

DRAFT BENEFIT RATES

From April 2006

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 - £6000.

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

PERSONAL ALLOWANCES

	£
Single person under 18 – lower	34.60
Single person under 18 - higher	45.50
Single person aged 18-24	45.50
Single person aged 25 or over	57.45
Lone parent aged under 18 - lower	34.60
Lone parent aged under 18 - higher	45.50
Lone parent aged 18 or over	57.45
Couple, both aged under 18	68.65
Couple, at least one aged 18+	90.10

DEPENDENT CHILDREN

Birth to day before 20th birthday	*45.58
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PREMIUMS

Carer	26.35
Family	*16.25
Each disabled child	*45.08
Bereavement	26.80

	Single	Couple
Disability - under 60	24.50	34.95
Severe disability	46.75	93.50
Enhanced disability	11.95	17.25
Enhanced disability - child rate	*18.13	

RESIDENTIAL ACCOMMODATION

Personal expenses allowance	19.60
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HOUSING COSTS

Non-dependant deductions as for housing benefit

HOUSING BENEFIT AND COUNCIL TAX BENEFIT

Capital limit: £16,000, disregarded capital: £6,000

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

PERSONAL ALLOWANCES AND PREMIUMS

- see income support, **except:**

personal allowance

16-17 year olds (single people/lone parents) 45.50

premiums

Family premium (lone parent rate) 22.20

Family premium (baby addition) 10.50

PERSONAL ALLOWANCES FOR PENSIONERS

Single aged 60-64 £114.05

Single aged 65+ £131.95

Couple aged 60-64 £174.05

Couple aged 65+ £197.65

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 11.95 Lighting 0.95

Hot water 1.40 Cooking 1.40

Meals:

Breakfast only provided 2.50

Full board provided (adults) 20.50 Half board provided (adults) 13.65

Full board provided (children) 10.35 Half board provided (children) 6.85

Non-dependants:

Aged 18+ in full-time work:

gross income less than £106 7.40

gross income £106 - £156.99 17.00

gross income £157 - £203.99 23.35

gross income £204 - £270.99 38.20

gross income £271 - £337.99 43.50

gross income £338+ 47.75

Aged 25+, receiving IS/income based JSA, or

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; getting pension credit; in prison; claimant or partner blind or receiving attendance allowance/DLA care component in hospital over 52 week; Nil

DEDUCTIONS FROM COUNCIL TAX BENEFIT

Non-dependants:

Aged 18+ in work:

gross income less than £157	2.30
gross income £157 - £270.99	4.60
gross income £271 - £337.99	5.80
gross income £338+	6.95

Aged 16-17; on IS/income-based JSA; normal home elsewhere;
full-time student; on YT; 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

MAINTENANCE DISREGARD 15.00

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 25% of Council Tax
2nd adult's gross income
under £157 15% of Council Tax
£157 - £203.99 7.5% of Council Tax

PENSION CREDIT

Guarantee Credit

Single 114.05
Couple 174.05

Additional amounts

Severe disability – single 46.75
Severe disability – couple (one qualifies) 46.75
Severe disability – couple (both qualify) 93.50
Carers 26.35

Savings credit threshold

Single 84.25
Couple 134.75

Maximum amount

Single 17.88

Couple	23.58
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	5,220
Elements	
Basic	1,665
30-hour	680
couples and lone parent	1,640
disability	2,225
severe disability	945
50-plus return to work (16-29 hours)	1,140
50-plus return to work (30 hours or more)	1,705
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)	14,155
Second threshold	50,000
Elements	
Family	545
Baby	545
Child (per child)	1,765
Disability	2,350
Severe disability	945

OTHER BENEFITS

ATTENDANCE ALLOWANCE	
Higher	62.25
Lower	41.65
BEREAVEMENT BENEFITS	
Widowed mother's allowance, Widowed Parents Allowance	
Claimant	84.25

First child	9.25
Each other child	11.35
Widow's pension, Bereavement Allowance	
Basic rate, age 55-65 when husband died	84.25
Basic rate is reduced for women aged 45-54 when husband died	
Bereavement Payment	2000
CARER'S ALLOWANCE	
Claimant	46.95
Adult dependant	28.05
First child	9.25
Each other child	11.35
Earnings limit for claimant	84.00
CHILD BENEFIT	
Only/eldest child (couple)	17.45
Only/eldest child (lone parent) - claims before July 98	17.55
Other children	11.70
DISABILITY LIVING ALLOWANCE	
Care component	
Higher	62.25
Middle	41.65
Lower	16.50
Mobility component	
Higher	43.45
Lower	16.50
GUARDIAN'S ALLOWANCE	
Each child	12.50
INCAPACITY BENEFIT	
Short term lower rate	
(under pension age)	59.20
Adult dependant	36.60
Short term higher rate	
(under pension age)	70.05
Adult dependant	36.60
First child	9.25
Each other child	11.35
Long term rate	
Adult dependant	78.50
First child	46.95
Each other child	9.25
	11.35

Age additions for Incapacity Benefit (Long term rate only)	
Illness/disability began before age 35	16.50
Illness/disability began between ages 35 and 44	8.25
INDUSTRIAL DISABLEMENT BENEFIT	
Amount varies, depending on extent of disability	
20% disabled	25.42
100% disabled	127.10
Maximum reduced earnings allowance	50.84
Maximum retirement allowance	12.71
Constant attendance allowance	
exceptional rate	101.80
intermediate rate	76.35
normal maximum rate	50.90
part-time rate	25.45
Exceptionally severe disablement allowance	50.90
JOBSEEKER'S ALLOWANCE	
For income-based JSA rates see Income Support	
Contribution-based	
Aged under 18	34.60
Aged 18-24	45.50
Aged 25+	57.45
MATERNITY ALLOWANCE	
Standard rate	108.85
Threshold	30.00
Adult dependant	36.60
PERMITTED WORK	
Permitted work earnings limits	81.00
	or
	20.00
SEVERE DISABLEMENT ALLOWANCE	
Claimant	47.45
Adult dependant	28.25
First child	9.40
Each other child	11.35
Age additions	
Illness/disability began before age 40	16.50
Illness/disability began between ages 40 and 49	10.60
Illness/disability began between ages 50-59	5.30
STATE PENSION	
Claimant	84.25

Adult dependant	50.50
First child	9.25
Each other child	11.35
Addition at age 80	0.25

STATUTORY ADOPTION AND PATERNITY PAY

Rate	108.85
Earnings threshold	84.00

STATUTORY MATERNITY PAY

1st 6 weeks	90% of weekly earnings
Standard rate	108.85
Earnings threshold	84.00

STATUTORY SICK PAY

Standard rate	70.05
Earnings threshold	84.00