

**INCOME DISREGARDS**

	£
<b>Employment &amp; Support Allowance, (IR)</b>	
<b>Income Support &amp; Jobseeker's Allowance (IB)</b>	
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
Child Benefit	fully disregarded
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	16.85

Refer to CPAG Handbook for more details.

**NON-MEANS TESTED BENEFITS**

	£
<b>Attendance Allowance –</b>	
Lower rate	47.10
Higher rate	70.35
<b>Bereavement Benefits –</b>	
Lump sum	2,000.00
Widowed Parent's Allowance	95.25
Bereavement Allowance standard rate	95.25
Age related rates on sliding scale - from age 54	88.58
to age 45	28.58
<b>Carers Allowance</b>	53.10
Earnings limit	95.00
<b>Child Benefit –</b>	
1st or only Child	20.00
Other children	13.20

**Dependency Increases –**

	£
<b>Adult</b> dependency for spouse or person looking after children on	
– Retirement Pension	57.05
– Long term Incapacity Benefit	53.10
– Short-term Incapacity Benefit if over pension age	51.10
– Severe Disablement Allowance	31.90
– Carer's Allowance	31.70
– Maternity Allowance/short-term Incapacity Benefit (under pension age)	41.35
<b>Child</b> 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**

<b>Care</b>	
Lower	18.65
Middle	47.10
Higher	70.35
<b>Mobility</b>	
Lower	18.65
Higher	49.10

**Employment and Support Allowance (N.I. based)**

Under 25	50.95
Over 25	64.30
Work related activity component	25.50
Support component	30.85

**Guardians Allowance**

<b>Incapacity Benefit</b>	
Long term rate (53+ weeks)	89.80

**Short Term Rate**

Lower	67.75
Higher	80.15

**Age Addition (from 52 weeks)**

Lower	6.55
Higher	15.65

**Industrial Injuries Disablement Benefit**

18 or over or under 18 with dependants sliding scale from	
100%	143.60
to 20%	28.72

Under 18 from 100%	88.05
To 20%	17.61

**Jobseeker's Allowance (NI based)**

Under 18	50.95
18–24	50.95
25+	64.30

**Maternity Allowance**

Earnings threshold	123.06
	30.00

**Minimum Wage**

Under 18	3.57
18–21	4.83
22 and over	5.80

**† Permitted Work Limits (including income based ESA)**

Earn up to £20 for unlimited period  
Earn up to £93.00 (less than 16 hours per wk) for 52 weeks or indefinitely in certain circumstances

**Retirement Pension**

Category A or B	95.25
Category B (husband's NI)	57.05
Category C or D (non contributory)	57.05
Category C (lower) (non contributory)	34.15

**Severe Disablement Allowance**

<b>Age addition</b>	
– higher – under 40	15.65
– middle – 40-49	9.10
– lower – 50-59	5.35

**Statutory Adoption Pay**

	123.06
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**Statutory Maternity Pay**

	123.06
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**Statutory Paternity Pay**

	123.06
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**Statutory Sick Pay**

Earnings threshold for all statutory pay	79.15
	95.00

**Sure Start Maternity Grant**

	500.00
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**Health in Pregnancy Grant**

	190.00
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▲ Reduced by £3.15 for first or only child for whom claimant receives Child Benefit.



Nottinghamshire  
County Council

**Welfare  
Rights  
Service**

# Benefit and Tax Credit Rates

## November 2009

### A Quick Guide



Specialist Help

D&P(O) 10.09/ASC&H/0410

## MEANS TESTED BENEFITS

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

PERSONAL ALLOWANCES	£
<b>Single</b>	
– under 18	50.95 †
– 18-24	50.95
– 25 +	64.30
<b>Lone Parent</b>	
– under 18	50.95 †
– 18 +	64.30
<b>Couple</b>	
– Both under 18	50.95 †
– Both under 18, one disabled	50.95 †
– Both under 18 with child	76.90 †
– One under 18, one 18-24	50.95 †
– One under 18, one over 25	64.30 †
– Both 18+	100.95 †
<b>Dependent children under 20</b>	56.11 *
<b>PREMIUMS</b>	
<b>Carers</b>	29.50
<b>Disability (not ESA claimants)</b>	
– Single	27.50
– Couple	39.15
<b>Disabled Child</b>	51.24 *
<b>Enhanced Disability (automatically paid to ESA claimants in support group)</b>	
– Single/lone parent	13.40
– Couple	19.30
– Child	20.65 *
<b>Family/lone parent rate</b>	17.30 *
<b>Pensioner</b>	
– Couple	97.50
<b>Severe Disability</b>	
– Single	52.85
– Couple (1 qualifies)	52.85
– Couple (both qualify)	105.70

