#### SAVINGS CREDIT THRESHOLD

	Single £91.20	Couple £145.80
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#### MAXIMUM SAVINGS CREDIT

	Single £19.71	Couple £26.13
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### 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 £116.00 £7.40  
£116 to £171.99 £17.00; £172 to £222.99 £23.35  
£223 to £295.99 £38.20; £296 to £368.99 £43.50  
£369 and above £47.75
- Others Aged 18 or over £7.40

### COUNCIL TAX BENEFIT (CTB)

TAPER 20%

#### Non Dependant Deductions

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

Gross income:

Under £172	£2.30	£172-£295.99	£4.60
£296-£368.99	£5.80	£369 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 £117.18

Threshold for lower rate £30.00

Adult dependant increase £39.40

STATUTORY ADOPTION PAY £117.18

STATUTORY MATERNITY PAY £117.18

STATUTORY PATERNITY PAY £117.18

Earnings Threshold SAP/SMP/SPP £90.00

#### CHILD BENEFIT

First child £18.80

Others £12.55

#### CHILD TAX CREDIT (annual figures)

Threshold (entitled to CTC but not WTC) £15,575

Second threshold £50,000

Taper 39%

CTC family and baby element 1 in 15

#### ELEMENTS

Family element £545

Baby element £545

Child element (per child) £2,085

Disability element £2,540

Severe disability element £1,020

#### FREE SCHOOL MEALS IS/JSA(IB) PC Guarantee

Credit & some CTC.

### WORKING TAX CREDIT

#### ANNUAL FIGURES

Threshold £6,420

Taper 39%

#### ELEMENTS

Basic Element £1,800

30-hour element £735

Couples and lone parent element £1,770

Disabled worker element £2,405

Severe disability element £1,020

50+ return to work element, (under 30 hours) £1,235

(30 hours or more) £1,840

Child Care Costs: 80% of up to (1 child) £9,100

(2 or more children) £15,600

### DISABILITY BENEFITS

#### ATTENDANCE ALLOWANCE (AA)

Higher £67.00 Lower £44.85

#### DISABILITY LIVING ALLOWANCE (DLA)

Care needs:	Higher	£67.00
	Middle	£44.85
	Lower	£17.75
Mobility:	Higher	£46.75
	Lower	£17.75

### OTHER BENEFITS

#### BEREAVEMENT BENEFITS

Bereavement payment (lump sum) £2,000.00

Widowed Parents Allowance £90.70

Bereavement Allowance Standard Rate £90.70

Increase: Child\* £11.35

#### CARER'S ALLOWANCE

£50.55

Dependant increases: Adult £30.20 Child\* £11.35

#### INCAPACITY BENEFIT

(A) Short-term lower rate (0-28 weeks)	
Under pension age	£63.75
Adult dependant	£39.40
(B) Short-term higher rate (29-52 weeks)	
Under pension age	£75.40
Adult dependant	£39.40
(C) Long-term rate (from 52 weeks)	
Claimant	£84.50
Adult dependant	£50.55
Age addition under 35	£17.75
35 to 44	£8.90
CHILD Increases (B) + (C) only*	£11.35

NOTE: Incapacity Benefit will be replaced, for new claims, by the Employment & Support Allowance in Oct 2008. Rates not known at time of printing.

#### JOBSEEKERS ALLOWANCE (Contributory)

Age 16 to 24 £47.95

Age 25 or over £60.50

#### RETIREMENT PENSION

£90.70

Dependant increases:

Adult £54.35 Child \* £11.35

#### SEVERE DISABILITY ALLOWANCE (SDA)

Basic Rate £51.05

Dependant increases: Adult £30.40 Child\* £11.35

SDA age addition: Under 40 £17.75

40 - 49 £11.40

50 - 59 £5.70

#### STATUTORY SICK PAY (SSP)

Earning £90.00 or more £75.40

#### EARNINGS RULES

Carer's Allowance £95.00

Permitted Work Higher Rate £88.50

(Linked to National Min Wage. Changes in October)

Lower Rate £20.00

\* £2.60 less for first child

• Abolished for new claims from April 2003