

MEANS TESTED

INCOME SUPPORT AND INCOME BASED JSA

PERSONAL ALLOWANCES

single

under 25	£53.45
aged 25 or over	£67.50

lone parent

under 18	£53.45
aged 18 or over	£67.50

couple

both under 18*	£53.45
both under 18, with child	£80.75
one under 18 one under 25	£53.45
one under 18 one over 25	£67.50
both aged 18 or over	£105.95

* for more details of rates for under 18s, see Law Centre (NI) Encyclopedia of Social Welfare Rights or the CPAG handbook

dependent children (existing claimants)**

birth to day before 20th birthday	£62.33
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PREMIUMS

family

couple	£17.40
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pensioner

couple	£103.75
single (JSA only)	£69.85

disability

single	£28.85
couple	£41.10

enhanced disability

single	£14.05
child	£21.63
couple	£20.25

family (existing claimants)**

single	£17.40
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severe disability

per qualifying person	£55.30
disabled child (existing claimants)**	£53.62

carer

per qualifying person	£31.00
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**people still receiving personal allowances and premiums for a dependent child may transfer to Child Tax Credit during 2011

DEDUCTIONS FOR NON-DEPENDANTS (MORTGAGE INTEREST)

aged 18, or over, and in remunerative work

gross income	
£122 - £179.99	£21.55
£180 - £233.99	£29.60
£234 - £309.99	£48.45
£310 - £386.99	£55.20
£387 and above	£60.60

Others, aged 18 or over and not in work or earning less than £122 or on IS or Income-based JSA and 25 or over or in receipt of Pension Credit or on main phase income related ESA (ie after 13 weeks) £9.40

Note: Disregards for rates are covered in Housing Benefit.

DEDUCTIONS

child maintenance (standard)	£6.80
child maintenance (lower)	£3.40
finer (standard / lower)	£5.00 / £3.40
direct payment of fuel debt - 5% rate	£3.40
direct payment of housing & rates arrears	£3.40
strikers	£36.00
recovery of ordinary overpayment	£10.20 (max)
recovery if convicted of fraud	£13.60 (max)

DISREGARDS

earnings - single	£5.00
earnings - couple	£10.00
earnings - lone parent or in receipt of carer's / disability premium	£20.00
war pensions, War Widows Pension and Widowed Parent Allowance	£10.00
student loan	£10.00
student's covenanted income	£5.00
income from boarders (plus 50% of the balance of the charge)	£20.00
income from sub tenants	£20.00

voluntary and charitable payments, child maintenance, DLA and AA ignored in full

CAPITAL LIMITS

disregard	£6,000
resident of care home, disregard	£10,000
upper limit	£16,000
child upper limit	£3,000
tariff income on capital between disregard and upper limit is £1 for every £250 or part thereof	

SURE START MATERNITY PAYMENT £500
(where baby is the only child under 16 in the household)

COLD WEATHER PAYMENT £25.00

INCOME RELATED EMPLOYMENT & SUPPORT ALLOWANCE (ESA)

same as IS, except:

PERSONAL ALLOWANCES

couple

both under 18 (after 13 weeks)	£67.50
both under 18 with child (after 13 weeks)	£105.95
one 18 or over, one under 18	£105.95

PREMIUMS

pensioner	
single with work related activity component (WRAC)	£43.10
single with support component	£37.50
single with no component	£69.85
couple with WRAC	£77.00
couple with support component	£71.40
couple with no component	£103.75

COMPONENTS (from week 14)

work related activity	£26.75
support	£32.35

HOUSING BENEFIT: RENT

APPLICABLE AMOUNTS - ie personal allowances and premiums

as for IS except:

personal allowance for:

couple - both under 18	£80.75
couple - one under 18	£105.95

single person on main phase ESA

couple, claimant entitled to main phase ESA	£67.50
single	£105.95

family premium

baby addition (child under one)	£17.40
lone parent rate*	£10.50

*only if entitled to this premium prior to 1998

pensioner personal allowances

single aged 60-64	£137.35
couple - one or both 60-64	£209.70
single / one parent aged 65 or over	£157.90
couple - one or both 65 or over	£236.80

AMENITY DEDUCTIONS

heating	£21.55
hot water	£2.50
lighting	£1.75
cooking	£2.50

MEALS DEDUCTIONS

full board (3 or more meals a day)

each person aged 16 or over	£24.05
each child under 16	£12.15

half board (less than 3 meals a day)

each person aged 16 or over	£16.00
each child under 16	£8.05

breakfast only

each person (including children)	£2.95
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NON-DEPENDANT DEDUCTIONS

same as IS, except: no deductions for non-dependants on IS or JSA (IB) & under 25, on Pension Credit or on main phase ESA (IR)

EARNINGS DISREGARDS

permitted work (lower)	£20.00
permitted work (higher)	£95.00
lone parent - not in receipt of IS	£25.00
where the claimant has a partner	£10.00
single claimant	£5.00
where carer or disability premium awarded	£20.00

CHILDCARE COSTS

1 child	70% up to £175.00
2 or more children	70% up to £300.00

OTHER INCOME DISREGARDS

maintenance	£15.00
child maintenance	ignored in full
war pensions	£10.00
Widowed Parent's Allowance	£15.00
student loan	£10.00
student's covenanted income	£5.00
additional earnings disregard	£17.10
income from boarders (plus 50% of the balance of the charge)	£20.00
income from sub tenants	£20.00
voluntary & charitable payments, DLA and AA	ignored in full

CAPITAL LIMITS

same as IS, except:

Capital limit for Housing Benefit claimants above qualifying age for Pension credit is £10,000

Tariff income on capital between disregard and upper limit is £1 for every £500 or part thereof if aged 60 or over)

