

# BENEFITS and TAX CREDITS

## from 9 April 2007

### MEANS-TESTED

[INCLUDING PENSION CREDIT]

### INCOME SUPPORT/ INCOME-BASED JSA

#### PERSONAL ALLOWANCES

##### single

under 18*	£35.65/£46.85
aged 18-24	£46.85
aged 25 or over	£59.15

##### lone parent

under 18	£35.65/£46.85
aged 18 or over	£59.15

##### couple

both under 18*	£35.65/£46.85/£70.70
one under 18*	£46.85/£70.70/£92.80
both aged 18 or over	£92.80

\* for more details of rates for under 18s, see Law Centre (NI) Encyclopedia of Rights or the CPAG handbook.

##### dependent children (existing claimants)\*\*

birth to day before 20 <sup>th</sup> birthday	£47.45
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#### PREMIUMS

family	£16.43
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##### pensioner/enhanced pensioner/higher pensioner

couple	£88.90
single (JSA only)	£59.90

##### disability

single	£25.25
couple	£36.00

##### enhanced disability

single	£12.30
child	£18.76
couple	£17.75
pensioner couple	£88.90
family (existing claimants)**	£16.43

##### severe disability

per qualifying person	£48.45
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##### disabled child (existing claimants)\*\*

carer	£27.15
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##### bereavement

	£26.80
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\*\*people still receiving personal allowances and premiums for a dependent child may transfer to Child Tax Credit during 2008)

#### DEDUCTIONS FOR NON-DEPENDANTS (MORTGAGE INTEREST)

##### aged 18, or over, and in remunerative work

gross income	
£111 - £163.99	£17.00
£164 - £212.99	£23.35
£213 - £282.99	£38.20

£283 - £352.99	£43.50
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£353 and above	£47.75
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Others, aged 18 or over and not in work or earning less than £111 or on IS or Income-based JSA and 25 or over or in receipt of Pension Credit £7.40

**Note:** Disregards for rates are covered in Housing Benefit rates

#### HOSPITAL CARE: Allowances for personal expenses

no longer apply

#### DEDUCTIONS

child maintenance (standard)	£6.00
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child maintenance (lower)	£3.00
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finest	£5.00/£3.00
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direct payment of fuel debt-5% rate	£3.00
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direct payment of housing & rates arrears	£3.00
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strikers	£32.00
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maximum recovery of ordinary overpayment	£9.00
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#### DISREGARDS

earnings - single	£5.00
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earnings - couple	£10.00
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earnings - lone parent or in receipt of carer's / disability premium	£20.00
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Child Support	£10.00
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War pensions, War Widows Pension and Widowed Parent Allowance	£10.00
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student loan	£10.00
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student's covenanted income	£5.00
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income from boarders (plus 50% of the balance of the charge)	£20.00
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#### voluntary and charitable payments, DLA and AA ignored in full

#### EXPENSES FOR SUB-TENANTS

furnished or unfurnished	£4.00
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where heating is included, additional	£15.45
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#### CAPITAL LIMITS

disregarded	£6,000
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resident of care home	£10,000
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#### tariff income on capital between disregard and upper limit -

£1 for every £250 or part thereof

upper limit	£16,000
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child's upper limit	£3,000
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#### SURE START MATERNITY PAYMENT

	£500
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#### COLD WEATHER PAYMENT

	£8.50
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### HOUSING BENEFIT: RENT

**APPLICABLE AMOUNTS** - ie personal allowances, premiums and hospital care allowances

as for IS except:

personal allowance for	
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single person aged 16-24	£46.85
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lone parent under 18	£46.85
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##### family premium

lone parent rate	£22.20
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baby addition	£10.50
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##### pensioner personal allowances

single aged 60-64	£119.05
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couple - one or both aged 60-64	£181.70
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single aged 65 or over	£138.10
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couple - one or both aged 65 or over	£207.00
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##### pensioner premiums: pensioner/enhanced pensioner/higher pensioner

single (on Income-based JSA)	£59.90
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couple (on IS or Income-based JSA)	£88.90
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#### AMENITY DEDUCTIONS

heating	£15.45
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hot water	£1.80
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lighting	£1.25
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cooking	£1.80
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#### MEALS DEDUCTIONS

