



Main Benefit Rates week starting 7 April 2008

INCOME BASED (MEANS TESTED) BENEFITS

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

Personal Allowances

Single	
age 16-24	£47.95
25 and over	£60.50
Lone Parent	
age under 18	£47.95
18 or over	£60.50
Couple	
Both under 18	£47.95
Both under 18 - responsibility for child	£72.35
One under 18, one 18-24	£47.95
One under 18, one 25+	£60.50
both 18 or over	£94.95
Child/Dependants	
birth to day before 20th birthday	£52.59
Premiums	
Family (Couple/ lone parent)	£16.75
Disabled Child	£48.72
Carer	£27.75
Severe Disability (each qualifying person)	£50.35
Disability	Single Couple
	£25.85 £36.85
Pensioner*	£63.55 £94.40
Enhanced disability	£12.60 £18.15
Enhanced disability (child)	£19.60

Earnings disregards (weekly)

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

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

*Pensioner premium remains in these benefits but pension credit has more generous rules if single 60+ or one of couple is 60+

**This will increase to £20 from 27 Oct 2008 for old and new awards of child maintenance

PENSION CREDIT

Guarantee Credit:
single £124.05 couple £189.35

Savings Credit threshold:
Single £91.20 couple £145.80

Savings credit:
Single up to £19.71 couple up to £26.13
Carer and Severe Disability Premiums: same as IS

HOUSING BENEFIT and COUNCIL TAX BENEFIT

Personal allowances and premiums are same as 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
couple -one/both over 18(council tax)	£94.95
couple - both under 18 (housing ben)	£72.35
couple - one/both 18+ (housing ben)	£94.95
60-64 single	£124.05
couple (one/both 60-64)	£189.35
65+ single	£143.80
couple (one/both 65+)	£215.50

Earnings disregards - same as IS except

Lone Parent (not on IS)	£25.00
Maintenance disregard	£15.00
16/30 hours allowance	£16.05

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	CTB	
25+ on IS/income-based JSA	nil	nil	
on pension credit	£ 7.40	nil	nil
18 or over in paid work with gross income: less than £116	£ 7.40	£2.30	
£116 to £171.99	£17.00	£2.30	
£172 to £222.99	£23.35	£4.60	
£223 to £295.99	£38.20	£4.60	
£296 to £368.99	£43.50	£5.80	
£369 or more	£47.75	£6.95	
Others 18 or over	£ 7.40	£2.30	

No non-dependant deduction if tenant/owner or partner gets AA/DLA care or is registered blind or if non-dependant gets Pension Credit.

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	£13,500	£22,250

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 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	£1,800
Couple/lone parent(additional)	£1,770
30 hour element	£735
Disability element	£2,405
Severe disability element	£1,020
Age 50+ (returning to work) for first 12 months: 16-29 hours £1,235 30+ hours £1,840	

CHILD TAX CREDIT (CTC)

Family element	£545
Baby element (up to first birthday)	£545
Child element (per child)	£2,085
Disabled child	£2,540
Severely disabled child (per child)	£1,020

WORKING TAX CREDIT/CHILD TAX CREDIT

Taper	39%
Threshold income for CTC only	£15,575
Threshold income for both credits	£6,420

Childcare costs credit (working tax credit)

One eligible child	£140 maximum
Two or more	£240 maximum
(formula based on 80% of actual child care charge up to £175 for one child and £300 for two or more)	

OTHER BENEFITS

ATTENDANCE ALLOWANCE

Higher rate	£67.00
Lower rate	£44.85

DISABILITY LIVING ALLOWANCE

Care Component	
Higher	£67.00
Middle	£44.85
Lower	£17.75
Mobility Component	
Higher	£46.75
Lower	£17.75

BEREAVEMENT BENEFIT (deaths from 9/4/01)

Bereavement payment	£2,000
Widowed parent's allowance	£90.70
Bereavement allowance	£27.21 to £90.70

CHILD BENEFIT

Only or eldest child	£18.80
Other children	£12.55

GUARDIAN'S ALLOWANCE

	£13.45
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CHILD DEPENDENCY INCREASE TO BENEFITS

For existing claims only until phased out:
Only/eldest child £8.75 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)	£63.75
Spouse (where eligible)	£39.40
Higher rate (weeks 29-52)	£75.40
Spouse (where eligible)	£39.40
Long Term (from week 53 - or week 29 if terminally ill or on higher DLA care)	
Basic rate	£84.50
Spouse (60+/caring for child)	£50.55
Age addition: incapacity began -	
under age 35	£17.75
between 35 and 44	£8.90
Age additions for those on Invalidity Benefit before 13 April 1995	
Higher rate - under 40	£17.75
Middle rate - 40 to 49	£11.40
Lower rate - 50 to 59	£5.70
Short term incapacity over pension age	
lower	£81.10
higher	£84.50
Spouse	£48.65

CARER'S ALLOWANCE

Claimant	£50.55
Spouse/person caring for child	£30.20
Earnings Limit	£95.00

CONTRIBUTORY JOBSEEKER'S ALLOWANCE

age under 18	£47.95
18 to 24	£47.95
25 and over	£60.50
Earnings disregard - standard	£5.00

MATERNITY ALLOWANCE

Standard rate	£117.18
Earnings threshold	£30.00
Spouse/person caring for child	£39.40

SEVERE DISABILITY ALLOWANCE

(Abolished for new claims from 6/4/01)	
Basic rate	£51.05
Age related additions	£17.75/£11.40/£5.70

STATE RETIREMENT PENSION

Claimant	£90.70
Spouse/person caring for child	£54.35
<i>Over 80's(non-contributory but residence rule):</i>	
Claimant	£54.35
spouse	£32.50
Age addition at 80	£00.25
Graduated per unit	10.98 pence

STATUTORY ADOPTION/PATERNITY PAY

Earnings threshold	£90.00
Rate	£117.18

STATUTORY MATERNITY PAY

Earnings threshold	£90.00
Higher rate	90% of earnings
Standard rate	£117.18

STATUTORY SICK PAY

Earnings threshold	£75.40
	£90.00

PERMITTED WORK EARNINGS LIMIT

(will increase from October 2008)	£88.50
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WIDOWS' BENEFITS (for deaths before 9/4/01)

Widowed mothers allowance	£90.70
Widows' pension	£27.21 to £90.70

TAX/NATIONAL INSURANCE FROM 6 APRIL 2008

Personal tax allowance (under age 65)	£5435
65-74 - £9030; 75+ - £9180; registered blind	£1800
married couples born before 6/4/35-under 75	£6535
married couples age 75+	£6625
National Insurance: lower earnings limit	£90
Upper earnings limit - 11% up to £770/1% over this	
Liability threshold (11% from this amount up)	£105
Self-employed: Class 2 contribution	£2.30
Class 4 - 8% on profits of £5435-£40,040 +1%above	
Class 3 (voluntary) contributions	£8.10

*** Employment and Support Allowance will be introduced from 27 October 2008 for people making a new claim for benefit on grounds of incapacity.

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