

INCOME DISREGARDS

	£
Employment & Support Allowance, Income Support & Jobseeker's Allowance (IB)	
Earnings	
Standard	5.00
Disabled	20.00
Carer/Lone Parent	20.00
Couple	10.00
Maintenance (check criteria)	20.00
Student Loan	10.00
Voluntary and charitable payments	
most are fully disregarded	
Widowed Parent's Allowance/ AFCS/War Disablement Pension/ War Widows Pension	10.00
	10.00

Pension Credit – refer to CPAG Handbook to calculate income disregards.

Housing Benefit & Council Tax Benefit

As for IS except:

Lone Parent not on IS	25.00
Maintenance fully disregarded	
Widowed Parent's Allowance	15.00
AFCS/War Pension/War Widows Pension	
fully disregarded	
Certain Tax Credit claimants or working more than 16/30 hours per week	16.05

Refer to CPAG Handbook for more details.

NON-MEANS TESTED BENEFITS

	£
Attendance Allowance –	
Lower rate	44.85
Higher rate	67.00
Bereavement Benefits –	
Lump sum	2,000.00
Widowed Parent's Allowance	90.70
Bereavement Allowance standard rate	90.70
Age related rates on sliding scale - from age 54	84.35
to age 45	27.21
Carers Allowance	50.55
Earnings limit	95.00
Child Benefit –	
1st or only Child	18.80
Other children	12.55

Dependency Increases –

	£
Adult dependency for spouse or person looking after children on	
– Retirement Pension	54.35
– Long term Incapacity Benefit	50.55
– Short-term Incapacity Benefit if over pension age	48.65
– Severe Disablement Allowance	30.40
– Carer's Allowance	30.20
– Maternity Allowance/short-term Incapacity Benefit (under pension age)	39.40
Child dependency increases on:- Retirement Pension, Widows Benefit, Short-term Incapacity Benefit (higher rate) and long-term Incapacity Benefit, Carer's Allowance, Short-term Incapacity Benefit if over pension age (existing Claimants only)	11.35 ▲

Disability Living Allowance

Care	
Lower	17.75
Middle	44.85
Higher	67.00
Mobility	
Lower	17.75
Higher	46.75

Employment and Support Allowance (N.I. based)

Under 25	47.95
Over 25	60.50
Work related activity component	24.00
Support component	29.00

Guardians Allowance

Incapacity Benefit	
Long term rate (53+ weeks)	84.50

Short Term Rate	
Lower	63.75
Higher	75.40

Age Addition (from 52 weeks)	
Lower	8.90
Higher	17.75

Industrial Injuries Disablement Benefit

18 or over or under 18 with dependants sliding scale from	
100%	136.80
to 20%	27.36

Under 18 from 100%	83.85
To 20%	16.77

Jobseeker's Allowance (NI based)

Under 18	47.95
18-24	47.95
25+	60.50

Maternity Allowance

Earnings threshold	117.18
	30.00

Minimum Wage

Under 18	3.53
18-21	4.77
22 and over	5.73

† Permitted Work Limits (including income based ESA)

Earn up to £20 for unlimited period
Earn up to £92.00 (less than 16 hours per wk) for 52 weeks or indefinitely in certain circumstances

Retirement Pension

Category A or B	90.70
Category B (husband's NI)	54.35
Category C or D (non contributory)	54.35
Category C (lower) (non contributory)	32.50

Severe Disablement Allowance

Age addition	
– higher – under 40	17.75
– middle – 40-49	11.40
– lower – 50-59	5.70

Statutory Adoption Pay

	117.18
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Statutory Maternity Pay

	117.18
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Statutory Paternity Pay

	117.18
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Statutory Sick Pay

Earnings threshold for all statutory pay	75.40
	90.00

Sure Start Maternity Grant

	500.00
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▲ Reduced by £3.05 for first or only child for whom claimant receives Child Benefit.

Community
Legal Service



Specialist Help



Nottinghamshire
County Council

Welfare
Rights
Service

Benefit and Tax Credit Rates

November 2008

A Quick Guide

MEANS TESTED BENEFITS

Income Support / Income-based Jobseekers' Allowance / Income based Employment and Support Allowance

PERSONAL ALLOWANCES £

Single	
- under 18	47.95 †
- 18-24	47.95
- 25 +	60.50

Lone Parent	
- under 18	47.95 †
- 18 +	60.50

Couple	
- Both under 18	47.95 †
- Both under 18, one disabled	47.95 †
- Both under 18 with child	72.35 †
- One under 18, one 18-24	47.95 †
- One under 18, one over 25	60.50 †
- Both 18+	94.95 †

Dependent children under 20	52.59 *
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PREMIUMS

