



Income based (means tested) benefits

Income Support/income-based Jobseeker's allowance (IS/ibJSA)

Personal allowances

Single 16-24	£51.85
Single 25 and over	£65.45
Lone parent under 18	£51.85
Lone parent 18 or over	£65.45
Couple both under 18	£51.85
Couple both under 18 – responsible for child	£78.30
Couple one under 18, one under 25	£51.85
Couple one under 18, one 25+	£65.45
Both 18 or over	£102.75

Child/dependants

Birth to day before 20th birthday*	£57.57
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Premiums

Family (couple/lone parent)*	£17.40
Disabled child*	£52.08
Carer	£30.05
Severe disability (each qualifying person)	£53.65

	<i>Single</i>	<i>Couple</i>
Disability	£28.00	£39.85
Pensioner	£67.15 (JSA only)	£99.65
Enhanced disability	£13.65	£19.65
Enhanced disability (child)*		£21.00

Main earnings disregards (weekly)

	<i>Single</i>	<i>Couple</i>
Standard amount	£ 5.00	£10.00
Disabled/carers/lone parent		£20.00
Widowed mothers/parents allowance		£10.00

Child maintenance disregarded. Note: non-dependent housing cost deductions – same as for Housing Benefit.

**Pre 6/4/04 claims only where tax credits.*

Income related employment and support allowance

Personal allowances

Single under 25 (assessment phase)	£51.85
Single under 25 (main phase)	£65.45
Single 25 or over	£65.45
Lone parent U18 (assessment phase)	£51.85
Lone parent U18 (main phase)	£65.45
Lone parent 18 or over	£65.45
Couple both 18 or over	£102.75
Couple one/both under 18 (amount varies seek advice)	
Work-related activity component	£25.95
Support component	£31.40

Premiums paid at same rate as IS/income based JSA BUT no basic disability premiums. Pensioner premiums reduced if entitled to ESA component.

Pension credit (PC)

Guarantee credit

Single – £132.60; couple – £202.40

Savings credit threshold

Single – £98.40; couple – £157.25

Savings credit

Single – up to £20.52; couple – up to £27.09

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 pre 6/4/98)	£22.20
Baby addition premium (baby under 1 year)	£10.50
Couple – one/both over 18	£102.75
Couple – both under 18 (HB only)	£78.30
Single/lone parent reached PC age – under 65	£132.60
Couple one/both reached PC age – under 65	£202.40
Single/lone parent 65+	£153.15
Couple – one/both 65+	£229.50

Main earnings disregards – same as IS except

Lone parent (not on IS)	£25.00
Widowed mothers/parents allowance	£15.00

Maintenance: adult £15; child fully disregarded.

16/30 hours allowance

£17.10

Childcare costs: one child – maximum of actual charge up to £175; two or more children – up to £300.

Permitted work (new): £20 lower; £93 higher.

Non-dependant deductions

	<i>HB</i>	<i>CTB</i>
Under 25 on IS/income-based JSA		
/assessment phase ESA	nil	nil
25+ on IS/income-based JSA/ or 18+ on main phase income related ESA	£7.40	nil
On pension credit	nil	nil

18 or over in paid work with gross income:

Less than £120	£7.40	£2.30
£120 to £177.99	£17.00	£2.30
£178 to £230.99	£23.35	£4.60
£231 to £305.99	£38.20	£4.60
£306 to £381.99	£43.50	£5.80
£382 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 or if non-dependant gets Pension Credit or on work based learning for young people allowance.

Capital limits

IS/income based JSA/income related ESA

	<i>Lower</i>	<i>Upper</i>
Below qualifying age for PC	£6,000	£16,000
Residential care/nursing home	£10,000	£16,000

Pension credit/HB/CTB

Reached qualifying age for PC £10,000 £16,000

No upper limit if on guarantee credit for PC/HB/CTB.

HB/CTB

Under pension credit qualifying age	£6,000	£16,000
Pension credit guarantee	£10,000	No limit
Over PC qualifying age but not on guarantee credit	£10,000	£16,000

Tariff income formula on income above lower limit
Person/partner under PC qualifying age – £1 per £250 (or part of £250); person/partner reached PC qualifying age – £1 for every £500 (or part of £500).

Child's capital disregard (not pension credit) – £3,000.

