

# BENEFIT & TAX CREDIT RATES

## OCT 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	£72.35
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
One under 18, certain cases		£94.95
Both 18 and over		£94.95
† One or both 18 or 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
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#### 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

### EMPLOYMENT & SUPPORT ALLOWANCE

#### Contributory

Assessment Phase	
Single under 25	£47.95
25 or over	£60.50

#### Main Phase

Any Age	£60.50
Components:	
Work-Related Activity	£24.00
Support	£29.00

#### EMPLOYMENT & SUPPORT ALLOWANCE

Income-Related See page 2.

#### 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
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#### 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

## E.S.A. & HB/CTB Rates for E.S.A. claimants (income-related – IR, and contributory – C)

Employment and Support Allowance rates	E.S.A. Rates	HB Rates	CTB Rates
<b>Single person E.S.A.(IR) and E.S.A.(C)</b>			
Under 25 - assessment phase	£47.95	£47.95	£47.95
25 or over	£60.50	£60.50	£60.50
Any age - main phase	£60.50	£60.50	£60.50
<b>Lone Parent E.S.A.(IR)</b>			
Under 18 - assessment phase	£47.95	£47.95	£47.95
18 or over	£60.50	£60.50	£60.50
Any age - main phase	£60.50	£60.50	£60.50
<b>Couple E.S.A.(IR)</b>			
Both under 18	£47.95	£72.35	
One 18 or over, the other under 18	£94.95	£94.95	
Both 18 or over	£94.95	£94.95	£94.95
Both under 18, with responsibility for a child	£72.35		
One under 18, one aged 18-24	£47.95		
One under 18, one aged 25 or over	£60.50		
Both under 18, main phase	£60.50		
One under 18, one 18 or over, main phase	£60.50		
Both under 18, responsible for a child, main phase	£94.95		
HB/CTB customer entitled to main phase, any age		£94.95	£94.95
<b>Premiums E.S.A.(IR)</b>			
<b>Pensioner Premium</b>			
Single, assessment phase	£63.55		
Single, entitled to work-related activity component	£39.55		
Single, entitled to support component	£34.55		
Couple, assessment phase	£94.90		
Couple, entitled to work-related activity component	£70.40		
Couple, entitled to support component	£65.40		
<b>Severe Disability Premium</b>			
Single	£50.35	£50.35	£50.35
Couple, one qualifies	£50.35	£50.35	£50.35
Couple, both qualify	£100.70	£100.70	£100.70
Carer Premium	£27.75	£27.75	£27.75
<b>Enhanced Disability Premium</b>			
Single	£12.60	£12.60	£12.60
Couple	£18.15	£18.15	£18.15
<b>Components E.S.A.(IR) and E.S.A.(C)</b>			
Work-related activity component	£24.00	£24.00	£24.00
Support component	£29.00	£29.00	£29.00