

# benefit rates

*Financial Inclusion & Advice Service*  
**april 2007 to march 2008**

*Community  
Legal Service*



***In association with:***

*Anglia Revenues Benefits Partnership*

*Mid Suffolk District Council*

*Babergh District Council*

*St Edmundsbury Borough Council*

*Suffolk Coastal District Council*

*Waveney District Council*

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**Suffolk**  
County Council

# means tested benefits

## INCOME SUPPORT/JOB SEEKERS ALLOWANCE (income based)

<b>Capital Limits:</b> . . . . .	£6,000 - £16,000
For people in permanent residential care . . . . .	£10,000 - £16,000
Tariff income: £1 for every £250 (or part £250) over £6,000, or £10,000	

### Personal allowances:

#### Couple:

Both 18+ . . . . . £92.80

Others see Handbook

#### Lone parent:

Aged 18+ . . . . . £59.15

Under 18 . . . . . £35.65/£46.85

#### Single person:

Aged 25+ . . . . . £59.15

18-24 . . . . . £46.85

16-17 . . . . . £35.65/£46.85

#### Dependent children:

Birth up to Sept following 16th birthday . . . . . £47.45 (a)

then until day before 20th birthday . . . . . £47.45 (a)

### Premiums:

#### Family:

Standard rate . . . . . £16.43 (a)

#### Disability:

Single . . . . . £25.25

Couple . . . . . £36.00

#### Enhanced Disability:

Single . . . . . £12.30

Couple . . . . . £17.75

Disabled child . . . . . £18.76 (a)

#### Severe Disability:

Single . . . . . £48.45

Couple (both need to qualify) . . . . . £96.90

**Disabled child** . . . . . £46.69 (a)

**Carers** . . . . . £27.15

(a) Only paid with pre-April 2003 claims.

*(Couples - premiums paid at couple rate even if only one partner qualifies, except for Severe Disability Premium)*

### Earnings disregards:

Standard	£5.00
Couples	£10.00
Higher	£20.00
Maintenance	£10.00

### Non-dependant deductions from Housing costs –

*as for Housing Benefit*

Standard deduction for fines	£5.00
Standard deduction for utility and Council Tax debt	£3.00
Overpayment recovery (ordinary, max)	£9.00
(fraud, max)	£12.00

## HOUSING BENEFIT / COUNCIL TAX BENEFIT

### Capital Limits:

Under 60 years	£6,000 - £16,000
60+ on Pension Credit guarantee	£6,000 - no limit
Others 60+	£6,000 - £16,000

*Tariff Income – see Income Support*

*Assumed income – see Pension Credit*

**Personal Allowances:** *see Income Support, Income based Jobseekers*

*Allowance, Pension Credit except:*

Single claimant under 24 years old	£46.85
Lone parent – under 18	£46.85
Single person aged 65+	£138.10
Couple one or both aged 65+	£207.00

**Premiums:** *see Income Support except:*

Family - lone parent rate	£22.20
- lone parent/baby rate	£32.70
- couple/baby rate	£26.93

### Disregards:

Earnings:

Single people	£5.00
Couples	£10.00
Higher	£20.00
Lone parent	£25.00
Additional earnings	£15.45
Childcare charges	£175/£300
Maintenance	£15.00

<b>Taper:</b> CTB (Council Tax Benefit)	20%
HB (Housing Benefit)	65%

**Non-dependant deductions (CTB):**

18+ earning: . . . . .	£353 or more . . . . .	£6.95
	£283 - £352.99 . . . . .	£5.80
	£164 - £282.99 . . . . .	£4.60
	less than £164 . . . . .	£2.30
Others 18+ . . . . .		£2.30
Under 18 or receives IS/IbJSA . . . . .		Nil

**Non-dependant deductions (HB):**

18+ earning: . . . . .	£353 or more . . . . .	£47.75
	£283 - £352.99 . . . . .	£43.50
	£213 - £282.99 . . . . .	£38.20
	£164 - £212.99 . . . . .	£23.25
	£111 - £163.99 . . . . .	£17.00
	less than £111 . . . . .	£7.40
25+ getting Income Support or JSA (IB) . . . . .		£7.40
Under 25 getting Income Support or JSA (IB) . . . . .		Nil
Others 18+ . . . . .		£7.40
Under 18 . . . . .		Nil

**Standard deductions from HB:**

Fuel: Heating . . . . .	£15.45
Hot water . . . . .	£1.80
Lighting . . . . .	£1.25
Cooking . . . . .	£1.80
Total all fuel . . . . .	£20.30

**One room rates:**

Cooking . . . . .	£1.80
Heating, hot water and lighting . . . . .	£9.25

Meals: Three meals a day . . . . .	£21.10
Under 16s . . . . .	£10.65
Part Board . . . . .	£14.05
Under 16s . . . . .	£7.05
Breakfast only . . . . .	£2.60

