

BENEFIT & TAX CREDIT RATES

APRIL 2015 - APRIL 2016



WEEKLY RATES EXCEPT WHERE STATED OTHERWISE

CAPITAL LIMITS

Capital cut-off per claim:	Capital Limit	Disregard
IS/ib-JSA / IR-ESA	£16,000	£6,000
Pension Credit	no limit	£10,000
HB/CTB under pension age	£16,000	£6,000
HB/CTB over pension age	£16,000	£10,000
HB/CTB on PC guarantee	no limit	£10,000
Care Home, under pension age	£16,000	£10,000
Care Home, over pension age	no limit	£10,000

Tariff Income: Under pension age:
£1 for each £250, or part of £250 above disregard amount

Over pension age:
£1 for each £500, or part of £500 above disregard amount

CARE HOMES (ADULT SOCIAL CARE)

CAPITAL LIMIT £23,250 **DISREGARD** £14,250
SAVINGS DISREGARD: single: £5.75 couple: £8.60
(capital limits & savings disregards unchanged from last year)

PERSONAL EXPENSES (all residents) £24.90

PENSION CREDIT

STANDARD MINIMUM GUARANTEE

Single £151.20 Couple £230.85
Severe Disability (per qualifying person) £61.85
Carer Addition £34.60

SAVINGS CREDIT THRESHOLD

Single £126.50 Couple* £201.80

MAXIMUM SAVINGS CREDIT

Single £14.82 Couple £17.43

INCOME SUPPORT, income-based JSA, income-related ESA, HOUSING BENEFIT (HB))

PERSONAL ALLOWANCES

Single Person: Age 16-24 £57.90
Age 16-24 main phase ESA £73.10
Age 25 or over £73.10

Lone Parent: Age 16-17 £57.90
Age 18 or over £73.10

Couple: one/both under 18 (certain circs) £57.90; £73.10; £87.50; £114.85

Both 18 and over £114.85
† Pension age-64: Single £151.20 Couple £230.85
† Aged 65 plus: Single £166.05 Couple £248.30
† Dependent Children £66.90

COMPONENTS- ESA

Work-Related Activity £29.05 Support £36.20

PREMIUMS

† Family £17.45
† Family (Lone Parent rate) - HB + CTR £22.20
Disability [not payable on ESA] Single £32.25
Couple £45.95
Enhanced Disability: Single £15.75 Couple £22.60
† Enhanced Disability [child] £24.43
Severe Disability: Single £61.85
Couple: One qualifies £61.85; Both qualify £123.70
† Disabled Child £60.06
Carer £34.60
Pensioner Premium: £41.90/£49.05/£78.10
£79.80/£86.95/£116.00

NON DEPENDANT DEDUCTIONS - see Housing Benefit

INCOME DISREGARDS

EARNINGS DISREGARDS

Single £5.00 Couple £10.00 Higher rate £20.00
Higher Permitted Work [ESA/some HB/CTR] £104.00
Lone parent (HB/CTR Only) £25.00
CHILDCARE DISREGARD (HB/CTR)
One child £175.00 two or more £300.00

HOUSING BENEFIT

TAPER 65%

NON-DEPENDANT DEDUCTIONS

From mortgage interest or HB rent rebate or allowance

- On Pension Credit, or aged under 25 and on IS/ib-JSA / IR-ESA in assessment phase, or under 18 NIL
- Either claimant/partner blind, or gets AA or DLA Care or PIP Daily Living NIL

- Aged 18 or over and working 16+ hours pw:
Gross weekly income: Less than £129.00 £14.55
£129 to £188.99 £33.40; £189 to £245.99 £45.85
£246 to £327.99 £75.05; £328 to £407.99 £85.45
£408 and above £93.80
- Others Aged 18 or over £14.55

BENEFIT CAP: Couples and lone parents £500
Single person no children £350

COUNCIL TAX REBATES

No longer a single, national Council Tax rebate system. Each district/borough Council operates its own scheme. Note: Council Tax Discounts & Disability Reductions remain as a national scheme, administered locally.

