

Benefit Rates (April 2012 to 2013)

Means tested benefits

Please turn over for tax credits & non-means tested benefits

Income Support &

INCOME-BASED

Jobseeker's Allowance

JC+. Means tested. IS not taxable, JSA is taxable.
Capital limit: £16,000. Tariff income: £1 per £250 (£500 over pension age) of capital above £6,000 (£10,000 in care)

PERSONAL ALLOWANCES:

Single Person (without children):

aged 16 to 24	£ 56.25
aged 25 and over.....	£ 71.00

Lone Parent:

aged under 18.....	£ 56.25
aged 18 or over	£ 71.00

Couples:

one/both aged u18 (varies)....	£56.25 to £ 84.95
both aged 18 or over	£111.45

Dependent Child / Young Person:

No allowances or premiums in most cases. Claim CTC (and CB) instead. If amounts still included, see rates in HB and count CB as income. Due to switch to CTC.

PREMIUMS:

Any of these that qualify¹:

Carer's - per qualifying adult.....	£ 32.60
Severe Disability- per qualifying adult	£ 58.20
Enhanced Disability ²	£14.80..... £ 21.30

¹ applies whether one or both partners qualify.

² not payable with Pensioner Premium

Only the highest of:

	Single	Couple ²
Disability (not ESA)	£ 30.35.....	£ 43.25
Pensioner.....	£ 71.70 ³	£106.45 ³

³ Single: (JSA / ESA only) if male claimant over women's pension age and u65. Couple: if claimant is under women's pension age, partner is over. Check PC instead.

INCOME-RELATED

Employment and Support Allowance

JC+. Means tested, not taxable. Capital limit: £16,000.
Tariff income: £1 per £250 above £6,000 (£10,000 in care).

PERSONAL ALLOWANCES:

Single Person (without children):

aged 16 to 24	£ 56.25 / £ 71.00 ⁴
aged 25 and over.....	£ 71.00

Lone Parent:

aged under 18.....	£ 56.25 / £ 71.00 ⁴
aged 18 or over	£ 71.00

Couples:

one or both aged under 18	varies
both under 18 with child.....	£84.95/£111.45 ⁴
both aged 18 or over	£111.45

⁴ higher amount applies to "main phase" ESA only

PREMIUMS:

Any of these that qualify:

Carer's - per qualifying adult.....	£ 32.60
Severe Disability- per qualifying adult	£ 58.20
Enhanced Disability ²	£ 14.80..... £ 21.30

² not payable with Pensioner Premium

Either:

ESA Work Related Activity.....	£ 28.15 ⁵
ESA Support Component.....	£ 34.05 ⁵
Pensioner ⁶	£ 71.70 ³ £106.45 ³

⁵ no couple rate, ⁶ Amount of ESA pensioner premium is reduced by any ESA component,

Rates common to IS/JSA/ESA

HOUSING COSTS

Cover interest only on mortgages and certain loans. Non-dependant deductions apply- see under HB.

Interest restrictions (if under women's pension age):

New claims from 5/1/09: First 13 weeks: no interest.
Ceiling: £200,000 Stops after 2 years on lb-JSA

Claims before 5/1/09: Longer waiting periods apply.
Ceiling limit varies; lower £100,000 ceiling from 1/4/95

RESIDENTIAL CARE & HOSPITAL

Normal IS or PC amounts apply in LA and private care and in hospital BUT - loss of AA, DLA and CA related premiums / additions after 4 weeks social services funding in care or 4 or 12 weeks in hospital).

INCOME DISREGARDS:

Earnings: net of tax, NI and half pens. contributions

single.....	£ 5.00
couple.....	£ 10.00
higher rate	£ 20.00 ⁷

ESA permitted work, higher

Childminding..... two thirds

⁷ applies if either on Disability, Higher Pens. or Carer's Premiums or lower permitted work or a lone parent or in certain specified jobs.