\* Where Child Tax Credit not in payment

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

## HOUSING BENEFIT / LOCAL HOUSING ALLOWANCE & COUNCIL TAX BENEFIT

PERSONAL ALLOWANCES	£
<b>Single</b>	
– under 18 (HB only)	50.95
– 18-24	50.95
– 25 +	64.30
– 60-64	130.00
– 65 and over	150.40
<b>Lone Parent</b>	
– under 18 (HB only)	50.95
– 18 +	64.30
<b>Couple</b>	
– Under 18 (HB only)	76.90
– One or both over 18	100.95
– 60-64 (one or both)	198.45
– 65+ (one or both)	225.50
<b>Dependent children under 20</b>	56.11
<b>PREMIUMS</b>	
<b>Carers</b>	29.50
<b>Family</b>	17.30
– lone parent rate (only certain claimants)	22.20
– lone parent rate/baby rate	32.70
– couple/baby rate	27.25
<b>Disability</b>	
– Single	27.50
– Couple	39.15
<b>Disabled Child</b>	51.24
<b>Enhanced Disability</b>	
– single/lone parent	13.40
– couple	19.30
– child	20.65 *
<b>Pensioner (on IS/IBJSA)</b>	
– single	65.70
– couple	97.50
<b>Severe Disability</b>	
– single	52.85
– couple (1 qualifies)	52.85
– couple (both qualify)	105.70

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

	£
<b>Minimum Income Guarantee</b>	
– single	130.00
– couple	198.45
<b>Additional Amounts</b>	
Severe disability	52.85
– couple (1 qualifies)	52.85
– couple (both qualify)	105.70
<b>Carer</b>	29.50
<b>Savings Credit Maximums</b>	
– single	20.40
– couple	27.03
<b>Saving Credit Threshold</b>	
Single	96.00
Couple	153.40

## NON DEPENDANT DEDUCTIONS

<b>Income Support, Income-based Jobseeker's Allowance, Income related Employment and Support Allowance, Housing Benefit and Pension Credit</b>	
Aged 18 or over and in remunerative work with gross income of:	
Under £120.00	7.40
£120.00 - £177.99	17.00
£158.00 - £230.99	23.35
£231.00 - £305.99	38.20
£306.00 - £381.99	43.50
above £382	47.75
Others aged 18 or over, or on IS, ESA (IR), JSA (IB) and over 25	7.40
<b>Council Tax Benefit</b>	
Aged 18 or over and gross income of:	
Up to £178	2.30
£178.00 - £305.99	4.60
£306.00 - £381.99	5.80
£382 or more	6.95
Others aged 18 or over	2.30

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

## WORKING TAX CREDIT – per annum

<b>Threshold</b>	6,420
<b>Taper</b>	39%
<b>Income Disregard</b>	25,000

## Elements

	£
Basic	1,890
Couple/lone parent	1,860
30 hours	775
Disability	2,530
Severe disability	1,075
50+ return to work element	
– 16-29 hours	1,300
– 30+ hours	1,935
<b>Child care – 80% of weekly cost up to</b>	
– 1 Child	175
– 2+ Children	300

## CHILD TAX CREDIT – per annum

<b>Threshold</b> – entitled to CTC & WTC	6,420
– entitled to CTC but <b>no</b> WTC	16,040
<b>Taper</b>	39%
<b>Income disregard</b>	25,000
<b>Second Threshold</b> (family element only)	50,000
<b>Second Taper</b>	6.67%
<b>Elements</b>	
Family	545
Baby addition	545
Child	2,235
Disabled child	2,670
Severely disabled child	1,075

## CAPITAL LIMITS

	Amount Disregarded	Upper Limit
<b>Income Support &amp; Jobseeker's Allowance (IB), ESA, (IR)</b>		
Child		3,000
Under 60's	6,000	16,000
Claimant/partner over 60	6,000	16,000
Care home	10,000	16,000
<b>Housing Benefit &amp; Council Tax Benefit</b>		
Under 60	6,000	16,000
Claimant 60 or over	10,000	16,000
Care home (HB only)	10,000	16,000
On Pension Credit (GUARANTEE ONLY)	10,000	no limit
<b>Pension Credit</b>	10,000	no limit
Care home	10,000	no limit
<b>Tariff - under 60</b>	£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.