CHILDREN

SURE START MATERNITY PAYMENT £500.00

MATERNITY ALLOWANCE Standard rate £139.58

Threshold for lower rate £30.00

STATUTORY ADOPTION, MATERNITY & PATERNITY PAY

Earnings Threshold SAP/SMP/SPP £112.00

CHILD BENEFIT

First /Eldest child £20.70 Others £13.70

CHILD TAX CREDIT (CTC) - Annual figures

Family element £545
Child element (per child) £2,780
Disability element £3,140
Severe disabled child element £1,275

FREE SCHOOL MEALS IS / ib-JSA / IR-ESA / UC / Guarantee Pension Credit & some Child Tax Credit.

WORKING TAX CREDIT (annual)

Basic Element £1,960
30-hour element £810
Couples and lone parent element £2,010
Disabled worker element £2,970
Severe disability element £1,275
Child Care Costs: 70% of up to (1 child) £9,100
(2 or more children) £15,600

UNIVERSAL CREDIT (monthly)

STANDARD ALLOWANCES

Single - under 25 £251.77
- 25+ £317.82
Couple - both under 25 £395.20
- One or both aged 25+ £498.89

CHILD ELEMENTS

Only / eldest child £277.08
Other children £231.67

DISABLED CHILD ELEMENTS

Lower £126.11 Higher £367.92

LIMITED CAPABILITY ELEMENTS

Limited capability for work £126.11
Limited capability for work-related activity £315.60

CARER ELEMENT

£150.39

CHILDCARE COSTS ELEMENT (70% of up to)

1 child £532.29 2+ children £912.50

BENEFIT CAP: with children £2,167.00
without children £1,517.00

DISABILITY BENEFITS

ATTENDANCE ALLOWANCE (AA)

Higher £82.30 Lower £55.10

DISABILITY LIVING ALLOWANCE (DLA)

Care needs: Higher £82.30
Middle £55.10
Lower £21.80

Mobility: Higher £57.45
Lower £21.80

PERSONAL INDEPENDENCE PAYMENTS (PIP)

Daily Living: Enhanced £82.30
Standard £55.10

Mobility: Enhanced £57.45
Standard £21.80

OTHER BENEFITS

BEREAVEMENT BENEFITS

Bereavement payment (lump sum) £2,000.00
Widowed Parents Allowance £112.55
Bereavement Allowance Standard Rate £112.55
Increase: Child*2 £11.35

CARER'S ALLOWANCE

£62.10
Dependant increases: Adult¹ £36.55 Child*2 £11.35

CONTRIBUTORY EMPLOYMENT AND SUPPORT ALLOWANCE [ESA]

[for income-related ESA see first column]

Basic Allowance

Age 16-24 £57.90
Age 16-24 main phase £73.10
Age 25 or over £73.10

Components

Work-Related Activity £29.05
Support £36.20

INCAPACITY BENEFIT³

Claimant £105.35
Adult dependant £61.20
Age addition under 35 £11.15
35 to 44 £6.20
Child Increases*2 £11.35

JOBSEEKERS ALLOWANCE (Contributory)

Age 16 to 24 £57.90
Age 25 or over £73.10

RETIREMENT PENSION

Category A/B £115.95 Category B £69.50
Dependant increases:
Adult¹ £65.70 Child*2 £11.35

SEVERE DISABLEMENT ALLOWANCE (SDA)⁴

Basic Rate £74.65
Dependant increases: Adult £36.75 Child*2 £11.35
SDA age addition: Under 40 £11.15
40 - 49 £6.20 50 - 59 £6.20

STATUTORY SICK PAY (SSP)

Earning £112.00 or more £88.45

EARNINGS RULES

Carer's Allowance £110.00
Permitted Work Higher Rate £107.50
(Linked to National Minimum Wage. Changes in October)
Lower Rate £20.00

KEY

- † Housing Benefit only
- * reduced for eldest/only child if Child Ben paid
- ¹ Abolished for new claims from April 2010
- ² Abolished for new claims from April 2003
- ³ Abolished for new claims from Oct 2008
- ⁴ Abolished for new claims from April 2001