Benefits:

AA, Child Tax Credit, DLA Care & Mobility, Constant AA, ESDA, Guardians All., Housing and Council Tax Bens, WDP Mobility Supp, ADIs for non-family

Child Benefit (if on CTC)..... all of

War Pens./ Widowed Parents Allw..... £ 10.00

Other income:

child maintenance..... ignore all of

student loans after book & travel dis. ... £ 10.00

student covenanted income..... £ 5.00

boarder's rent..... £ 20.00 + 50% rest

sub-tenant's rent..... £ 20.00

Also ignore all payments: in kind, fostering, s17 & s24, loan protection, all voluntary / charitable payments

Pension Credit

PDGS. Means tested, not taxable, no capital limit. Tariff income: £1 per £500 over £10,000. Age at which can be claimed increasing in line with women's pension age

GUARANTEE CREDIT

single.....	£142.70
couple.....	£217.90

no amounts for dependent children. Claim CTC.

plus for severe disability⁸

plus for carers⁸

⁸ per qualifying adult

Housing costs (as for IS but no restrictions at start)

SAVINGS CREDIT

	Single	Couple
Max. savings credit ⁹	£ 18.54.....	£ 23.73
Threshold.....	£111.80.....	£178.35

⁹ based on 60% of SC qualifying income above threshold, up to the maximum, reduced by 40% of amount by which income (for GC) exceeds GC levels.

INCOME DISREGARDS: as IS but also ignore:

£20 or all of discretionary trustee payments, all vol/chrtble payments, student grants & loans, cash in lieu of coal.

For Savings Credit qualifying income also ignore:

IB, SDA, MA, Cb-JSA, spousal maintenance and WTC.

ADMINISTERING AGENCIES

- HMRC: HM Revenue & Customs - Treasury
- JC+: JobCentre Plus - DWP
- PDGS: Pensions, Disability & Carers Service - DWP
- VA: Veterans Agency - MoD
- LA: Local Authority

Housing Benefit & Council Tax Benefit

LA. Means tested, not taxable. Capital limits: Upper limit £16,000 for all, except those on PC Guarantee Credit. Tariff Income of £1 per £250 over £6,000 (£1 per £500 if over women's pension age, over £10,000).

APPLICABLE AMOUNT as JSA/ESA except: (NB: child allowances / premiums continue in HB/CTB)

Personal Allowances:

Couple - one or both aged 18 or over. £111.45

- both aged under 18 £ 84.95/£111.45¹⁰

¹⁰ higher amount applies only if on to "main phase" ESA

Child / dep. young person u20

Pensioner (inc. Pens Premium:) Single Couple

- women's pension age to 64. £142.70..... £217.90

- age 65 or over £161.25..... £241.65

Premiums

Family Premium - one per family

Family - lone parents addt (HB/CTB only)

Disabled Child Premium

Enhanced Disability (child)

¹¹ per qualifying child / young person

¹² only on claims before 6.4.98 - lost if HB/CTB stops

NON-DEPENDANT DEDUCTIONS

Apply to Housing Costs, Housing Benefit and Council Tax Benefit. Only one if non-dep. couple. NB: Check if non-dependant/s or householder exempt.

Non-dep. gross earnings: H.costs / HB CTB

£394 or more

from £316 to £393.99

from £238 to £315.99

from £183 to £237.99

from £124 to £182.99

under £124 or benefits¹³

¹³ except that if:

on IS/JSA/ESA and 25+ ... £ 11.45..... £ 0.00

on PC or IS/JSA/ESA u25- £ 0.00¹⁴ ... £ 0.00

¹⁴ but if under 25 on main phase ESA, deduction is £11.45

INCOME DISREGARDS as IS, except:

Earnings:

lone parent not on IS..... £ 25.00

workers over 30/16 hrs ¹⁵

Permitted Work ¹⁶

¹⁵ if on WTC or if Fam, Disability or Higher Pens Premium

¹⁶ higher permitted work disregard applies to claimants on both Income-related and Contributory ESA, also IB & SDA

Benefits:

Widowed mother's/parent's allowance £ 15.00

War Pensions..... local disregard + £ 10.00

Child Benefit..... Full disregard

CTC counts in full but balanced by child personal allowances / premiums.

