

BENEFIT RATES

From April 2010

INCOME SUPPORT AND INCOME-BASED JOBSEEKER'S ALLOWANCE

Capital limits: aged under 60 years - £16,000, disregarded capital - £6,000; for people permanently in residential/nursing care - £16,000, disregarded capital - £10,000; aged 60 years or over - £16,000, disregarded capital - £10,000.

**NB - New income support claims do not include amounts for children – see child tax credit below.*

PERSONAL ALLOWANCES

	£
Single person aged 16-24	51.85
Single person aged 25 or over	65.45
Lone parent aged 16-17	51.85
Lone parent aged 18 or over	65.45
Couple, both under 18 (max)	78.30
Couple, both aged 18 or over	102.75

DEPENDENT CHILDREN

Birth to day before 20th birthday	*57.57
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PREMIUMS

Carer	30.05
Family	*17.40
Each disabled child	*52.08

	Single	Couple
Disability	28.00	39.85
Severe disability	53.65	107.30
Enhanced disability	13.65	19.65
Enhanced disability - child rate	*21.00	

RESIDENTIAL ACCOMMODATION

Personal expenses allowance	22.30
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HOUSING COSTS

Non-dependant deductions as for housing benefit

EMPLOYMENT AND SUPPORT ALLOWANCE income-related

(replaced income support for people incapable of work from October 2008)

Basic Allowance	
Single	65.45
Single aged under 25	first 13 weeks 51.85
Couple (max)	102.75
Work-related activity component	25.95
Support component	31.40

For premiums see income support rates above.

NB: no disability premium paid with ESA but enhanced disability premium paid to those on support component.

HOUSING BENEFIT AND COUNCIL TAX BENEFIT

Capital upper limit: £16,000, disregarded capital: aged over 60 - £10,000; aged under 60 - £6,000

NB: no upper capital limit if aged 60 or over and getting guarantee credit

PERSONAL ALLOWANCES, PREMIUMS AND COMPONENTS

- see income support and ESA, except:

premiums

Family premium (some lone parents)	22.20
Family premium (baby addition)	10.50

PERSONAL ALLOWANCES FOR PENSIONERS

Single aged 60-64	£132.60
Single aged 65+	£153.15
Couple aged 60-64	£202.40
Couple aged 65+	£229.50

TAPER FOR INCOME ABOVE INCOME SUPPORT RATE

Housing benefit	65%
Council tax benefit	20%

DEDUCTIONS FROM RENT

Fuel (less for one room, or if actual charge is less):

Heating	21.55	Lighting	1.75
Hot water	2.50	Cooking	2.50

Meals:

Breakfast only provided	2.85		
Full board provided (adults)	23.35	Half board provided (adults)	15.50
Full board provided (children)	11.80	Half board provided (children)	7.80

Non-dependants:

Aged 18+ in full-time work:

gross income less than £120	7.40
gross income £120 - £177.99	17.00
gross income £178 - £230.99	23.35
gross income £231- £305.99	38.20
gross income £306 - £381.99	43.50
gross income £382+	47.75

Aged 25+, receiving IS/income based JSA, main phase ESA(IR)
or aged 18 +, not working, not on IS/income based JSA 7.40

Aged 16-17; aged 18-24 on IS/income-based JSA; on ESA(IR)
assessment phase only; normal home elsewhere; full time student;
getting pension credit; in prison; claimant or partner blind or
receiving attendance allowance/DLA care component or in hospital
over 52 weeks; Nil

DEDUCTIONS FROM COUNCIL TAX BENEFIT

Non-dependants:

Aged 18+ in work:

gross income less than £178	2.30
gross income £178 - £305.99	4.60
gross income £306- £381.99	5.80
gross income £382+	6.95

Aged 16-17; on IS/income-based JSA, ESA(IR) assessment phase
only; normal home elsewhere; full-time student; in prison; claimant or
partner blind or receiving AA/DLA care component; getting pension
credit; Qualify for certain types of status discount Nil

Others aged 18+ 2.30

MAXIMUM CHILD CARE DISREGARD

One qualifying child	175.00
2 or more qualifying children	300.00

SECOND ADULT REBATE

2nd adult on IS/income-based JSA/PC/ESA(IR)	25% of Council Tax
2nd adult's gross income	
under £175	15% of Council Tax
£175 - £227.99	7.5% of Council Tax

