

BENEFIT & TAX CREDIT RATES

APRIL 2010 - APRIL 2011



WEEKLY RATES EXCEPT WHERE STATED OTHERWISE

CAPITAL LIMITS

| Capital cut-off per claim: | Capital Limit | Disregard |
|------------------------------|---------------|-----------|
| IS/JSA[ib]/ESA[ir] | £16,000 | £6,000 |
| Pension Credit | no limit | £10,000 |
| HB/CTB under pension age | £16,000 | £6,000 |
| HB/CTB from pension age | £16,000 | £10,000 |
| HB/CTB on PC guarantee | no limit | £10,000 |
| Care Home, under pension age | £16,000 | £10,000 |
| Care Home, from pension age | 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

PENSION CREDIT (PC)

STANDARD MINIMUM GUARANTEE

| | | | |
|------------------------------------|---------|--------------|---------|
| Single | £132.60 | Couple | £202.40 |
| Severe Disability Addition: Single | | | £53.65 |
| Couple: One qualifies | £53.65; | Both qualify | £107.30 |
| Carer Addition | | | £30.05 |

SAVINGS CREDIT THRESHOLD

| | | | |
|--------|--------|--------|---------|
| Single | £98.40 | Couple | £157.25 |
|--------|--------|--------|---------|

MAXIMUM SAVINGS CREDIT

| | | | |
|--------|--------|--------|--------|
| Single | £20.52 | Couple | £27.09 |
|--------|--------|--------|--------|

INCOME SUPPORT(IS), income-based JOBSEEKERSALLOWANCE(JSA[ib]), income-related EMPLOYMENT AND SUPPORTALLOWANCE(ESA[ir]), HOUSING BENEFIT (HB), and COUNCIL TAX BENEFIT (CTB)

PERSONAL ALLOWANCES

| | | |
|-------------------------------------------|--------------------------|---------------------------------|
| Single Person: | Age 16-24 | £51.85 |
| | Age 16-24 main phase ESA | £65.45 |
| | Age 25 or over | £65.45 |
| Lone Parent: | Age 16-17 | £51.85 |
| | Age 18 or over | £65.45 |
| Couple: one/both under 18 (certain circs) | | £51.85; £65.45; £78.30; £102.75 |
| Both 18 and over | | £102.75 |

| | | | | |
|-----------------------------------------------------------|--------|---------|--------|---------|
| † Pension age-64: | Single | £132.60 | Couple | £202.40 |
| † Aged 65 plus: | Single | £153.15 | Couple | £229.50 |
| † Children: Birth to day before 20 th birthday | | | | £57.57 |

COMPONENTS- ESA

| | | | |
|-----------------------|--------|---------|--------|
| Work-Related Activity | £25.95 | Support | £31.40 |
|-----------------------|--------|---------|--------|

PREMIUMS

| | | | |
|----------------------------------------|-----------------------|----------------------|---------|
| † Family | £17.40 | | |
| † Family (Lone Parent rate) - HB + CTB | £22.20 | | |
| † Family (Baby addition) - HB + CTB | £10.50 | | |
| Disability [not payable on ESA] | Single £28.00 | | |
| | Couple £39.85 | | |
| Enhanced Disability: | Single £13.65 | Couple £19.65 | |
| † Enhanced Disability [child] | | £21.00 | |
| Severe Disability: | Single: | £53.65 | |
| | Couple: One qualifies | £53.65; Both qualify | £107.30 |
| † Disabled Child | | £52.08 | |
| Carer | | £30.05 | |
| Pensioner Premium: Single | £67.15 | Couple | £99.65 |

NON DEPENDANT DEDUCTIONS – see Housing Benefit

INCOME DISREGARDS

EARNINGS DISREGARDS

| | | | | |
|---------------------------------------------|---------|-------------|--------|---------|
| Standard rate: | Single | £5.00 | Couple | £10.00 |
| Higher rate | | | | £20.00 |
| Higher Permitted Work [ESA(ir)/some HB/CTB] | | | | £93.00 |
| Lone parent (HB/CTB Only) | | | | £25.00 |
| CHILDCARE DISREGARD (HB/CTB) | | | | |
| One child | £175.00 | two or more | | £300.00 |

HOUSING BENEFIT

TAPER _____ 65%

NON-DEPENDANT DEDUCTIONS

From mortgage interest or HB rent rebate or allowance

- On Pension Credit, or aged under 25 and on IS/JSA [ib]/ESA[ir] in assessment phase, or under 18 _____ NIL
- Claimant/partner blind, or gets AA/DLA Care _____ NIL
- Aged 18 or over and working 16+ hours pw:
 - Gross weekly income: Less than £120.00 _____ £7.40
 - £120 to £177.99 _____ £17.00; £178 to £230.99 _____ £23.35
 - £231 to £305.99 _____ £38.20; £306 to £381.99 _____ £43.50
 - £382 and above _____ £47.75
- Others Aged 18 or over _____ £7.40

