

# QUICK GUIDE TO BENEFITS

APRIL 2007 – APRIL 2008

## INCOME SUPPORT HOUSING & COUNCIL TAX BENEFIT JOBSEEKERS ALLOWANCE INCOME BASED – (JSA/IB)

### PERSONAL ALLOWANCES

#### Single people

Age 16 – 17 IS* JSA .....	£35.65
18 – 24 IS, JSA, & CTB .....	£46.85
16 – 24 HB .....	£46.85
25 and over .....	£59.15

\*NB some 16 & 17 year olds get the 18 year old rate for Income Support

For **Housing Benefit & Council Tax Benefit** only the allowance for a single person is:

Age 60 – 64 .....	£119.05
Age 65 and over .....	£138.10

#### Lone Parent

Age 16 – 17 .....	£35.65
16 – 17 some circumstances .....	£46.85
18 or over .....	£59.15

#### Couples

Age Both under 18, maximum .....	£70.70
Both 18 or over .....	£92.80

For **Housing Benefit & Council Tax Benefit** only the allowance for a couple is:

Age of eldest 60 – 64 .....	£181.70
Age of eldest 65 and over .....	£207.00

#### Dependent Children

Under 16, or under 20 in full time, non-advanced education or in some training	£47.45
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### PREMIUM

Family .....	£16.43
Family - Lone parent (HB & CTB) continuous claims from 06/04/98	£22.20
Baby Addition (HB & CTB) .....	£10.50
Disability Single .....	£25.25
Couple .....	£36.00
Enhanced Disability Single .....	£12.30
Child rate .....	£18.76
Couple .....	£17.75
Severe Disability Single .....	£48.45
Couple (one qualifies) .....	£48.45
Couple (both qualify) .....	£96.90
Disabled Child .....	£46.69
Carer .....	£27.15

### CAPITAL LIMITS

#### Income Support & JSA/IB

In the community .....	£16,000
amount disregarded .....	£6,000
in permanent residential care .....	£16,000
amount disregarded .....	£10,000

#### Housing Benefit & Council Tax Benefit

Amount disregarded .....	£6,000
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People who get Guarantee Credit may be able to get HB/CTB even if they have capital over £16,000

### PENSION CREDIT

#### GUARANTEE CREDIT

##### Standard Minimum Guarantee

Single person .....	£119.05
Couple .....	£181.70

##### Additional Amounts

Severe Disability – single .....	£48.45
Severe Disability – (couple one qualifies) .....	£48.45
Severe Disability - (couple both qualify) .....	£96.90
Carer .....	£27.15

Housing costs – see below

#### SAVINGS CREDIT

##### Savings Credit Threshold

Single person .....	£87.30
Couple .....	£139.60

##### Maximum Savings Credit

Single Person .....	£19.05
Couple .....	£25.26

### HOUSING COSTS – INCOME SUPPORT, GUARANTEE CREDIT & JSA/IB

#### OWNER OCCUPIERS – mortgage interest

calculated on standard interest rate. Maximum loan for calculation is £1000,000

Aged 60 or over from week 1 .....	100%
Aged under 60 (for mortgage existing on 1/10/95)	
Week 1 – 8 .....	nil
Week 9 – 26 .....	50%
Week 27 plus .....	100%
Aged under 60 (for mortgages taken out after 1/10/95)	
Week 1 – 39 .....	nil
Week 40 plus .....	100%

**CHILD TAX CREDIT**

(Yearly amounts unless otherwise stated)

<b>Threshold (entitled to CTC but not WTC)</b> .	£14,495
Second threshold .....	£50,000

**ELEMENTS**

Family element .....	£545
Family element baby addition .....	£545
Child element .....	£1,845
Disabled child element .....	£2,440
Severely disabled child element .....	£980

**CONTRIBUTORY BENEFITS****BEREAVEMENT BENEFIT**

Bereavement Payment (lump sum) .....	£2,000
Widowed Parents Allowance .....	£87.30
(See child dependency additions*)	
Bereavement Allowance Standard .....	£87.30

**INCAPACITY BENEFIT**

Short term lower rate	
Basic .....	£61.35
Adult dependant .....	£37.90

**Short term higher rate**

Basic .....	£72.55
Adult dependant (See child dependency additions*)	£37.90

**Long term incapacity benefit**

Basic .....	£81.35
Adult dependant (See child dependency additions*)	£48.65

**Age related additions payable with long term IB when incapacity began**

Before age 35 .....	£17.10
Aged 35 to 44 .....	£ 8.55

**JOBSEEKERS ALLOWANCE**

(contribution based)

Claimant under 25 .....	£46.85
Claimant 25 and over .....	£59.15

**MATERNITY ALLOWANCE**

Standard rate .....	£112.75
OR 90% of average earnings if this is less	

**RETIREMENT PENSION**

Claimant .....	£87.30
Adult dependant .....	£52.30

**PERMITTED EARNINGS LIMIT**

For IB & SDA .....	£86.00
(Not a cash benefit. Usually changes each October)	

**\*CHILD DEPENDANCY ADDITIONS**

Only payable if the person was getting an addition with a benefit on 5 April 2003, and this has continued

Eldest child .....	£9.00
Each other child .....	£11.35

**WORKING TAX CREDIT**

(Yearly amounts unless otherwise stated)

<b>Threshold</b> .....	£5,220
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**ELEMENTS**

Basic element .....	£1,730
Couple & lone parent element .....	£1,700
30 hour element .....	£705
Disabled worker element .....	£2,310
Severe disability element .....	£980
50-plus return to work element (16 – 29 hours) ....	£1,185
50 – plus return to work element (30+ hours) .....	£1,770
Childcare element	
80% of weekly cost for 1 child up to cost of £175 ie maximum of .....	£140
80% of weekly cost for 2 or more children up to cost of £300 ie maximum of .....	£240

**NON-CONTRIBUTORY 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

**CARERS ALLOWANCE**

Claimant .....	£48.65
Adult dependant (See child dependency additions*) .....	£29.05

**CHILD BENEFIT**

Eldest child .....	£18.10
Each other child .....	£12.10

**SEVERE DISABLEMENT ALLOWANCE**

Claimant .....	£49.15
Adult dependant (See child dependency additions*) .....	£29.25

**Age addition if incapacity for work began:**

Before age 40 .....	£17.10
Between age 40 and 49 .....	£11.00
Between age 50 and 59 .....	£5.50

**STATUTORY ADOPTION PAY**

The lesser of	
OR 90% of average earnings if this is less .....	£112.75

**STATUTORY MATERNITY PAY**

Higher rate 90% of average earnings	
Standard rate .....	£112.75

**STATUTORY PATERNITY PAY**

The lesser of .....	£112.75
OR 90% of average earnings if this is less	

**STATUTORY SICK PAY**

Earnings of £87.00 or more .....	£72.55
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