##### full board (3 or more meals a day)

each person aged 16 or over	£21.10
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each child under 16	£10.65
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##### half board (less than 3 meals a day)

each person aged 16 or over	£14.05
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each child under 16	£7.05
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##### breakfast only

each person (including children)	£2.60
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#### NON-DEPENDANT DEDUCTIONS

##### aged 18, or over, and in remunerative work

gross income	
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£353 or more	£47.75
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£283 - £352.99	£43.50
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£213 - £282.99	£38.20
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£164 - £212.99	£23.35
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£111 - £163.99	£17.00
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under £111	£7.40
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##### others, for whom deduction is made

£7.40

##### no deductions for non-dependants on IS or JSA (IB) & under 25, or on Pension Credit

#### EARNINGS DISREGARDS

specified employments	£20.00
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lone parent - not in receipt of IS	£25.00
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where the claimant has a partner	£10.00
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single claimant	£5.00
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where carer or disability premium awarded	£20.00
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#### CHILDCARE COSTS

1 child - up to	£175.00
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2 or more children - up to	£300.00
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#### OTHER INCOME DISREGARDS

maintenance	£15.00
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war pensions	£10.00
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Widowed Parent's Allowance	£15.00
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student loan	£10.00
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student's covenanted income	£5.00
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income from boarders (plus 50% of the balance of the charge)	£20.00
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30/16-hour element WTC	£15.45
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#### Voluntary & charitable payments, DLA and AA ignored in full

#### EXPENSES FOR SUB-TENANTS

as for IS

## CAPITAL LIMITS

disregarded	£6,000
resident of care home	£10,000
<b>tariff income on capital between disregard and upper limit -</b>	
£1 for every £250 or part thereof (every £500 or part thereof, aged 60 or over)	
<b>upper limit</b>	£16,000
child	£3,000
<b>Pension Credit</b>	no upper limit

## HOUSING BENEFIT: RATES

### PERSONAL ALLOWANCES AND PREMIUMS

as for rent except that personal allowances are not payable for young people aged 16 and 17

### NON-DEPENDANT DEDUCTIONS

<b>aged 18 or over, and in remunerative work</b>	
gross income	
£353 or more	£6.95
£283 - £352.99	£5.80
£164 - £282.99	£4.60
under £164	£2.30
<b>others (for whom deduction made)</b>	£2.30
<b>no deductions for non-dependants on IS or JSA (IB) or Pension Credit</b>	

### CAPITAL DISREGARDS, TARIFF INCOME, EARNINGS & OTHER DISREGARDS

as for rent

**NOTE: disregards and disregards for rates also apply for owner occupiers on IS and JSA (IB). Non dependant deductions for rent are as per mortgage interest deductions.**

## PENSION CREDIT

(key figures only)

### STANDARD MINIMUM GUARANTEE

single	£119.05
couple	£181.70

### ADDITIONAL AMOUNTS

severe disability (per qualifying person)	£48.45
carer	£27.15

### SAVINGS CREDIT

threshold single	£87.30
threshold couple	£139.60
maximum single	£19.05
maximum couple	£25.26

### CAPITAL

disregarded	£6,000
disregarded (care homes)	£10,000
tariff income	£1 for each £500 above disregard
no upper capital limit	

### HOUSING COSTS - deductions for non-dependants

as for IS

### DISREGARDS

as for IS except:	
Widowed Parent's Allowance	£10.00
income from sub-tenants	£20.00
discretionary trustees' payment	£20.00
no disregard for voluntary & charitable payments, student's loan, student's covenanted income	

### DEDUCTIONS

as for IS except no deductions for child maintenance or reduction for strikers

## TAX CREDITS

### WORKING TAX CREDIT

(per year unless otherwise stated)