Other: maintenance

Child care costs up to

¹⁷ up to maximum of £175 for 1 child / £300 for 2 + kids

TAPERS: - per £1 income over Applicable Amount

Housing Benefit..... 65p

Council Tax Benefit 20p

Tackling All Poverty Together

Social Inclusion Unit
Uned Gynhwysiad Cymdeithasol

Taclo Tlodi Gyda'n Gilydd



Tax Credits

Please turn over for means tested benefits

Child Tax Credit:

HMRC. Means tested, not taxable. No capital limits.

MAXIMUM CTC	ANNUAL	WEEKLY
Family element.....	£ 545.....	£10.50
Individual element.....	£2,690.....	£51.59
plus for disability ¹	£2,950.....	£56.63
plus for severe disability ² £1,190.....	£22.82	

¹ per child on any rate DLA ² per child on DLA Higher Care

INCOME DISREGARDS: as WTC

THRESHOLD:	THRESHOLD	TAPER
Individual ³	£15,860 (£304.17)	41p / £1

³ if claiming CTC with WTC, use WTC threshold instead

Working Tax Credit

HMRC. Means tested, not taxable. No capital limits.

MAXIMUM WTC	ANNUAL	WEEKLY
Basic element (for all claims).....	£1,920.....	£36.89
30 hours +	£ 790.....	£15.19
Lone Parent / 2nd Adult.....	£1,950.....	£37.45
Disabled Worker.....	£2,790.....	£53.55
Severe Disability.....	£1,190.....	£22.89
Childcare.....	70% actual cost ⁴	

⁴ costs up to £175 for one child, £300 for 2 or more

THRESHOLD	THRESHOLD	TAPER
All elements	£6,420 (£123.13)	41p per £1

INCOME DISREGARDS:

Ignore first £10,000 of increase/ first £2,500 decrease over April 2011/12

Earnings:

Ignore all: pension contributions, non-taxable expenses and perks, payments in kind.

Benefits: ignore most benefits. But count:

Bereavement Benefits, Carers Allwnc., Contrib JSA & ESA, Incap. Ben. (but **not** short term lower or pre-4/95 long term), child additions (not if with SDA), Ret. Pens, Stat Sick Pay and Stat. Maternity / Paternity / Adoption Pay (over £100)

Other:

Ignore first £300 of investment/pension/property/foreign income.

Ignore all of: maintenance, most student grants & loans and any other non-taxable income.

Non-means tested benefits

Attendance Allowance

PDCS. Non-contributory, not taxable

Higher Rate.....	£77.45
Lower Rate.....	£51.85

Disability Living Allowance

PDCS. Non-contributory, not taxable

CARE COMPONENT:

Higher Rate.....	£ 77.45
Middle Rate.....	£ 51.85
Lower Rate.....	£ 20.55

MOBILITY COMPONENT:

Higher Rate.....	£ 54.05
Lower Rate.....	£ 20.55

Carer's Allowance

PDCS. Non-contributory, taxable, overlapping.

claimant.....	£ 58.45
adult dependant (claim pre 4.6.10)	£ 34.40
Earnings limit	£100.00

Industrial Disablement Benefit

JC+. Non-contributory, taxable

Industrial Inj. Dis. Benefit....	£31.62 to £158.10 ¹
Constant Attendance Allowance (max) ..	£189.90 ²
¹ rate varies according to % disability. Reduced if under 18	
² includes £63.30 ESDA paid with CAA of £63.20/ £94.95/ £126.60 but not £31.65. CAA overlaps with AA/DLA Care.	
Abolished amounts: Redcd. Earnings Allwn (max £63.24), Rtrmnt Allwn (max £15.81), Unemployability Supplement	

Child Benefit

HMRC. Non-contributory, not taxable

first child.....	£ 20.30
each other dependent child.....	£ 13.40

Guardian's Allowance

HMRC. Non-contributory, not taxable.

for each qualifying child.....	£ 15.55
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CONTRIBUTION-BASED

