

# BENEFITS & TAX CREDITS

## MEANS-TESTED [INCLUDING PENSION CREDIT]

### INCOME SUPPORT/INCOME- BASED JSA

#### PERSONAL ALLOWANCES

<b>single</b>	
under 25	£47.95
aged 25 or over	£60.50

#### lone parent

under 18	£47.95
aged 18 or over	£60.50

#### couple

both under 18*	£47.95
both under 18, with responsibility for a child	£72.35
one under 18 one under 25	£47.95
one under 18 one over 25	£60.50
both aged 18 or over	£94.95

\* 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	£52.50
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#### PREMIUMS

<b>family</b>	£16.75
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#### pensioner

couple	£94.40
single (JSA only)	£63.55

#### disability

single	£25.85
couple	£36.85

#### enhanced disability

single	£12.60
child	£19.60
couple	£18.15
family (existing claimants)**	£16.75

#### severe disability

per qualifying person	£50.35
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#### disabled child (existing claimants)\*\*

carer	£48.72
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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	
£116 - £171.99	£17.00
£172 - £222.99	£23.35
£223 - £295.99	£38.20
£296 - £368.99	£43.50
£369 and above	£47.75

Others, aged 18 or over and not in work or earning less than £116 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

#### DEDUCTIONS

child maintenance (standard)	£6.10
child maintenance (lower)	£3.05
finest	£5.00/£3.05
direct payment of fuel debt-5% rate	£3.05
direct payment of housing & rates arrears	£3.05
strikers	£32.50
maximum recovery of ordinary overpayment	£9.15

#### DISREGARDS

earnings - single	£5.00
earnings - couple	£10.00
earnings - lone parent or in receipt of carer's / disability premium	£20.00
Child Support	£10.00
War pensions, War Widows Pension and Widowed Parent Allowance (for Income Support and income based JSA only)	£10.00
student loan	£10.00
student's covenanted income	£5.00
income from boarders (plus 50% of the balance of the charge)	£20.00

#### voluntary and charitable payments, DLA and AA ignored in full

#### EXPENSES FOR SUB-TENANTS

furnished or unfurnished	£20.00
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#### CAPITAL LIMITS

<b>disregarded</b>	£6,000
resident of care home	£10,000
<b>upper limit</b>	£16,000
child upper limit	£3,000

**tariff income on capital between disregard and upper limit is £1 for every £250 or part thereof**

<b>SURE START MATERNITY PAYMENT</b>	£500
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<b>COLD WEATHER PAYMENT</b>	£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

<b>single person aged 16-24</b>	£47.95
<b>lone parent under 18</b>	£47.95
<b>lone parent 18 -24</b>	£60.50
<b>family premium</b>	
lone parent rate	£22.20
baby addition	£10.50

#### pensioner personal allowances

single aged 60-64	£124.05
couple - one or both aged 60-64	£189.35
single aged 65 or over	£143.80
couple - one or both aged 65 or over	£215.50

#### pensioner premiums

single (on Income-based JSA)	£63.55
couple (on IS or Income-based JSA)	£94.40

#### AMENITY DEDUCTIONS

heating	£15.45
hot water	£1.80
lighting	£1.25
cooking	£1.80

#### MEALS DEDUCTIONS

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

each person aged 16 or over	£21.60
each child under 16	£10.90

##### half board (less than 3 meals a day)

each person aged 16 or over	£14.35
each child under 16	£7.20

##### breakfast only

each person (including children)	£2.65
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#### NON-DEPENDANT DEDUCTIONS

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

gross income	
£369 or more	£47.75
£296 - £368.99	£43.50
£223 - £295.99	£38.20
£172 - £222.99	£23.35
£116 - £171.99	£17.00
under £116	£7.40

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

**The earnings disregard is increased by £15.45 if on WTC 30 hours plus or 16 hours and getting family premium**

#### CHILDCARE COSTS

1 child - up to	£175.00
2 or more children - up to	£300.00

#### OTHER INCOME DISREGARDS

maintenance	£15.00
war pensions	£10.00
Widowed Parent's Allowance	£15.00
student loan	£10.00
student's covenanted income	£5.00
income from boarders (plus 50% of the balance of the charge)	£20.00

