

BENEFIT & TAX CREDIT RATES

APRIL 2009 - APRIL 2010



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 16-24	£50.95
	Age 25-59	£64.30
Lone Parent:	Age 16-17	£50.95
	Age 18-59	£64.30
Couple:	one/both under 18 (check circs)	£50.95 / £64.30 / £76.90 / £100.95
	Both 18 and over	£100.95
† Both under 18		£76.90
† One or both 18 or over		£100.95
† Aged 60-64:	Single £130.00	Couple £198.45
† Aged 65 plus:	Single £150.40	Couple £225.50
† Children: Birth to day before 20 th birthday		£56.11

PREMIUMS

† Family	£17.30	
† Family (Lone Parent rate) - HB + CTB	£22.20	
† Family (Baby addition) - HB + CTB	£10.50	
Disability:	Single £27.50	Couple £39.15
Enhanced Disability:	Single £13.40	Couple £19.30
	† Disabled Child	£20.65
Severe Disability:	Single:	£52.85
	Couple: One qualifies	£52.85
	Both qualify	£105.70
† Disabled Child		£51.24
Carer		£29.50

† HB/CTB ONLY (apart from old IS claimants not yet transferred to CTC)

Note: for HB/CTB/Housing costs, check non-dependant deductions from benefit where applicable

INCOME DISREGARDS

EARNINGS DISREGARDS

Standard rate:	Single £5.00	Couple £10.00
Higher rate		£20.00
Lone parent (HB/CTB Only)		£25.00

CHILDCARE DISREGARD (HB/CTB)

where applicable	(one child)	£175.00
	(two or more children)	£300.00

PENSION CREDIT (P.C.)

STANDARD MINIMUM GUARANTEE

	Single £130.00	Couple £198.45
Severe Disability Addition: Single		£52.85
Couple: One qualifies	£52.85;	Both qualify £105.70
Carer Addition		£29.50

SAVINGS CREDIT THRESHOLD

	Single £96.00	Couple £153.40
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MAXIMUM SAVINGS CREDIT

	Single £20.40	Couple £27.03
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DISABILITY BENEFITS

ATTENDANCE ALLOWANCE (AA)

Higher	£70.35	Lower	£47.10
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DISABILITY LIVING ALLOWANCE (DLA)

Care needs:	Higher	£70.35
	Middle	£47.10
	Lower	£18.65
Mobility:	Higher	£49.10
	Lower	£18.65

CARE HOMES

CAPITAL/TARIFF INCOME _ see CAPITAL LIMITS

PERSONAL EXPENSES (ALL RESIDENTS) £21.90

Note: County Council Capital limits £23,000/£14,000

CHILDREN

SURE START MATERNITY PAYMENT £500.00

MATERNITY ALLOWANCE Standard rate £123.06

Threshold for lower rate £30.00

Adult dependant increase £41.35

STATUTORY ADOPTION PAY £123.06

STATUTORY MATERNITY PAY £123.06

STATUTORY PATERNITY PAY £123.06

Earnings Threshold SAP/SMP/SPP £95.00

CHILD BENEFIT

First child	£20.00
Others	£13.20

CHILD TAX CREDIT (CTC)

ANNUAL FIGURES

Threshold (entitled to CTC but not WTC) £16.040

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)	£2,235
Disability element	£2,670
Severe disabled child element	£1,075

FREE SCHOOL MEALS IS / JSA(ib) / ESA(ir) / PC

Guarantee Credit & some CTC.

Health in Pregnancy Grant £190.00

WORKING TAX CREDIT

ANNUAL FIGURES

Threshold £6,420

Taper 39%

ELEMENTS

Basic Element	£1,890
30-hour element	£775
Couples and lone parent element	£1,860
Disabled worker element	£2,530
Severe disability element	£1,075
50+ return to work element, (under 30 hours)	£1,300
(30 hours or more)	£1,935
Child Care Costs: 80% of up to (1 child)	£9,100
(2 or more children)	£15,600

HEALTH IN PREGNANCY GRANT £190.00

* £10,000 from November 2009

OTHER BENEFITS

BEREAVEMENT BENEFITS

Bereavement payment (lump sum) £2,000.00

Widowed Parents Allowance £95.25

Bereavement Allowance Standard Rate £95.25

Increase: Child* £11.35

CARER'S ALLOWANCE £53.10

Dependant increases: Adult £31.70 Child* £11.35

EMPLOYMENT AND SUPPORT ALLOWANCE

CONTRIBUTORY ESA

Assessment Phase

Single	under 25	£50.95
	25 or over	£64.30

Main Phase

Any Age		£64.30
Components: Work-Related Activity		£25.50
Support		£30.85

INCOME-RELATED ESA

Assessment Phase

Single	under 25	£50.95
	25 or over	£64.30
Lone Parent	Under 18	£50.95
	18 +	£64.30

Couple:	one/both under 18 (check circs):	£50.95 / £64.30 / £76.90 / £100.95
	Both 18 +	£100.95

Main Phase

Single/Lone Parent, any age £64.30

Couple:	one/both under 18 (certain circs):	£64.30/£100.95
	Both 18 +	£100.95

Components: Work-Related Activity		£25.50
Support		£30.85

Premiums (both phases): Carer, Enhanced Disability, Severe Disability - see Income Support
Pensioner Premium: Single £65.70 Couple £97.50
(NB: Pensioner Premium overlaps with components in main phase)

INCAPACITY BENEFIT

(A) Short-term lower rate (0-28 weeks)	
Under pension age	£67.75
Adult dependant	£41.35
(B) Short-term higher rate (29-52 weeks)	
Under pension age	£80.15
Adult dependant	£41.35
(C) Long-term rate (from 52 weeks)	
Claimant	£89.80
Adult dependant	£53.10
Age addition under 35	£15.65
35 to 44	£6.55

CHILD Increases (B) + (C) only* £11.35

JOBSEEKERS ALLOWANCE (Contributory)

Age 16 to 24 £50.95 Age 25 or over £64.30

RETIREMENT PENSION £95.25

Dependant increases: Adult £57.05 Child* £11.35

SEVERE DISABLEMENT ALLOWANCE (SDA)

Basic Rate	£57.45
Dependant increases: Adult £31.90 Child* £11.35	
SDA age addition: Under 40	£15.65
40 - 49	£9.10
50 - 59	£5.35

STATUTORY SICK PAY (SSP)

Earning £95.00 or more £79.15

EARNINGS RULES

Carer's Allowance	£95.00
Permitted Work Higher Rate	£92.00
(Linked to National Min Wage. Changes in October)	
Lower Rate	£20.00