Jobseeker's Allowance

JC+. Contributory, taxable, overlapping, up to 6 months

claimant aged 25+	£ 71.00
claimant aged 18-24	£ 56.25
Earnings disregard.....	£ 5.00

Employment and Support Allowance (CONTRIBUTORY / YOUTH)

JC+. Overlapping, contributory - except ESA (Youth). Taxable. Replaced IB for new claims from 27th Oct 08;

From April 2012: limited to 12 months for those on Work Related Activity Component, including time already in receipt of Contributory ESA. No new claims for ESA Youth

claimant 16 to 24.....	£ 56.25 / £ 71.00 ¹
claimant aged 25 +	£ 71.00

¹ higher amount applies to "main phase" ESA only

Work Related Activity Component	£ 28.15
Support Component	£ 34.05

NB: No dependant/age additions nor long term rates in ESA

Permitted Earnings Limit under 16 hrs £20/£97.50

Incapacity Benefit

JC+. Overlapping. Contributory - **except** IB (Youth), Taxable after 28 weeks - **except** claims from pre-April 1995 No new claims after 27/10/08 or linked claims after 31/01/11 Claim Contributory ESA instead. Existing IB claimants migrate to ESA (if pass WCA) from Mar 2011 to April 2014.

LONG TERM

Paid after 52 weeks incapacity, if under pension age.

claimant.....	£ 99.15
adult dependant.....	£ 57.60

Age additions - if incapacity began:

before age 35	£ 11.70
between age 35 and 45	£ 5.90

(Transitional awards, from former Invalidity Benefit, get **either** the higher SDA age additions **or** SERPS)

Permitted Earnings Limit under 16 hrs £20/£97.50

Severe Disablement Allowance

JC+. Overlapping. Non-contributory, not taxable. No new claims since April 2001. Partly replaced by IB (Youth). Migration to Contributory ESA - see notes under IB

claimant.....	£ 69.00
adult dependant.....	£ 34.60

Age Additions - if incapacity began:

under age 40	£ 11.70
age 40 to 49	£ 5.90
age 50 to 59	£ 5.90

Permitted Earnings Limit under 16 hrs £20/£97.50

Statutory Sick Pay

Employer. Overlapping, non-contributory, taxable, for 28 wks

claimant.....	£ 85.85
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Earnings threshold..... £107.00

Retirement Pension

PDCS. Overlapping, Contributory (but not Category D), taxable.

NB: Additional amounts for: over 80s, Graduated Pension / SERPS / Second State Pension, pre-1995 Invalidity Age Allowances

NB: Women's pension age increasing from April 2010

CATEGORY A & B PENSIONS

Cat. A or Cat. B widow/er	£107.45
Cat. B married spouse/civil partner.....	£ 64.40
adult dependant (claim pre 4.6.10)	£ 61.85

(reduced - if incomplete NI.)

CATEGORY D PENSION

claimant.....	£ 64.40
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Bereavement Benefits

JC+. Overlapping, contributory, taxable.

BEREAVEMENT ALLOWANCE

claimant age 55 or over	£105.95 ¹
age 45 to 54	£31.79 to £98.53 ¹

¹ reduced if late spouse's NI record incomplete.

BEREAVEMENT PAYMENT £2,000

WIDOWED PARENT'S ALLOWANCE

claimant.....	£105.95
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Maternity Allowance

JC+. Overlapping, non-contributory, taxable - but ignored for tax credits, paid for 39 weeks

claimant.....	£135.45
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Earnings threshold..... £ 30.00

Statutory Maternity Pay

Employer. Overlapping, non-contributory, taxable - but first £100 ignored for tax credits, for 39 wks

claimant: (first 6 weeks)	90% pay
(weeks 7 to 39)	lesser of 90% or £135.45

Earnings threshold..... £107.00

Statutory Paternity & Statutory Adoption Pay

Employer. Overlapping, non-contributory, taxable - but first £100 ignored for tax credits, SPP for 2 weeks, SPP 39 wks

claimant.....	lesser of 90% or £135.45
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Earnings threshold..... £107.00