#### Voluntary & charitable payments, DLA and AA ignored in full

#### EXPENSES FOR SUB-TENANTS as for IS

#### CAPITAL LIMITS

<b>disregarded</b>	£6,000
resident of care home	£10,000
<b>upper limit</b>	£16,000
child upper limit	£3,000

**tariff income on capital between disregard and upper limit is £1 for every £250 or part thereof (every £500 or part thereof, aged 60 or over)**

<b>Pension Credit</b>	no upper limit
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# from 7 April 2008

## 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

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

gross income	
£369 or more	£6.95
£296 - £368.99	£5.80
£172 - £295.99	£4.60
under £172	£2.30

**others (for whom deduction made)** £2.30

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

### CAPITAL DISREGARDS, TARIFF INCOME, EARNINGS & OTHER DISREGARDS as for rent

**NOTE:** 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	£124.05
couple	£189.35

### ADDITIONAL AMOUNTS

severe disability	
(per qualifying person)	£50.35
carer	£27.75

### SAVINGS CREDIT

threshold single	£91.20
threshold couple	£145.80
maximum single	£19.71
maximum couple	£26.13

### 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:

income from sub-tenants	£20.00
discretionary trust payment ignored, except where paid for food, clothing, fuel or housing costs, then £20 ignored	

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

## NON MEANS-TESTED

### ATTENDANCE ALLOWANCE

higher rate	£67.00
lower rate	£44.85

### BEREAVEMENT ALLOWANCE

standard rate	£90.70
Bereavement payment	£2,000

### CARER'S ALLOWANCE

increase for adult dependant	£30.20
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### 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	£18.80
other child(ren)	£12.55
lone parent rate has been abolished	

### CONTRIBUTORY JSA

under 25	£47.95
25 or over	£60.50

### DISABILITY LIVING ALLOWANCE

#### care component

higher	£67.00
middle	£44.85
lower	£17.75

#### mobility component

higher	£46.75
lower	£17.75

### EARNINGS RULES

Carer's Allowance	£95.00
permitted work earnings limit for incapacity for work benefits	£88.50

### GUARDIAN'S ALLOWANCE\*

	£13.45
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### INDUSTRIAL INJURIES DISABLEMENT PENSION

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

100% assessment	£136.80
20% assessment	£27.36

#### under 18

100% assessment	£83.85
20% assessment	£16.77

#### reduced earnings allowance (maximum)

	£54.72
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### INCAPACITY BENEFIT

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

lower rate	£63.75
higher rate	£75.40
adult dependant	£39.40

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

lower rate	£81.10
higher rate	£84.50
adult dependant	£48.65

#### long-term

adult dependant	£84.50
	£50.55

#### increase of long-term for age

lower rate	£8.90
higher rate	£17.75

### INVALIDITY ALLOWANCE (transitional)

higher rate	£17.75
middle rate	£11.40
lower rate	£5.70

### MATERNITY ALLOWANCE

standard rate	£117.18
MA threshold (for variable rate)	£30.00
adult dependant	£39.40

### 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	£90.70
spouse or adult dependant (retirement)	£54.35
over 80 age addition (retirement)	£00.25

### SEVERE DISABLEMENT ALLOWANCE

basic rate	£51.05
adult dependant	£30.40

#### age-related addition

higher rate	£17.75
middle rate	£11.40
lower rate	£5.70

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

lower rate	£117.18
earnings threshold	£90.00

### STATUTORY SICK PAY

standard rate	£75.40
earnings threshold	£90.00

\*Reduced for eldest or only child where Child Benefit is paid. Replaced by Child Tax Credit for new claimants.

## TAX CREDITS

### WORKING TAX CREDIT

(per year unless otherwise stated)

#### threshold

	£6,420
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#### basic element

	£1,800
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#### 30-hour element

	£735
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#### couple and lone parent element

	£1,770
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#### disabled worker element

	£2,405
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#### severe disability element

	£1,020
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#### 50-plus return to work element

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#### 16-29 hours

	£1,235
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#### 30 hours or more

	£1,840
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#### childcare element

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) £15,575

second threshold £50,000

family element £545

baby addition £545

child element (per child) £2,085

disabled child element £2,540

(in receipt of DLA)

severely disabled child element £1,020

(in receipt of DLA higher rate care component)

**Note:** Employment Support Allowance to be introduced in October 2008. To date no rates have been announced.