Carers	27.75
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Disability (not ESA claimants)	
- Single	25.85
- Couple	36.85

Disabled Child	48.72 *
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Enhanced Disability (automatically paid to ESA claimants in support group)	
- Single/lone parent	12.60
- Couple	18.15
- Child	19.60 *

Family/lone parent rate	16.75 *
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Pensioner	
- Couple	94.40

Severe Disability	
- Single	50.35
- Couple (1 qualifies)	50.35
- Couple (both qualify)	100.70

HOUSING BENEFIT / LOCAL HOUSING ALLOWANCE & COUNCIL TAX BENEFIT

PERSONAL ALLOWANCES £

Single	
- under 18 (HB only)	47.95
- 18-24	47.95
- 25 +	60.50
- 60-64	124.05
- 65 and over	143.80

Lone Parent	
- under 18 (HB only)	47.95
- 18 +	60.50

Couple	
- Under 18 (HB only)	72.35
- One or both over 18	94.95
- 60-64 (one or both)	189.35
- 65+ (one or both)	215.50

Dependent children under 20	52.59
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PREMIUMS

Carers	27.75
Family	16.75

- lone parent rate (only certain claimants)	22.20
- lone parent rate/baby rate	32.70
- couple/baby rate	27.25

Disability	
- Single	25.85
- Couple	36.85

Disabled Child	48.72
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Enhanced Disability	
- single/lone parent	12.60
- couple	18.15
- child	19.60 *

Pensioner (on IS/IBJSA)	
- single	63.55
- couple	94.40

Severe Disability	
- single	50.35
- couple (1 qualifies)	50.35
- couple (both qualify)	100.70

The family, carers, severe disability and disabled child premiums are payable on top of any other premiums. Otherwise only one (the higher) premium is payable where a claimant qualifies for more than one.

CHILD CARE COSTS – Weekly costs up to

- 1 Child	175.00
- 2+ children	300.00

PENSION CREDIT

£

Minimum Income Guarantee	
- single	124.05
- couple	189.35

Additional Amounts	
Severe disability	50.35
- couple (1 qualifies)	50.35
- couple (both qualify)	100.70
Carer	27.75

Savings Credit Maximums	
- single	19.71
- couple	26.13

Saving Credit Threshold	
Single	91.20
Couple	145.80

NON DEPENDANT DEDUCTIONS

Income Support, Income-based Jobseeker's Allowance, Housing Benefit and Pension Credit

Aged 18 or over and in remunerative work with gross income of:

Under £106.00	7.40
£106.00–£156.99	17.00
£157.00–£203.99	23.35
£204.00–£270.99	38.20
£271.00–£337.99	43.50
above £338	47.75

Others aged 18 or over, or on IS, JSA (IB) and over 25	7.40
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Council Tax Benefit

Aged 18 or over and gross income of:

Up to £157	2.30
£157-£270.99	4.60
£271-£337.99	5.80
£338 or more	6.95
Others aged 18 or over	2.30

All non dependents on IS, JSA (IB) or Pension Credit are ignored.

WORKING TAX CREDIT – per annum

Threshold	6,420
Taper	39%

£

Elements

Basic	1,800
Couple/lone parent	1,770
30 hours	735
Disability	2,405
Severe disability	1,020

50+ return to work element	
- 16-19 hours	1,235
- 30+ hours	1,840

Child care – 80% of weekly cost up to	
- 1 Child	175
- 2+ Children	300

CHILD TAX CREDIT – per annum

Threshold – entitled to CTC & WTC	6,420
- entitled to CTC but no WTC	15,575

Taper	39%
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Second Threshold (family element only)	50,000
Second Taper	6.67%

Elements

Family	545
Baby addition	545
Child	2,085
Disabled child	2,540
Severely disabled child	1,020

CAPITAL LIMITS

	Amount Disregarded	Upper Limit
Income Support & Jobseeker's Allowance (IB)		
Child		3,000
Under 60's	6,000	16,000
Claimant/partner over 60	6,000	16,000
Care home	10,000	16,000

Housing Benefit & Council Tax Benefit

Under 60	6,000	16,000
Claimant 60 or over	6,000	16,000
Care home (HB only)	10,000	16,000
On Pension Credit (GUARANTEE ONLY)	6,000	no limit

Pension Credit	6,000	no limit
Care home	10,000	no limit
Tariff - under 60	£1	per £250
60+ (and not on IS or IBJSA)	£1	per £500

Working Tax Credit & Child Tax Credit

No limit, actual interest paid on capital counts as income.

* Where Child Tax Credit not in payment

† Refer to Child Poverty Action Group Handbook to calculate amounts.