

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 over 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, over pension age	no limit	£10,000

Tariff Income: Under pension age:
£1 for each £250, or part of £250 above disregard amount

Over pension age:
£1 for each £500, or part of £500 above disregard amount

PENSION CREDIT (PC)

STANDARD MINIMUM GUARANTEE

Single	£137.35	Couple	£209.70
Severe Disability Addition: Single			£55.30
Couple: One qualifies	£55.30; Both qualify		£110.60
Carer Addition			£31.00

SAVINGS CREDIT THRESHOLD

Single	£103.15	Couple	£164.55
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MAXIMUM SAVINGS CREDIT

Single	£20.52	Couple	£27.09
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INCOME SUPPORT (IS), income-based JOBSEEKERS ALLOWANCE (JSA[ib]), income-related EMPLOYMENT AND SUPPORT ALLOWANCE (ESA[ir]), HOUSING BENEFIT (HB), and COUNCIL TAX BENEFIT (CTB)

PERSONAL ALLOWANCES

Single Person:	Age 16-24	£53.45
	Age 16-24 main phase ESA	£67.50
	Age 25 or over	£67.50
Lone Parent:	Age 16-17	£53.45
	Age 18 or over	£67.50
Couple: one/both under 18 (certain circs)		£53.45/£67.50/£80.75/£105.95
Both 18 and over		£105.95
† Pension age 64:	Single	£137.35
	Couple	£209.70
† Aged 65 plus:	Single	£157.90
	Couple	£236.80
† Children: Birth to day before 20 th birthday		£62.33

COMPONENTS- ESA

Work-Related Activity	£26.75	Support	£32.35
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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 £28.85
	Couple £41.10
Enhanced Disability:	Single £4.05
	Couple £20.25
† Enhanced Disability [child]	£21.63
Severe Disability:	Single £55.30
Couple: One qualifies	£55.30; Both qualify
† Disabled Child	£53.62
Carer	£31.00
Pensioner Premium: applies to couples only	£103.75

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/some HB/CTB]				£95.00

LONE PARENT (HB/CTB Only) £25.00

CHILDCARE DISREGARD (HB/CTB)

One child	£175.00	two or more	£300.00
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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 £122.00	£9.40
£122 to £179.99	£21.55; £180 to £233.99
	£29.60
£234 to £309.99	£48.45; £310 to £386.99
	£55.20
£387 and above	£60.60
• Others Aged 18 or over	£9.40

COUNCIL TAX BENEFIT

TAPER	20%
NON DEPENDANT DEDUCTIONS	
Age 18 or over working 16+ hours pw:	
Gross income:	
Under £180	£2.85; £180 to £309.99
	£5.70
£310 to £386.99	£7.20; £387 or more
	£8.60
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	£2.85

CHILDREN

SURE START MATERNITY PAYMENT	£500.00
MATERNITY ALLOWANCE Standard rate	£128.73
Threshold for lower rate	£30.00
STATUTORY ADOPTION PAY	£128.73
STATUTORY MATERNITY PAY	£128.73
STATUTORY PATERNITY PAY	£128.73
Earnings Threshold SAP/SMP/SPP	£102.00

CHILD BENEFIT

First child	£20.30
Others	£13.40

CHILD TAX CREDIT (CTC) - Annual figures

Threshold (entitled to CTC but not WTC)	£15,860
Second threshold	£40,000
Taper [and CTC family]	41%

ELEMENTS

Family element	£545
Child element (per child)	£2,555
Disability element	£2,800
Severe disabled child element	£1,130

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	41%

ELEMENTS

Basic Element	£1,920
30-hour element	£790
Couples and lone parent element	£1,950
Disabled worker element	£2,650
Severe disability element	£1,130
50+ return to work element, (under 30 hours)	£1,365
(30 hours or more)	£2,030
Child Care Costs: 70% of up to (1 child)	£9,100
(2 or more children)	£15,600

WWWAS FACTS

Last year we brought into Warwickshire over £2.3 million in unclaimed benefits – money that is spent on local shops & services. For every £1 we are funded, we bring in £8 in benefits. We took over 550 referrals for appeal representation, have over 80 information leaflets, answered 1,100 separate enquiries on our adviser-only Benefit Enquiry Line, and we carry out 50 training events annually.

DISABILITY BENEFITS

ATTENDANCE ALLOWANCE (AA)			
Higher	£73.60	Lower	£49.30
DISABILITY LIVING ALLOWANCE (DLA)			
Care needs:	Higher	£73.60	
	Middle	£49.30	
	Lower	£19.55	
Mobility:	Higher	£51.40	
	Lower	£19.55	

OTHER BENEFITS

BEREAVEMENT BENEFITS

Bereavement payment (lump sum)	£2,000.00
Widowed Parents Allowance	£100.70
Bereavement Allowance Standard Rate	£100.70
Increase: Child ^{1,2}	£11.35

CARER'S ALLOWANCE

Dependant increases: Adult ¹	£32.70	Child ²	£11.35
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CONTRIBUTORY EMPLOYMENT AND SUPPORT ALLOWANCE [ESA]

[For income-related ESA see first column]

Basic Allowance

Age 16-24	£53.45
Age 16-24 main phase	£67.50
Age 25 or over	£67.50
Components: Work-Related Activity	£26.75
Support	£32.35

INCAPACITY BENEFIT³

Claimant	£94.25
Adult dependant	£54.75
Age addition under 35	£13.80
35 to 44	£5.60
Child Increases ^{4,2}	£11.35

JOBSEEKERS ALLOWANCE (Contributory)

Age 16 to 24	£53.45	Age 25 or over	£67.50
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RETIREMENT PENSION

Dependant increases: Adult ¹	£58.80	Child ²	£11.35
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SEVERE DISABILITY ALLOWANCE (SDA)⁴

Basic Rate	£62.95
Dependant increases: Adult	£32.90
Child ²	£11.35
SDA age addition: Under 40	£13.80
40 – 49	£7.10
50 – 59	£5.60

STATUTORY SICK PAY (SSP)

Earning £102.00 or more	£81.60
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EARNINGS RULES

Carer's Allowance	£100.00
Permitted Work Higher Rate	£97.50
(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)			£22.60
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 October 2008

⁴ Abolished for new claims from April 2001