

BENEFIT RATES- From April 2003

INCOME SUPPORT AND INCOME-BASED JOBSEEKER'S ALLOWANCE

*Capital limits: *aged under 60 years - £8,000, disregarded capital - £3,000; aged over 60 year - £12,000, disregarded capital - £6000; for people permanently in residential/nursing care - £16,000, disregarded capital - £10,000.*

**NB Pension Credit applies from October 2003, to people aged 60 and over see below.*

PERSONAL ALLOWANCES	£	
Single person under 18 – lower		32.90
Single person under 18 - higher		43.25
Single person aged 18-24		43.25
Single person aged 25 or over		54.65
Lone parent aged under 18 - lower		32.90
Lone parent aged under 18 - higher		43.25
Lone parent aged 18 or over		54.65
Couple, both aged under 18		65.30
Couple, at least one aged 18+		85.75
 DEPENDENT CHILDREN		
Birth to day before 19th birthday		38.50
 PREMIUMS		
Carer		25.10
Family		15.75
Family (lone parent rate) - claims before April 98		15.90
Each disabled child		41.30
Bereavement		22.80
	Single	Couple
Pensioner	47.45	70.05
Disability - under 60	23.30	33.25
Severe disability	42.95	85.90
Enhanced disability	11.40	16.45
Enhanced disability - child rate	16.60	
 RESIDENTIAL ALLOWANCES*		
Greater London		72.85
Other		65.50
 RESIDENTIAL ACCOMMODATION*		
Part III accommodation		77.45

* Abolished from October 2003

Personal expenses allowance 17.50

HOSPITAL

Personal expenses allowance
Over 52 weeks 15.50

HOUSING COSTS

Non-dependant deductions as for housing benefit

HOUSING BENEFIT AND COUNCIL TAX BENEFIT

*Capital limit: £16,000 **

Disregarded capital: £3,000, for people aged under 60 years and £6,000 for people aged 60 years and over (£10,000 for people in some types of residential NB accommodation)

**NB- from October 2003 no upper capital limit if aged 60 or over and getting guarantee credit.*

PERSONAL ALLOWANCES AND PREMIUMS

- see income support, *except:*

16-17 year olds (single people/ lone parents)	43.25
Family premium (lone parent rate) claims before April 98	22.20
Family premium (baby addition)	10.45

PERSONAL ALLOWANCES FOR PENSIONERS FROM 6 OCTOBER 2003

Single aged 60-64	£102.10
Single aged 65+	£116.90
Couple aged 60-64	£155.80
Couple aged 65+	£175.00

NB there are no pensioner premiums under the new rules

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	9.65	Lighting	0.80
Hot water	1.15	Cooking	1.15

Meals:

Breakfast only provided	2.40		
Full board provided (adults)	19.50	Half board provided (adults)	12.95
Full board provided (children)	9.85	Half board provided (children)	6.55

Non-dependants:

Aged 18+ in full-time work:	
gross income less than £92	7.40
gross income £92.00 - £136.99	17.00

gross income £137 - £176.99	23.35
gross income £177 - £234.99	38.20
gross income £235 - £292.99	43.50
gross income £293+	47.75
Aged 25+, receiving IS/income based JSA	7.40
Aged 18 +, not working, not on IS/income based JSA	7.40

Aged 16-17; aged 18-24 on IS/income-based JSA; normal home elsewhere; full time student; on YT; in prison; in hospital over 6 weeks; claimant or partner blind or receiving attendance allowance/DLA care component	Nil
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DEDUCTIONS FROM COUNCIL TAX BENEFIT

Non-dependants:

Aged 18+ in work:

gross income less than £137	2.30
gross income £137 - £234.99	4.60
gross income £235 - £292.99	5.80
gross income £293+	6.95

Aged 16-17; on IS/income-based JSA; normal home elsewhere; full-time student; on YT; in prison; in hospital for over 6 weeks; claimant or partner blind or receiving AA/DLA care component; qualify for certain types of status discount	Nil
Others aged 18+	2.30

MAINTENANCE DISREGARD	15.00
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MAXIMUM CHILD CARE DISREGARD

One qualifying child	94.50
2 or more qualifying children	140.00

SECOND ADULT REBATE

2nd adult on IS/income-based JSA	25% of Council Tax
2nd adult's gross income	
under £137	15% of Council Tax
£137 - £176.99	7.5% of Council Tax