<b>threshold</b>	£5,220
<b>basic element</b>	£1,730
<b>30-hour element</b>	£705
<b>couple and lone parent element</b>	£1,700
<b>disabled worker element</b>	£2,310
<b>severe disability element</b>	£980
<b>50-plus return to work element</b>	
16-29 hours	£1,185
30 hours or more	£1,770
<b>childcare element</b>	
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 year)

threshold (entitled to CTC but not WTC)	£14,495
second threshold	£50,000
family element	£545
baby addition	£545
child element (per child)	£1,845
disabled child element (in receipt of DLA)	£2,440
severely disabled child element (in receipt of DLA higher rate care component)	£980

## NON MEANS-TESTED

### ATTENDANCE ALLOWANCE

higher rate	£64.50
lower rate	£43.15

### BEREAVEMENT ALLOWANCE

standard rate	£87.30
Bereavement payment	£2,000

### CARER'S ALLOWANCE

	£48.65
increase for adult dependant	£29.05

### CHILD ADDITION\*

£11.35

Retirement Pension, Widowed Mothers Allowance, Widowed Parents Allowance, Short-Term Incapacity Benefit (higher rate) and Long Term Incapacity Benefit, Carer's Allowance, Severe Disablement Allowance, Higher Rate Industrial Death Benefit, Unemployability Supplement and Short-Term Incapacity Benefit if over pension age.

### CHILD BENEFIT

only or eldest child	£18.10
other child(ren)	£12.10
lone parent rate has been abolished	

### CONTRIBUTORY JSA

under 18	£35.65
aged 18-24	£46.85
25 or over	£59.15

### DISABILITY LIVING ALLOWANCE

<b>care component</b>	
higher	£64.50
middle	£43.15
lower	£17.10

### mobility component

higher	£45.00
lower	£17.10

### EARNINGS RULES

Carer's Allowance	£87.00
permitted work earnings limit for incapacity for work benefits	£86.00

### GUARDIAN'S ALLOWANCE\*

£12.95

### INDUSTRIAL INJURIES DISABLEMENT PENSION

#### 18 or over or under 18 with dependants

100% assessment	£131.70
20% assessment	£26.34

#### under 18

100% assessment	£80.70
20% assessment	£16.14

#### reduced earnings allowance (maximum)

£50.84

### INCAPACITY BENEFIT

#### short-term (under pension age)

lower rate	£61.35
higher rate	£72.55
adult dependant	£37.90

#### short-term (over pension age)

lower rate	£78.05
higher rate	£81.35
adult dependant	£46.80

#### long-term

adult dependant £48.65

#### increase of long-term for age

lower rate	£8.55
higher rate	£17.10

### INVALIDITY ALLOWANCE (transitional)

higher rate	£17.10
middle rate	£11.00
lower rate	£5.50

### MATERNITY ALLOWANCE

standard rate	£112.75
MA threshold (for variable rate)	£30.00
adult dependant	£37.90

### RETIREMENT (Categories A & B) and WIDOWER'S PENSION, WIDOW'S PENSION (HIGHER), WIDOWED MOTHER'S ALLOWANCE, BEREAVEMENT ALLOWANCE (Standard) AND WIDOWED PARENT'S ALLOWANCE

single person	£87.30
spouse or adult dependant (retirement)	£52.30
over 80 age addition (retirement)	£00.25

### SEVERE DISABLEMENT ALLOWANCE

basic rate	£49.15
adult dependant	£29.25

#### age-related addition

higher rate	£17.10
middle rate	£11.00
lower rate	£5.50

### STATUTORY ADOPTION PAY, STATUTORY MATERNITY PAY, STATUTORY PATERNITY PAY

lower rate	£112.75
earnings threshold	£87.00

### STATUTORY SICK PAY

standard rate	£72.55
earnings threshold	£87.00

\*Reduced for eldest or only child where