**PENSION CREDIT****Standard minimum guarantee:**

Single . . . . .	£119.05
Couple . . . . .	£181.70

**Additional amounts:**

Carer . . . . .	£27.15
Severe disability . . . . .	£48.45

**Savings Credit:**

Threshold – Single . . . . .	£87.30
Threshold – Couple . . . . .	£139.60

**Maximum savings credit award:**

Single . . . . .	£19.05
Couple . . . . .	£25.26

<b>Capital limits:</b> . . . . .	£6,000 – no limit
Permanently in a care home . . . . .	£10,000 – no limit
Assumed income . . . . .	£1 for every £500 or part £500 over £6,000 or £10,000

# tax credits

## WORKING TAX CREDIT

Yearly

Basic element	£1730
Additional couples and lone parent element	£1700
30 hours element	£705
Disabled worker element	£2310
Severe disability element	£980
50 + return to work payment, 16 to 29 hrs	£1185
(or) 50 + return to work payment, 30+ hrs	£1770

### Childcare element:

maximum eligible cost	£300.00
maximum eligible cost for one child	£175.00
percentage of eligible costs covered	£80%

## CHILD TAX CREDIT

Yearly

Family element	£545
(plus) baby addition if a child less than 1 yr old	£545
Child element (for each child)	£1845
Disabled child additional element	£2440
Severely disabled child element	£980

## COMMON FEATURES FOR TAX CREDITS

Yearly

First income threshold	£5220
First withdrawal rate	37%
Second income threshold	£50,000
Second withdrawal rate	6.67%
First income threshold for those entitled to Child Tax Credit only	£14,495

All rates in this card are weekly, apart from for Tax Credits, capital limits and one off payments.

# non means tested benefits

## ATTENDANCE ALLOWANCE

Higher rate .....	£64.50
Lower rate .....	£43.15

## BEREAVEMENT BENEFITS

Widowed Parent's Allowance .....	£87.30
Bereavement allowance .....	£87.30
Child dependant .....	£11.35 (b)
Lump sum payment .....	£2,000

## CARERS ALLOWANCE

Claimant .....	£48.65
Adult dependant .....	£29.05
Child dependant .....	£11.35 (b)
<b>Earnings limits:</b>	
Claimant .....	£87.00

## CHILD BENEFIT

First child .....	£18.10
Each subsequent child .....	£12.10

## DISABILITY LIVING ALLOWANCE

### Care component:

Higher rate .....	£64.50
Middle rate .....	£43.15
Lower rate .....	£17.10

### Mobility component:

Higher rate .....	£45.00
Lower rate .....	£17.10

## INCAPACITY BENEFIT

### Short-term lower rate:

Claimant .....	£61.35
Adult dependant .....	£37.90

### Short-term higher rate:

Claimant .....	£72.55
Adult dependant .....	£37.90

### Long-term rate:

Claimant .....	£81.35
Age addition: Under 35 .....	£17.10
35 to under 45 .....	£8.55
Adult dependant .....	£48.65
Child dependant .....	£11.35 (b)

### Permitted Work:

Higher earnings limit: .....	£86.00
(Likely to change October 2007)	
Lower earnings limit .....	£20.00

## **INDUSTRIAL INJURIES BENEFITS** (see *Handbook*)

### **JOB SEEKERS ALLOWANCE** (contribution based)

Claimant: aged 25+ .....	£59.15
18 - 24 .....	£46.85
under 18 .....	£35.65

### **MATERNITY ALLOWANCE**

Standard rate .....	£112.75
Adult dependant .....	£37.90

### **RETIREMENT PENSION**

Claimant .....	£87.30
Adult dependant .....	£52.30
Child dependant .....	£11.35 (b)
Addition for over 80s .....	£0.25

### **SEVERE DISABLEMENT ALLOWANCE**

*(abolished for new claimants):*

Claimant .....	£49.15
Age addition - under 40 .....	£17.10
40 - 49 .....	£11.00
50 - 59 .....	£5.50
Adult dependant .....	£29.25
Child dependant .....	£11.35 (b)

### **STATUTORY MATERNITY PAY**

*(and Statutory Paternity Pay, Statutory Adoption Pay)*

Higher rate: 90% of earnings, then lower rate

Standard rate .....	£112.75
Earning threshold .....	£87.00

### **STATUTORY SICK PAY**

Standard rate .....	£72.55
Earning threshold .....	£87.00

### **WAR PENSIONS** (see *Handbook*)

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(b) Only paid with pre-April 2003 claims.

The information on this card should be read in conjunction with the Child Poverty Action Group Handbook or the Disability Rights Handbook.

## other useful information

### RESIDENTIAL CARE

Personal expenses allowance	£20.45
Pension savings credit disregard	
Single (and other pension over approx £150)	£5.25
Couple	£7.85
Social Care Services	
Upper capital limit	£21,500
Lower capital limit	£13,000

### SOCIAL FUND

Sure Start maternity grant	£500
Cold weather payment (per qualifying week)	£8.50
Winter fuel payment: Under 80 years (per household)	£200
Over 80 years (per household)	£300

### UPDATER

**Benefit**

**Rate**