

Main Benefit Rates week starting 9 April 2007

INCOME BASED (MEANS TESTED) BENEFITS

INCOME SUPPORT/INCOME-BASED JOBSEEKER'S ALLOWANCE (IS/ibJSA)

Personal Allowances

Single

age 16-17	£35.65
18-24 (+ some 16/17 year olds)	£46.85
25 and over	£59.15

Lone Parent

age under 18	£35.65
under 18 in certain cases	£46.85
18 or over	£59.15

Couple

Both under 18	£35.65
Both under 18 - one disabled	£46.85
Both under 18 - responsibility for child	£70.70
One under 18, one 18-24	£46.85
One under 18, one 25+	£59.15
both 18 or over	£92.80

Child/Qualifying Young Person

*birth to 19th birthday	£47.45
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Premiums

*Family (couple/lone parent)	£16.43
Disabled Child	£46.69
Carer	£27.15
Severe Disability (each qualifying person)	£48.45
Disability	

		Single	Couple
		£25.25	£36.00
+Pensioner	£59.90 (JSA only)		£88.90
Enhanced disability	£12.30		£17.75
Enhanced disability (child)			£18.76

Earnings disregards (weekly)

Standard amount	single £ 5.00/couple	£10.00
Disabled/carers/lone parent		£20.00
Child support maintenance (new awards)		£10.00

Note: Non-dependent housing cost deductions - same as for Housing Benefit.

***It is proposed to replace these for all remaining claims with child tax credit by December 2008.**

+Pensioner premium remains in these benefits but get advice on claiming pension credit instead for more beneficial rules.

PENSION CREDIT

Guarantee Credit:

single	£119.05	couple	£181.70
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Savings Credit threshold:

Single	£87.30	couple	£139.60
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Savings credit:

Single	up to £19.05	couple	up to £25.26
Carer and Severe Disability Premiums: same as IS			

HOUSING BENEFIT and COUNCIL TAX BENEFIT

Personal allowances and premiums are same as for Income Support/income-based JSA **except:**

Family premium (lone parent rate for claims before 6/4/98)	£22.20
Baby addition premium (baby under 1yr)	£10.50
16-24 year olds	£46.85
Lone parent - 18 or over	£59.15
Couple - one/both over 18 (council tax)	£92.80
Couple - both under 18 (housing benefit)	£70.70

Couple - one/both 18+ (housing benefit)	£92.80
60-64 single	£119.05
couple (one/both 60-64)	£181.70
65+ single	£138.10
couple (one/both 65+)	£207.00

Earnings disregards - same as IS except

Lone Parent (not on IS)	£25.00
Maintenance disregard	£15.00
16/30 hours allowance	£15.45

Childcare costs (weekly)

One child - maximum of actual charge	up to £175
Two or more children	up to £300

Non-dependant deductions

under 25 on IS/income-based JSA	HB nil	CTB nil
25+ on IS/income-based JSA	£ 7.40	nil
on pension credit	nil	nil
18 or over in paid work with gross income: less than £111	£ 7.40	£2.30
£111 to £163.99	£17.00	£2.30
£164 to £212.99	£23.35	£4.60
£213 to £282.99	£38.20	£4.60
£283 to £352.99	£43.50	£5.80
£353 or more	£47.75	£6.95
Others 18 or over	£7.40	£2.30

NO NON-DEPENDENT DEDUCTION if tenant/owner or partner gets AA/DLA care or is registered blind.

CAPITAL LIMITS

IS/income based JSA	lower	upper
Under or over age 60	£6,000	£16,000
Residential care/nursing home	£10,000	£16,000

Health Benefits

Under or over age 60	£6,000	£16,000
Residential care/nursing home	£13,000	£21,500

HB/CTB

Under or over age 60	£6,000	£16,000
Pension credit guarantee	no limit	no limit

Tariff income formula on income above lower limit

Person/partner under 60	£1.00 per £250 (or part of £250)
Person/partner 60+ and claiming pension credit	£1 for every £500 (or part of £500)
Child's capital disregard	£3,000

Social Fund: Budgeting loans/Community Care Grants - £1,000 ignored (£2,000 if 60 or over)

No capital rules for maternity & funeral payments

WORKING TAX CREDIT (WTC) (maximum amounts)

	per annum
Basic element	£1,730
Couple/lone parent (additional)	£1,700
30 hour element	£705
Disability element	£2,310
Severe disability element	£980
Age 50+ (returning to work) for first 12 months:	
16-under 30 hours	£1,185
30+ hours	£1,770