COUNCIL TAX BENEFIT

TAPER _____ 20%

Non Dependant Deductions

Age 18 or over working 16 + hours pw:
Gross income:
Under £178 _____ £2.30; £178 to £305.99 _____ £4.60
£306 to £381.99 _____ £5.80; £382 or more _____ £6.95
On IS/JSA[ib]/ESA[ir]/PC, + not working _____ NIL
Claimant or partner blind or gets AA/DLA Care _____ NIL
Others age 18 or over _____ £2.30

CHILDREN

HEALTH IN PREGNANCY GRANT _____ £190.00

SURE START MATERNITY PAYMENT _____ £500.00

MATERNITY ALLOWANCE Standard rate _____ £124.88

Threshold for lower rate _____ £30.00

Adult dependant increase¹ _____ £41.35

STATUTORY ADOPTION PAY _____ £124.88

STATUTORY MATERNITY PAY _____ £124.88

STATUTORY PATERNITY PAY _____ £124.88

Earnings Threshold SAP/SMP/SPP _____ £97.00

CHILD BENEFIT

First child _____ £20.30

Others _____ £13.40

CHILD TAX CREDIT (CTC) - Annual figures

Threshold (entitled to CTC but not WTC) _____ £16,190

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) _____ £2,300

Disability element _____ £2,715

Severe disabled child element _____ £1,095

FREE SCHOOL MEALS IS / JSA[ib] / ESA[ir] / Guarantee Pension Credit & some Child Tax Credit.

WORKING TAX CREDIT(WTC)

Annual figures

Threshold _____ £6,420

Taper _____ 39%

ELEMENTS

Basic Element _____ £1,920

30-hour element _____ £790

Couples and lone parent element _____ £1,890

Disabled worker element _____ £2,570

Severe disability element _____ £1,095

50+ return to work element, (under 30 hours) _____ £1,320

(30 hours or more) _____ £1,965

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

(2 or more children) _____ £15,600

DISABILITY BENEFITS

ATTENDANCE ALLOWANCE (AA)

Higher _____ £71.40 Lower _____ £47.80

DISABILITY LIVING ALLOWANCE (DLA)

Care needs: Higher _____ £71.40

Middle _____ £47.80

Lower _____ £18.95

Mobility: Higher _____ £49.85

Lower _____ £18.95

OTHER BENEFITS

BEREAVEMENT BENEFITS

Bereavement payment (lump sum) _____ £2,000.00

Widowed Parents Allowance _____ £97.65

Bereavement Allowance Standard Rate _____ £97.65

Increase: Child*² _____ £11.35

CARER'S ALLOWANCE _____ £53.90

Dependant increases: Adult¹ £31.70 Child*² _____ £11.35

EMPLOYMENT AND SUPPORT ALLOWANCE

CONTRIBUTORY ESA

Personal Allowance

Age 16-24 _____ £51.85

Age 16-24 main phase _____ £65.45

Age 25 or over _____ £65.45

Components: Work-Related Activity _____ £25.95

Support _____ £31.40

INCAPACITY BENEFIT³

Claimant _____ £91.40

Adult dependant _____ £53.10

Age addition under 35 _____ £15.00

35 to 44 _____ £5.80

Child Increases *² _____ £11.35

JOBSEEKERS ALLOWANCE (Contributory)

Age 16 to 24 _____ £51.85 Age 25 or over _____ £65.45

RETIREMENT PENSION _____ £97.65

Dependant increases: Adult¹ _____ £57.05 Child *² _____ £11.35

SEVERE DISABLEMENT ALLOWANCE (SDA)⁴

Basic Rate _____ £59.45

Dependant increases: Adult £31.90 Child*² _____ £11.35

SDA age addition: Under 40 _____ £15.00

40 – 49 _____ £8.40 50 – 59 _____ £5.45

STATUTORY SICK PAY (SSP)

Earning £97.00 or more _____ £79.15

EARNINGS RULES

Carer's Allowance _____ £100.00

Permitted Work Higher Rate _____ £93.00

(Linked to Minimum Wage. Changes in October)

Lower Rate _____ £20.00

CARE HOMES (SOCIAL SERVICES)

CAPITAL LIMIT _____ £23,250 DISREGARD _____ £14,250

PERSONAL EXPENSES (all residents) _____ £22.30

SAVINGS DISREGARD: Single: £5.75; Couple: _____ £8.60

KEY

† Housing Benefit/Council Tax Benefit only

* £3.25 less for first child

¹ Abolished for new claims from April 2010

² Abolished for new claims from April 2003

³ Abolished for new claims from Oct 2008

⁴ Abolished for new claims from April 2001