

Income based (means tested) benefits

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

Personal allowances

Single 16-24	£53.45
Single 25 and over	£67.50
Lone Parent under 18	£53.45
Lone Parent 18 or over	£67.50
Couple Both under 18	£53.45
Couple Both U18 - responsible for child	£80.75
Couple One under 18, one under 25	£53.45
Couple One under 18, one 25+	£67.50
Both 18 or over	£105.95

Child/dependants

Birth to day before 20th birthday*	£62.33
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Premiums

Family (couple/lone parent)*	£17.40
Disabled child*	£53.62
Carer	£31.00
Severe disability (each qualifying person)	£55.30
	<i>Single Couple</i>
Disability	£28.85 £41.10
Pensioner	£69.85 (JSA only) £103.75
Enhanced disability	£14.05 £20.25
Enhanced disability (child)*	£21.63

Main earnings disregards (weekly)

	<i>Single 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 no tax credits.*

Income related employment and support allowance

Personal allowances

Single under 25 (assessment phase)	£53.45
Single under 25 (main phase)	£67.50
Single 25 or over	£67.50
Lone parent U18 (assessment phase)	£53.45
Lone parent U18 (main phase)	£67.50
Lone parent 18 or over	£67.50
Couple both 18 or over	£105.95
Couple one/both under 18 (amount varies seek advice)	
Work-related activity component	£26.75
Support component	£32.35

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 £137.35; couple £209.70

Savings credit threshold

Single £103.15; couple £164.55

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
couple - one/both over 18	£105.95
couple - both under 18 (HB only)	£80.75
single/lone parent reached PC age-under 65	£137.35
Couple one/both reached PC age-under 65	£209.70
single/lone parent 65+	£157.90
couple (one/both 65+)	£236.80

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: £20 lower; £95 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	£9.40	nil
On pension credit	nil	nil

18 or over in paid work with gross income:		
less than £122	£ 9.40	£2.85
£122 to £179.99	£21.55	£2.85
£180 to £233.99	£29.60	£5.70
£234 to £309.99	£48.45	£5.70
£310 to £386.99	£55.20	£7.20
£387 or more	£60.60	£8.60
Others 18 or over	£9.40	£2.85

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: CommunityCare Grants - £500 ignored (£1,000 if over pension credit age) Budgeting loans £1000 ignored (£2000 if over pension credit age).

No capital rules for maternity & funeral payments

Working tax credit (WTC)

(maximum amounts per annum)	
Basic element	£1,920
Couple/lone parent (additional)	£1,950
30 hour element	£790
Disability element	£2,650
Severe disability element	£1,130
Age 50+ (returning to work) for first 12 months:	
16-29 hours	£1,365
30+ hours	£2,030

Child tax credit

Family element	£545
Child element (per child)	£2,555
Disabled child	£2,800
Severely disabled child (per child)	£1,130

WTC/CTC

Taper	41%
Threshold income for CTC only	£15,860
Threshold income for both credits	£6,420

Childcare costs credit (working tax credit)

70% of weekly cost for 1 child up to £175
70% of weekly cost for 2 or more up to £300

Other benefits

Attendance allowance

Higher rate	£73.60
Lower rate	£49.30

Disability living allowance

Higher care component	£73.60
Middle care component	£49.30
Lower care component	£19.55
Higher mobility component	£51.40
Lower mobility component	£19.55

Bereavement benefit

(deaths from 9/4/01)

Bereavement payment	£2,000
Widowed parent's allowance	£100.70
Bereavement allowance	£30.21 to £93.65

Child benefit

Only or eldest child	£20.30
Other children	£13.40

Guardian's allowance

£14.75

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)	£71.10
Short term higher rate (weeks 29-52)	£84.15
Spouse (where eligible)**	£42.65
Long term rate	£94.25
Spouse (60+/person caring for child)**	£54.75
Over pension age - lower £90.45; Higher £94.25	

Age addition: incapacity began -
under age 35 £13.80
between 35 and 44 £5.60

Carer's allowance

Claimant	£55.55
Spouse/person caring for child**	£32.70
Earnings limit	£100.00

Contribution based jobseeker's allowance

Under 25	£53.45
25 and over	£67.50
Earnings disregard - standard	£5.00

Maternity allowance

Standard rate	£128.73
Earnings threshold	£30.00

Severe disablement allowance

(abolished for new claims from 6/4/01)	
Basic rate	£62.95
Age related additions	£13.80/£7.10/£5.60

State retirement pension

Category A (claimant)	£102.15
Spouse/person caring for child (Cat A)**	£58.80
Category B (spouse/female civil partner or surviving civil partner/widows/widowers)	£61.20
<i>Over 80's (non-contributory but residence rule)</i>	
Claimant	£61.20; spouse £35.20
Age addition 80+	25p
Graduated per unit	11.53p

Statutory adoption pay/statutory paternity pay

Earnings threshold	£102.00
Rate	£128.73

Statutory maternity pay

Earnings threshold	£102.00
Higher rate	90% of earnings
Standard rate	£128.73

Statutory sick pay

Earnings threshold	£81.60
	£102.00

Permitted work earnings limit

(increase due from October 2012) £95.00

Widows benefits

(for deaths before 9/4/01)
Widowed mothers allowance £100.70
Widows pension (age related) £30.21 to £93.65

Tax/national insurance from 6 April 2010

Personal tax allowance

(under age 65) £7475 65-74 - £9940; 75+ - £10090
married couples age 75+ £7295
(Personal allowance reduces £1 for each £2 of income above £100,000 regardless of age) registered blind £1980

National insurance

lower earnings limit £102; Upper earnings limit - 12% up to £817 (2% over this Liability) threshold 12% from this amount up £139

Self-employed: Class 2 contribution £2.50
Class 4: 9% on profits of £7225-£42,475 +2% above

Class 3 (voluntary) contributions - £12.60

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)