CHILD TAX CREDIT (CTC)

Family element	£545
Baby element (up to first birthday)	£545
Child element (per child)	£1,845
Disabled child	£2,440
Severely disabled child (per child)	£980
WORKING TAX CREDIT/CHILD TAX CREDIT	
Taper	37%
Threshold income for CTC only	£14,495
Threshold income for both credits	£5,220
Upper threshold income	£50,000

Childcare costs credit (working tax credit)

One eligible child	£140.00 max
Two or more	£240.00 max
(formula based on 80% of actual charge but no more than £175 for one child and £300 for two or more)	

OTHER BENEFITS

ATTENDANCE ALLOWANCE

Higher rate	£64.50
Lower rate	£43.15

DISABILITY LIVING ALLOWANCE

Care Component

Higher	£64.50
Middle	£43.15
Lower	£17.10

Mobility Component

Higher	£45.00
Lower	£17.10

BEREAVEMENT BENEFIT (deaths from 9/4/01)

Bereavement payment	£2,000
Widowed parent's allowance	£87.30
Bereavement allowance	£26.19 to £87.30

CHILD BENEFIT

Only or eldest child	£18.10
Other children	£12.10
GUARDIAN'S ALLOWANCE	£12.95

CHILD DEPENDENCY INCREASE TO BENEFITS

For existing claims only until phased out:
Only/eldest child £9.00 Other children £11.35
New claims - no increases paid. Claim must be made for child tax credit if not already in payment.

INCAPACITY BENEFIT

Short Term

Lower Rate (up to 28 weeks)	£61.35
Spouse (where eligible)	£37.90
Higher rate (weeks 29-52)	£72.55
Spouse (where eligible)	£37.90

Long Term (from week 53 - or week 29 if terminally ill or on higher DLA care)

Basic rate	£81.35
Spouse (60+/caring for child)	£48.65

Age addition: incapacity began -

under age 35	£17.10
between 35 and 44	£8.55

Age additions for those on Invalidity Benefit before 13 April 1995

Higher rate - under 40	£17.10
Middle rate - 40 to 49	£11.00
Lower rate - 50 to 59	£5.50

Short term incapacity over pension age

lower	£78.05	higher	£81.35
Spouse	£46.80		

CARER'S ALLOWANCE

Claimant	£48.65
Spouse/person caring for child	£29.05
Earnings Limit	£87.00

CONTRIBUTORY JOBSEEKER'S ALLOWANCE

age under 18	£35.65
18 to 24	£46.85
25 and over	£59.15
Earnings disregard - standard	£5.00

MATERNITY ALLOWANCE

Standard rate	£112.75
Earnings threshold	£30.00
Spouse/person caring for child	£37.90

RETIREMENT PENSION

Claimant	£87.30
Spouse/person caring for child	£52.30
<i>Over 80's (non-contributory but residence rule):</i>	
Claimant	£52.30
spouse	£31.30
Age addition at 80	£00.25
Graduated per unit	10.57 pence

SEVERE DISABLEMENT ALLOWANCE

(Abolished for new claims from 6/4/01)

Basic rate	£49.15
Age related additions	£17.10/£11.00/£5.50

STATUTORY ADOPTION/PATERNITY PAY

Earnings threshold	£87.00
Rate	£112.75

STATUTORY MATERNITY PAY

Earnings threshold	£87.00
Higher rate	90% of earnings
Standard rate	£112.75

STATUTORY SICK PAY

Earnings threshold	£72.55
Earnings threshold	£87.00

PERMITTED WORK EARNINGS LIMIT

(will increase from October 2007)	£86.00
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WIDOWS BENEFITS (for deaths before 9/4/01)

Widowed mothers allowance	£87.30
Widows pension	£26.19 to £87.30

TAX/NATIONAL INSURANCE FROM 6 APRIL 2007

Personal tax allowance (under age 65)	£5,225
65-74 - £7,550; 75+ - £7,690; registered blind	£1,730
married couples born before 6/4/35-under 75	£6,285
married couples born before 6/4/35-age 75+	£6,365
National Insurance: lower earnings limit	£87
Upper earnings limit - 11% up to £670/1% over this.	Liability threshold (11% from this amount up) £100
Self-employed: Class 2 contribution	£2.20
Class 4 - 8% on profits of £5,225-£34,840 +1% above	
Class 3 (voluntary) contributions	£7.80

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