Pension Credit / Housing Benefit

where claimant or partner is of Pension Credit age or over no upper limit

HOUSING BENEFIT: RATES

PERSONAL ALLOWANCES AND PREMIUMS

as for rent except that personal allowances are not payable for young people aged 16 and 17

NON-DEPENDANT DEDUCTIONS

aged 18 or over, and in remunerative work

gross income

£387 or more £8.60

£310 - £386.99 £7.20

£180 - £309.99 £5.70

under £180 £2.85

others (for whom deduction made) £2.85

no deductions for non-dependants on IS, JSA (IB), Pension Credit or ESA (IR)

CAPITAL DISREGARDS, TARIFF INCOME, EARNINGS & OTHER DISREGARDS

as for rent
Note: disregards for rates also apply for owner occupiers on IS and JSA (IB). Non dependant deductions for rent are as per mortgage interest deductions.

PENSION CREDIT

[KEY FIGURES ONLY]

STANDARD MINIMUM GUARANTEE

single £137.35

couple £209.70

ADDITIONAL AMOUNTS

severe disability

(per qualifying person) £55.30

carer £31.00

SAVINGS CREDIT

threshold single £103.15

threshold couple £164.55

maximum single £20.52

maximum couple £27.09

CAPITAL

disregarded £10,000

tariff income £1 for each £500 above

no upper capital limit

HOUSING COSTS

deductions for non-dependants as for IS

DISREGARDS

as for IS except:

voluntary & charitable payments, child maintenance, student's loan, student's covenanted income are disregarded in full

DEDUCTIONS

as for IS except no reduction for strikers

NON MEANS-TESTED

[KEY FIGURES ONLY]

ATTENDANCE ALLOWANCE

higher rate £73.60

lower rate £49.30

BEREAVEMENT ALLOWANCE

aged 45 - 54 £30.21 to £93.65

standard rate £100.70

WIDOWED PARENTS ALLOWANCE £100.70

Bereavement payment £2,000

CARER'S ALLOWANCE

increase for adult dependant £55.55

(existing claimants only) £32.70

CHILD ADDITION*

£11.35

Retirement Pension, Widowed Mothers Allowance, Widowed Parents Allowance, Short-Term Incapacity Benefit (higher rate and Pension rate), Long Term Incapacity Benefit, Carer's Allowance, Severe Disability Allowance, Higher Rate Industrial Death Benefit, Unemployability Supplement.

* Reduced to £8.10 for eldest or only child where Child Benefit is paid.

CHILD BENEFIT

only or eldest child £20.30

other child(ren) £13.40

lone parent rate has been abolished

CONTRIBUTORY ESA

week 1 - 13 (assessment phase)

under 25 £53.45

25 or over £67.50

from week 14 (main phase)

with WRAC £94.25

with support component £99.85

CONTRIBUTION BASED JSA

under 25 £53.45

25 or over £67.50

DISABILITY LIVING ALLOWANCE

care component

higher £73.60

middle £49.30

lower £19.55

mobility component

higher £51.40

lower £19.55

EARNINGS RULES

Carer's Allowance £100.00

permitted work earnings limit for

incapacity for work benefits (higher) £95.00

incapacity for work benefits (lower) £20.00

GUARDIAN'S ALLOWANCE

£14.75

INCAPACITY BENEFIT

short-term (under pension age)

lower rate £71.10

higher rate £84.15

adult dependant £42.65

short-term (over pension age)

lower rate £90.45

higher rate £94.25

adult dependant £52.70

long-term £94.25

adult dependant £54.75

increase of long-term for age

lower rate £5.60

higher rate £13.80

INVALIDITY ALLOWANCE (transitional)

higher rate £13.80

middle rate £7.10

lower rate £5.60

INDUSTRIAL INJURIES DISABLEMENT PENSION

max lump sum £9,980.00

18 or over or under 18 with dependants

from 100% assessment £150.30

to 20% assessment £30.06

under 18

from 100% assessment £92.10

to 20% assessment £18.42

reduced earnings allowance (max) £60.12

MATERNITY ALLOWANCE

standard rate £128.73

MA threshold (for variable rate) £30.00

adult dependant (existing claimants only) £42.65

RETIREMENT PENSIONS

single person (category A and B) £102.15

spouse* or adult dependant (retirement) £58.80

spouse* insurance (category B) £61.20

over 80 age addition (retirement) £0.25

category C and D £61.20

* spouse = husband, wife or civil partner

SEVERE DISABLEMENT ALLOWANCE

basic rate £62.95

adult dependant £32.90

age-related addition

higher rate £13.80

middle rate £7.10

lower rate £5.60

STATUTORY ADOPTION PAY, STATUTORY MATERNITY PAY, STATUTORY PATERNITY PAY

standard rate £128.73

earnings threshold £102.00

STATUTORY SICK PAY

standard rate £81.60

earnings threshold £102.00

WIDOWS PENSION / WIDOWED MOTHERS ALLOWANCE

£100.70

Tax Credits

WORKING TAX CREDIT (per year unless stated)

first threshold £6,420

second threshold £40,000

withdrawal rate 41%

basic element £1,920

30-hour element £790

couple and lone parent element £1,950

disabled worker element £2,650

severe disability element £1,130

50-plus return to work element

16-29 hours £1,365

30 hours or more £2,030

additional income disregard £10,000

childcare element

70% of weekly cost for 1 child

up to costs of £175

70% of weekly cost for 2 or more

children up to costs of £300

CHILD TAX CREDIT (per year)

threshold (entitled to CTC but not WTC) £15,860

second threshold £40,000

family element £545

child element (per child) £2,555

disabled child element (in receipt of DLA) £2,800

severely disabled child element £1,130

(in receipt of DLA higher rate care component)