

INCOME DISREGARDS

	£
Income Support & Jobseeker's Allowance (IB)	
Earnings	
Standard	5.00
Disabled	20.00
Carer	20.00
Couple/Lone Parent	10.00
Student loan	10.00
Voluntary and charitable payments	20.00
Widowed Parent's Allowance/Widow Pension	10.00
AFCS/War Disablement Pension/ War Widows Pension	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	15.00
Widowed Parent's Allowance/ Widows Pension	15.00
AFCS/War Pension/War Widows Pension fully disregarded	
Certain Tax Credit claimants or working more than 16/30 hours per week	14.50
Refer to CPAG Handbook for more details.	

NON-MEANS TESTED BENEFITS

	£
Attendance Allowance –	
Lower rate	40.55
Higher rate	60.60

Bereavement Benefits –

Lump sum	2,000.00
Widowed Parent's Allowance	82.05
Bereavement Allowance standard rate	82.05

Age related rates on sliding scale - from age 54	76.31
to age 45	24.62

Carers Allowance	45.70
Earnings limit	82.00

Child Benefit –

1st or only Child	17.00
Lone parent rate (<i>not new claimants</i>)	17.55
Other children	11.40

Dependency Increases –

Adult dependency for spouse or person looking after children on	
– Retirement Pension	49.15
– Long term Incapacity Benefit	45.70
– Short-term Incapacity Benefit if over pension age	43.95
– Severe Disablement Allowance	27.50
– Carer's Allowance	27.30
– Maternity Allowance/short-term Incapacity Benefit (under pension age)	35.65

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	11.35 ▲
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Disability Living Allowance

Care	
Lower	16.05
Middle	40.55
Higher	60.60

Mobility

Lower	16.05
Higher	42.30

Guardians Allowance

Incapacity Benefit	
Long term rate (53+ weeks)	76.45

Short Term Rate

Lower	57.65
Higher	68.20

Age Addition (from 52 weeks)

Lower	8.05
Higher	16.05

Industrial Injuries Disablement Benefit

18 or over or under 18 with dependants sliding scale from 100%	123.80
to 20%	24.76
Under 18 from 100%	75.85
To 20%	15.17

Jobseeker's Allowance (NI based)

Under 18	33.85
18–24	44.50
25+	56.20

£

Maternity Allowance

Earnings threshold	106.00
	30.00

Permitted Work Limits

Earnings up to £20 for unlimited period
Earnings up to £78 (less than 16 hours
per wk) for 26 weeks or 52 weeks in
certain circumstances

Retirement Pension

Category A or B	82.50
Category B (husband's NI)	49.15
Category C or D (non contributory)	49.15
Age addition at 80	.25

Severe Disablement Allowance

Age addition	
– higher – under 40	16.05
– middle – 40-49	10.30
– lower – 50-59	5.15

Statutory Adoption Pay

Statutory Maternity Pay

Statutory Paternity Pay

Statutory Sick Pay

Earnings threshold for all statutory pay

Sure Start Maternity Grant

▲ Reduced by £1.95 for any child for whom
claimant receives Child Benefit.

Community
Legal Service



Specialist Help



Nottinghamshire
County Council

Welfare
Rights
Service

Benefit and Tax Credit Rates

April 2005

A
Quick
Guide

MEANS TESTED BENEFITS

Income Support and Income-based Jobseekers' Allowance

PERSONAL ALLOWANCES

£

Single

- under 18	33.85/44.50 †
- 18-24	44.50
- 25 +	56.20

Lone Parent

- under 18	33.85/44.50/67.15 †
- 18 +	56.20

Couple

- Both under 18	33.85 †
- Both under 18, one disabled	44.50
- Both under 18 with child	67.15
- One under 18, one 18-24	44.50
- One under 18, one over 25	56.20
- Both 18+	88.15

Dependent children under 19

43.88 *

PREMIUMS

Bereavement 25.85

Carers 25.80

Disability
 - Single 23.95
 - Couple 34.20

Disabled Child 43.89 *

Enhanced Disability
 - Single/lone parent 11.70
 - Couple 16.90
 - Child 17.71 *

Family/lone parent rate 16.10 *

Pensioner
 - Couple 78.90

Severe Disability
 - Single 45.50
 - Couple (1 qualifies) 45.50
 - Couple (both qualify) 91.00

* Where Child Tax Credit not in payment

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

HOUSING BENEFIT & COUNCIL TAX BENEFIT

PERSONAL ALLOWANCES

£

Single

- under 18 (HB only)	44.50
- 18-24	44.50
- 25 +	56.20
- 60-64	109.45
- 65 and over	125.90

Lone Parent

- under 18 (HB only)	44.50
- 18 +	56.20

Couple

- Under 18 (HB only)	67.15
- One or both over 18	88.15
- 60-64 (one or both)	167.05
- 65+ (one or both)	188.60

Dependent children under 19 43.88

PREMIUMS

Bereavement 25.85

Carers 25.80

Family 16.10
 - lone parent rate (only certain claimants) 22.20
 - lone parent rate/baby rate 32.70
 - couple/baby rate 26.60

Disability
 - Single 23.95
 - Couple 34.20

Disabled Child 43.89

Enhanced Disability
 - single/lone parent 11.70
 - couple 16.90
 - child 17.71 *

Pensioner (on IS/IBJSA)
 - single 53.25
 - couple 78.90

Severe Disability
 - single 45.50
 - couple (1 qualifies) 45.50
 - couple (both qualify) 91.00

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	109.45
- couple	167.05

Additional Amounts

Severe disability	45.50
- couple (1 qualifies)	45.50
- couple (both qualify)	91.00

Carer

25.80

Savings Credit Maximums

- single	16.44
- couple	21.51

Saving Credit Threshold

Single	82.05
Couple	131.20

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 £101.00	7.40
£101.00–£149.99	17.00
£150.00–£193.99	23.35
£194.00–£257.99	38.20
£258.00–£321.99	43.50
above £322	47.75

Others aged 18 or over, or on PC or IS, JSA (IB) and over 25 7.40

Council Tax Benefit

Aged 18 or over and gross income of:

Up to £150	2.30
£150–£257.99	4.60
£258–£321.99	5.80
£322 or more	6.95
Other aged 18 or over	2.30

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

WORKING TAX CREDIT – per annum

Threshold	5,220
Taper	37%

Elements

Basic	1,620
Couple/lone parent	1,595
30 hours	660
Disability	2,165
Severe disability	920

50+ return to work element

- 16-19 hours	1,110
- 30+ hours	1,660

Child care – 70% of weekly cost up to

- 1 Child	175
- 2+ Children	300

CHILD TAX CREDIT – per annum

Threshold – entitled to CTC & WTC 5,220
 – entitled to CTC but no WTC 13,910

Taper 37%

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

Elements

Family	545
Baby addition	545
Child	1,690
Disabled child	2,285
Severely disabled child	920

CAPITAL LIMITS

	Amount Disregarded	Upper Limit
Income Support & Jobseeker's Allowance (IB)		
Child		3,000
Under 60's	3,000	8,000
Claimant/partner over 60	6,000	12,000
Care home	10,000	16,000
Housing Benefit & Council Tax Benefit		
Under 60	3,000	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		
Care home	6,000	no limit
Tariff	£1	per £250
60+	£1	per £500

Working Tax Credit & Child Tax Credit

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