PENSION CREDIT

(from October – key figures only)

Guarantee Credit

Single	102.10
Couple	155.80

Additional amounts

Severe disability – single	42.95
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Severe disability – couple (one qualifies)	42.95
Severe disability – couple (both qualify)	85.90
Carers	25.10
Savings credit threshold	
Single	77.45
Couple	123.80
Capital – no upper capital limit	
Disregarded	6,000
Disregarded (care homes)	10,000
Tariff income of £1 for every £500 above these amounts	

TAX CREDITS

Working Tax credit (per annum unless otherwise stated)

Threshold 5,060

Elements

Basic	1,525
30-hour	620
couples and lone parent	1,500
disability	2,040
severe disability	865
50-plus return to work (16-29 hours)	1,045
50-plus return to work (30 hours or more)	1,565
Childcare	
- 70% of weekly cost for 1 child up to costs of	135
- 70% of weekly cost for 2 or more children up to costs of	200

Child Tax Credit

(per annum unless otherwise stated)

Threshold (entitled to CTC but not WTC) 13,230

Second threshold 50,000

Elements

Family	545
Baby	545
Child (per child)	1,445
Disability	2,155
Severe disability	865

OTHER BENEFITS

ATTENDANCE ALLOWANCE

Higher	57.20
Lower	38.30

BEREAVEMENT BENEFITS

Widowed mother's allowance, Widowed Parents Allowance

Claimant	77.45
First child	9.55
Each other child	11.35

Widow's pension, Bereavement Allowance

Basic rate, age 55-65 when husband died	77.45
Basic rate is reduced for women aged 45-54 when husband died	

Bereavement Payment	2000
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CARER'S ALLOWANCE

Claimant	43.15
Adult dependant	25.80
First child	9.55
Each other child	11.35
Earnings limit for claimant	77.00

CHILD BENEFIT

Only/eldest child (couple)	16.05
Only/eldest child (lone parent) - claims before July 98	17.55
Other children	10.75

DISABILITY LIVING ALLOWANCE

Care component

Higher	57.20
Middle	38.30
Lower	15.15

Mobility component

Higher	39.95
Lower	15.15

GUARDIAN'S ALLOWANCE

Each child	11.55
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INCAPACITY BENEFIT

Short term lower rate

(under pension age)	54.40
Adult dependant	33.65

Short term higher rate

(under pension age)	64.35
Adult dependant	33.65
First child	9.55
Each other child	11.35

Long term rate	72.15
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Adult dependant	43.15
First child	9.55
Each other child	11.35

**Age additions for Incapacity Benefit
(Long term rate only)**

Illness/disability began before age 35	15.15
Illness/disability began between ages 35 and 44	7.60

INDUSTRIAL DISABLEMENT BENEFIT

Amount varies, depending on extent of disability

20% disabled	23.36
100% disabled	116.80
Maximum reduced earnings allowance	46.72
Maximum retirement allowance	11.68
Constant attendance allowance	
exceptional rate	93.60
intermediate rate	70.20
normal maximum rate	46.80
part-time rate	23.40
Exceptionally severe disablement allowance	46.80

JOBSEEKER'S ALLOWANCE

For income-based JSA rates see Income Support

Contribution-based

Aged under 18	32.90
Aged 18-24	43.25
Aged 25+	54.65

MATERNITY ALLOWANCE

Standard rate	100.00
Threshold	30.00
Adult dependant	33.65

PERMITTED WORK

Permitted work earnings limits	67.50
	or 20.00

RETIREMENT PENSION

Claimant	77.45
Adult dependant	46.35
First child	9.55
Each other child	11.35
Addition at age 80	0.25

SEVERE DISABLEMENT ALLOWANCE

Claimant	43.60
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Adult dependant	25.90
First child	9.55
Each other child	11.35
Age additions	
Illness/disability began before age 40	15.15
Illness/disability began between ages 40 and 49	9.70
Illness/disability began between ages 50-59	4.85
STATUTORY ADOPTION PAY	
Rate	100.00
Earnings threshold	77.00
STATUTORY PATERNITY PAY	
Rate	100.00
Earnings threshold	77.00
STATUTORY MATERNITY PAY	
1st 6 weeks	90% of weekly earnings
Standard rate	100.00
Earnings threshold	77.00
STATUTORY SICK PAY	
Standard rate	64.35
Earnings threshold	77.00