PENSION CREDIT

Guarantee Credit

Single	132.60
Couple	202.40

Additional amounts

Severe disability – single	53.65
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Severe disability – couple (one qualifies)	53.65
Severe disability – couple (both qualify)	107.30
Carers	30.05
Savings credit threshold	
Single	98.40
Couple	157.25
Maximum amount	
Single	20.52
Couple	27.09
Capital – no upper capital limit	
Disregarded	10,000
Disregarded (care homes)	10,000
Tariff income £1 for every £500 above these amounts	

TAX CREDITS

Working Tax credit (per annum unless otherwise stated)

Threshold	6,420
Elements	
Basic	1,920
30-hour	790
couples and lone parent	1,890
disability	2,570
severe disability	1,095
50-plus return to work (16-29 hours)	1,320
50-plus return to work (30 hours or more)	1,965
Childcare	
- 80% of weekly cost for 1 child up to costs of	175
- 80% of weekly cost for 2 or more children up to costs of	300

Child Tax Credit (per annum unless otherwise stated)

Threshold (entitled to CTC but not WTC)	16,190
Second threshold	50,000
Elements	
Family	545
Baby	545
Child (per child)	2,300
Disability	2,715
Severe disability	1,095

OTHER BENEFITS

ATTENDANCE ALLOWANCE

Higher	71.40
Lower	47.80

BEREAVEMENT BENEFITS**Widowed parents allowance**

Claimant	97.65
First child	8.10
Each other child	11.35

Bereavement allowance

Basic rate, age 55-65 when husband died	97.65
Basic rate is reduced for women aged 45-54 when husband died	

Bereavement payment

2,000

CARER'S ALLOWANCE

Claimant	53.90
Adult dependant	31.70
First child	8.10
Each other child	11.35
Earnings limit for claimant	95.00

CHILD BENEFIT

Only/eldest child (couple)	20.30
Other children	13.40

DISABILITY LIVING ALLOWANCE**Care component**

Higher	71.40
Middle	47.80
Lower	18.95

Mobility component

Higher	49.85
Lower	18.95

EMPLOYMENT AND SUPPORT ALLOWANCE contributory (replaces incapacity benefit from October 2008)

Basic Allowance	
Aged 25+	65.45
Aged under 25 first 13 weeks of claim	51.85
Work-related activity component	25.95
Support component	31.40

GUARDIAN'S ALLOWANCE

Each child	14.30
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INCAPACITY BENEFIT

Short term lower rate

(under pension age)	68.95
Adult dependant	41.35

Short term higher rate

(under pension age)	81.60
Adult dependant	41.35
First child	8.10
Each other child	11.35

Long term rate

Adult dependant	91.40
First child	53.10
Each other child	8.10
	11.35

Age additions for Incapacity Benefit

(Long term rate only)

Illness/disability began before age 35	15.00
Illness/disability began between ages 35 and 44	5.80

INDUSTRIAL DISABLEMENT BENEFIT

Amount varies, depending on extent of disability

20% disabled	29.16
100% disabled	145.80
Maximum reduced earnings allowance	58.32
Maximum retirement allowance	14.58
Constant attendance allowance	
exceptional rate	116.80
intermediate rate	87.60
normal maximum rate	58.40
part-time rate	29.20
Exceptionally severe disablement allowance	58.40

JOBSEEKER'S ALLOWANCE

For income-based JSA rates see Income Support

Contribution-based

Aged under 25	51.85
Aged 25+	65.45

MATERNITY ALLOWANCE

Standard rate	124.88
Threshold	30.00
Adult dependant	41.35

PERMITTED WORK

Permitted work earnings limits	higher	93.00
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or lower 20.00

SEVERE DISABLEMENT ALLOWANCE

Claimant	59.45
Adult dependant	31.90
First child	8.10
Each other child	11.35
Age additions	
Illness/disability began before age 40	15.00
Illness/disability began between ages 40 and 49	8.40
Illness/disability began between ages 50-59	5.45

STATE PENSION

Claimant	97.65
Adult dependant	58.50
First child	8.10
Each other child	11.35
Addition at age 80	0.25

STATUTORY ADOPTION AND PATERNITY PAY

Rate	124.88
Earnings threshold	97.00

STATUTORY MATERNITY PAY

1st 6 weeks	90% of weekly earnings
Standard rate	124.88
Earnings threshold	97.00

STATUTORY SICK PAY

Standard rate	79.15
Earnings threshold	97.00