Social fund: Budgeting loans/community care grants – £500 ignored (£1,000 if 60 or over).

No capital rules for maternity and funeral payments.

Working tax credit (WTC)

(maximum amounts per annum)

Basic element	£1,920
Couple/lone parent (additional)	£1,890
30 hour element	£790
Disability element	£2,570
Severe disability element	£1,095
Age 50+ (returning to work) for first 12 months:	
16-29 hours – £1,320; 30+ hours – £1,965	

Child tax credit

Family element	£545
Baby element (up to first birthday)	£545
Child element (per child)	£2,300
Disabled child	£2,715
Severely disabled child (per child)	£1,095

WTC/CTC

Taper	39%
Threshold income for CTC only	£16,190
Threshold income for both credits	£6,420

Childcare costs credit (working tax credit)

80% of weekly cost for 1 child – up to £175
80% of weekly cost for 2 or more – up to £300

Other benefits

Attendance allowance

Higher rate	£71.40
Lower rate	£47.80

Disability living allowance

Higher care component	£71.40
Middle care component	£47.80
Lower care component	£18.95
Higher mobility component	£49.85
Lower mobility component	£18.95

Bereavement benefit

(deaths from 9/4/01)

Bereavement payment	£2,000
Widowed parent's allowance	£97.65
Bereavement allowance	£29.30 to £97.65

Child benefit

Only or eldest child	£20.30
Other children	£13.40

Guardian's allowance

£14.30

Child dependency increase to benefits

For existing claims only until phased out:

Only/eldest child – £8.10; 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)	£68.95
Short term higher rate (weeks 29-52)	£81.60
Spouse (where eligible)**	£41.35
Long term rate	£91.40
Spouse (60+/person caring for child)**	£53.10

Over pension age – lower £87.75; higher £91.40

Age addition: incapacity began

– under age 35	£15.00
– between 35 and 44	£5.80

Carer's allowance

Claimant	£53.90
Spouse/person caring for child**	£31.70
Earnings limit	£100.00

Contributory Jobseeker's allowance

Under 25	£51.85
25 and over	£65.45
Earnings disregard – standard	£5.00

Maternity allowance

Standard rate	£124.88
Earnings threshold	£30.00
Spouse/person caring for child**	£41.35

Severe disablement allowance

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

Basic rate	£59.45
Age related additions	£15.00/£8.40/£5.45

State retirement pension

Category A (claimant)	£97.65
Spouse/person caring for child (Cat A)**	£57.05
Category B (spouse/female civil partner or surviving civil partner/widows/widowers)	£58.50
<i>Over 80's (non-contributory but residence rule)</i>	
Claimant – £58.50; spouse – £35.00	
Age addition 80+	25p
Graduated per unit	11.53p

Statutory adoption pay/statutory paternity pay

Earnings threshold	£97.00
Rate	£124.88

Statutory maternity pay

Earnings threshold	£97.00
Higher rate	90% of earnings
Standard rate	£124.88

Statutory sick pay

Earnings threshold	£79.15
Earnings threshold	£97.00

Permitted work earnings limit

(increase due from October 2011) £93.00

Widows benefits

(for deaths before 9/4/01)

Widowed mothers allowance	£97.65
Widows pension (age related)	£29.30 to £97.65

Tax/national insurance from 6 April 2010

Personal tax allowance

Under 65 – £6,475; 65-74 – £9,490; 75+ – £9,640;
married couples age 75+ – £6,965
(personal allowance reduces £1 for each £2
of income above £100,000 regardless of age)
Registered blind – £1,890

National insurance

Lower earnings limit – £97; upper earnings limit – 11% up
to £844; 1% over this
Liability threshold (11% from this amount up) £110

Self-employed: Class 2 contribution – £2.40;
Class 4: 8% on profits of £5,715-£43,875 +1% above

Class 3 (voluntary) contributions – £12.05

***No new claims from 6/4/2010*

Staff consultancy 020 8583 5015

Mon/Tues 2-5*, Wed/Fri 10-1* Thurs 4-7
*final hour for staff, first 2 hours shared
with public helpline

Helpline 020 8583 5016

Mon/Tues 2-4, Wed/Fri 10-12 Thurs 4-7

Minicom 020 8583 5013 (Thurs 1-2)

