

BENEFITS & TAX CREDITS

from 6 April 2009

MEANS-TESTED

INCOME SUPPORT / INCOME BASED JSA

PERSONAL ALLOWANCES

single

under 25	£50.95
aged 25 or over	£64.30

lone parent

under 18	£50.95
aged 18 or over	£64.30

couple

both under 18*	£50.95
both under 18, with child	£76.90
one under 18 one under 25	£50.95
one under 18 one over 25	£64.30
both aged 18 or over	£100.95

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

dependent children (existing claimants)** birth to day before 20 th birthday	£56.11
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PREMIUMS

family	£17.30
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pensioner

couple	£97.50
single (JSA only)	£65.70

disability

single	£27.50
couple	£39.15

enhanced disability

single	£13.40
child	£20.65
couple	£19.30
family (existing claimants)**	£17.30

severe disability

per qualifying person	£52.85
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disabled child (existing claimants)**	£51.24
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carer	£29.50
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**people still receiving personal allowances and premiums for a dependent child may transfer to Child Tax Credit during 2009)

DEDUCTIONS FOR NON-DEPENDANTS (MORTGAGE INTEREST)

aged 18, or over, and in remunerative work

gross income	
£120 - £177.99	£17.00
£178 - £230.99	£23.35
£231 - £305.99	£38.20
£306 - £381.99	£43.50
£382 and above	£47.75

Others, aged 18 or over and not in work or earning less than £120 or on IS or Income-based JSA and 25 or over or in receipt of Pension Credit or on main phase income related ESA (i.e. after 13 weeks) £7.40

Note: Disregards for rates are covered in Housing Benefit rates

DEDUCTIONS

child maintenance (standard)	£6.50
child maintenance (lower)	£3.25
finer (standard / lower)	£5.00 / £3.25

direct payment of fuel debt-5% rate	£3.25
direct payment of housing & rates arrears	£3.25
strikers	£34.50
recovery of ordinary overpayment	£9.75 (max)
recovery if convicted of fraud	£12.80 (max)

DISREGARDS

earnings - single	£5.00
earnings - couple	£10.00
earnings - lone parent or in receipt of carer's / disability premium	£20.00
Child Support	£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, DLA and AA ignored in full

CAPITAL LIMITS

disregarded	£6,000
resident of care home	£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
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COLD WEATHER PAYMENT	£25.00
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INCOME RELATED EMPLOYMENT & SUPPORT ALLOWANCE (ESA)

same as IS, except:

PERSONAL ALLOWANCES

both under 18 (after 13 weeks)	£64.30
both under 18 with child (after 13 weeks)	£100.95
one 18 or over, one under 18	£100.95

PREMIUMS

pensioner

single with work related activity component (WRAC)	£40.20
single with support component	£34.85
single with no component	£65.70
couple with WRAC	£72.00
couple with support component	£66.65
single with no component	£97.50

COMPONENTS (from week 14)

work related activity	£25.50
support	£30.85

DISREGARDS

No disregards for War pensions, War Widows Pension and Widowed Parent Allowance

HOUSING BENEFIT: RENT

APPLICABLE AMOUNTS - ie personal allowances, premiums and hospital care allowances as for IS except:

personal allowance for:

couple - both under 18	£76.90
couple - one under 18	£100.95
single person on main phase ESA	£64.30

couple, claimant entitled to main phase ESA £100.95

family premium

lone parent rate	£22.20
baby addition	£10.50

pensioner personal allowances

single aged 60-64	£130.00
couple - one or both aged 60-64	£198.45
single aged 65 or over	£150.40
couple - one or both aged 65 or over	£225.50

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	£22.95
each child under 16	£11.60

half board (less than 3 meals a day)

each person aged 16 or over	£15.25
each child under 16	£7.65

breakfast only

each person (including children)	£2.80
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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

specified employments	£20.00
lone parent - not in receipt of IS where the claimant has a partner	£10.00
single claimant	£5.00
where carer or disability premium awarded	£20.00
Additional earnings disregard	£16.85

CHILDCARE COSTS

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

OTHER INCOME DISREGARDS

maintenance	£15.00
war pensions	£10.00
Widowed Parent's Allowance	£15.00
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 & charitable payments, DLA and AA ignored in full

CAPITAL LIMITS

same as IS, except:

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

Pension Credit 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	
£382 or more	£6.95
£306 - £381.99	£5.80
£178 - £305.99	£4.60
under £178	£2.30

others (for whom deduction made) £2.30

no deductions for non-dependants on IS or JSA (IB) or 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	£130.00
couple	£198.45

ADDITIONAL AMOUNTS

severe disability (per qualifying person)	£52.85
carer	£29.50

SAVINGS CREDIT

threshold single	£96.00
threshold couple	£153.40
maximum single	£20.40
maximum couple	£27.03

CAPITAL

disregarded	£6,000
disregarded (care homes)	£10,000
tariff income	£1 for each £500 above disregard
no upper capital limit	

HOUSING COSTS

deductions for non-dependants as for IS

DISREGARDS

as for IS except:

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

DEDUCTIONS

as for IS except no deductions for child maintenance or reduction for strikers

NON MEANS-TESTED

ATTENDANCE ALLOWANCE

higher rate	£70.35
lower rate	£47.10

BEREAVEMENT ALLOWANCE

aged 45 - 54	£28.58 to £88.58
standard rate	£95.25

WIDOWED PARENTS ALLOWANCE £95.25

BEREAVEMENT PAYMENT £2,000

CARER'S ALLOWANCE £53.10

increase for adult dependant £31.70

CHILD ADDITION* £11.35

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

CHILD BENEFIT

only or eldest child	£20.00
other child(ren)	£13.20
lone parent rate has been abolished	

CONTRIBUTORY ESA

week 1 - 13 (assessment phase)	
under 25	£50.95
25 or over	£64.30

from week 14 (main phase)

with WRAC £89.80

with support component £95.15

CONTRIBUTORY JSA

under 25	£50.95
25 or over	£64.30

DISABILITY LIVING ALLOWANCE

care component

higher	£70.35
middle	£47.10
lower	£18.65

mobility component

higher	£49.10
lower	£18.65

EARNINGS RULES

Carer's Allowance	£95.00
permitted work earnings limit for incapacity for work benefits (higher)	£92.00
incapacity for work benefits (lower)	£20.00
GUARDIAN'S ALLOWANCE*	£14.10

INDUSTRIAL INJURIES DISABLEMENT PENSION

max lump sum £9,540.00

18 or over or under 18 with dependants

100% assessment	£143.60
20% assessment	£28.72

under 18

100% assessment	£88.05
20% assessment	£17.61

reduced earnings allowance (max) £57.44

INCAPACITY BENEFIT

short-term (under pension age)

lower rate	£67.75
higher rate	£80.15
adult dependant	£41.35

short-term (over pension age)

lower rate	£86.20
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higher rate	£89.80
adult dependant	£51.10

long-term £89.80

adult dependant £53.10

increase of long-term for age

lower rate	£6.55
higher rate	£15.65

INVALIDITY ALLOWANCE (transitional)

higher rate	£15.65
middle rate	£9.10
lower rate	£5.35

MATERNITY ALLOWANCE

standard rate	£123.06
MA threshold (for variable rate)	£30.00
adult dependant	£41.35

RETIREMENT (Categories A & B), WIDOW'S PENSION (HIGHER) and WIDOWED MOTHER'S ALLOWANCE

single person	£95.25
spouse or adult dependant (retirement)	£57.05
over 80 age addition (retirement)	£0.25

SEVERE DISABLEMENT ALLOWANCE

basic rate	£57.45
adult dependant	£31.90

age-related addition

higher rate	£15.65
middle rate	£9.10
lower rate	£5.35

STATUTORY ADOPTION PAY, STATUTORY MATERNITY PAY, STATUTORY PATERNITY PAY

lower rate	£123.06
earnings threshold	£95.00

STATUTORY SICK PAY

standard rate	£79.15
earnings threshold	£95.00

*Reduced for eldest or only child where Child Benefit is paid. Replaced by Child Tax Credit for new claimants.

TAX CREDITS

WORKING TAX CREDIT

(per year unless otherwise stated)

threshold £6,420

basic element £1,890

30-hour element £775

couple and lone parent element £1,860

disabled worker element £2,530

severe disability element £1,075

50-plus return to work element

16-29 hours £1,300

30 hours or more £1,935

childcare element

80% of weekly cost for 1 child up to costs of £175

80% 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) £16,040

second threshold £50,000

family element £545

baby addition £545

child element (per child) £2,235

disabled child element (in receipt of DLA) £2,670

severely disabled child element £1,075

(in receipt of DLA higher rate care component)