

Welfare Rights UNIT

WELFARE BENEFIT Quick Guide

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APRIL
2007
-MARCH 2008

Disability Living Allowance

Care Component	
Lowest rate	£17.10
Middle rate	£43.15
Highest rate	£64.50
Mobility Component	
Lower rate	£17.10
Higher rate	£45.00

Carer's Allowance

Standard rate	£48.65
Adult dependant	£29.05
Child dependant*	£11.35
Earnings limit	£87.00

Pension Credit

Standard minimum guarantee - single	£119.05
Standard minimum guarantee - couple	£181.70
Plus additional amounts for:	
Severe disability (per qualifying person)	£48.45
Carer	£27.15
Housing Costs – 100% mortgage interest costs from week 1	
Savings Credit Threshold	
Single	£87.30
Couple	£139.60
Maximum savings credit – single	£19.05
Maximum savings credit – couple	£25.26

Income Disregards and Capital

Income disregards as for Income Support. No upper limit on capital.
If capital is over £6,000 a tariff income will be assumed of £1 per week for every £500.

Retirement Pension

Category A (basic state pension)	£87.30
Adult dependant	£52.30
Category B (married person)	£52.30
Category B (widowed)	£87.30
Category D	£52.30
80 plus addition	£0.25

*reduced by £2.10 for every child you receive highest rate child benefit. Only paid to people claiming before 7 April 2003.
All information correct at date of issue.

Severe Disablement Allowance

Existing Claimants Only	
Standard rate	£49.15
Adult dependant	£29.25
Child dependant*	£11.35
Age addition (when incapacity started)	
Lower rate (50 - 59)	£5.50
Middle rate (40 - 49)	£11.00
Higher rate (under 40)	£17.10

Industrial Injuries Benefits

18 or over disablement pension at 100%	£131.70
Under 18 or awards of a lower percentage receive a reduced amount	

Reduced Earnings Allowance

Onset of disease or accident before	
Oct 1990 (maximum)	£52.68
Retirement allowance	£13.17

Bereavement Benefits

Widowed Parents Allowance	
Standard rate	£87.30
Child dependant*	£11.35
Bereavement Allowance	
55 or over	£87.30
45-54	£26.19 - £81.19
Bereavement payment	£2,000

See social fund for funeral payments

Attendance Allowance

Lower rate	£43.15
Higher rate	£64.50

*reduced by £2.10 for every child you receive highest rate child benefit. Only paid to people claiming before 7 April 2003.

Contribution-based Jobseekers Allowance

Under 18	£35.65
Under 18-24	£46.85
25 or over	£59.15

Maternity Benefits

Statutory Maternity/Paternity/Adoption pay/Maternity Allowance

Standard rate	£112.75
Earnings threshold	£87.00
Maternity Allowance threshold	£30.00
Adult dependant (Maternity Allowance only)	£37.90
*See Social Fund for Sure Start Maternity Grant	

Statutory Sick Pay

Standard rate	£72.55
Earnings threshold	£87.00

Incapacity Benefit

Short Term Incapacity Benefit Under Pension age

Lower rate	£61.35
Higher rate	£72.55
Adult dependant	£37.90
Child dependant*	£11.35

Over Pension age

Lower rate	£78.05
Higher rate	£81.35
Adult dependant	£46.80
Child dependant*	£11.35

Long-Term Incapacity Benefit

Normal rate	£81.35
Adult dependant	£48.65
Child dependant*	£11.35
Increase for age	
Lower rate (35 - 44)	£8.55
Higher rate (under 35)	£17.10

*reduced by £2.10 for every child you receive highest rate child benefit. Only paid to people claiming before 7 April 2003.

Tax Credits

Working Tax Credit

	(p.a)
Basic element	£1,730.00
Lone parent/couple element	£1,700.00
hours element	705.00
Disabled worker element	£2,310.00
Severe disability element	£980.00
50+ element (16-29 hours)	£1,185.00
50+ element (30 hours +)	£1,770.00

Child care costs (1 child)	80% of up to £175
Child care costs (2+ children)	80% of up to £300
Income threshold	£5,220
Taper	37%

Child Tax Credit

	(p.a)
Family element	£545.00
Baby element	£545.00
Child element	£1,845.00
Disabled child element	£2,440.00
Severely disabled child element	£980.00
Income threshold	£14,495.00
Second income threshold	£50,000.00

Income disregards in CTC/WTC

Ignore all non-taxable income:

Earnings: Disregard all pension contributions, non-taxable expenses/payments in kind.

Benefits: Disregard child benefit/guardians allowance/ maternity allowance /SMP/AA/DLA/SDA/IB short-term lower rate and IB converted from pre 1995 /pension credit/income support/income-based JSA/industrial injuries benefits/ HB/CTB/discretionary housing payments.

Others: Disregard child maintenance/student grants and loans.

Income Support/Income-Based Jobseekers Allowance

Personal Allowances

(per week)

Single under 18 - usual rate	£35.65
Single under 18 - higher rate	£46.85
Single 18 - 24	£46.85
Single 25 and over	£59.15
Lone parent under 18 - usual rate	£35.65
Lone parent under 18 - higher rate	£46.85
Lone parent 18 or over	£59.15
Couple both 16 or 17 (maximum)	£70.70
Couple one/both 18 or over (maximum)	£92.80

Premiums

Pensioner - couple	£88.90
Disability - single	£25.25
Disability - couple	£36.00
Enhanced disability - single	£12.30
Enhanced disability - couple	£17.75
Severe disability - (per qualifying person)	£48.45
Carer	£27.15

Housing Costs

Maximum mortgage/loan £100,000.

Deductions are made for people classed as non-dependants living in the household. See Housing Benefits.

The restrictions below do not apply to people over 60 years.

The following amounts of mortgage and loan interest are counted as housing costs for Income Support.

Before Oct 1995: first 8 wks nil, 8-26 wks - 50%, after 26 wks - 100%.

After Oct 1995: first 39 wks - nil, after 39 wks - 100%.

Income Disregards

Earnings disregard - single	£5.00
Earnings disregard - couple	£10.00
Earnings disregard - lone parent	£20.00
Earnings disregard if in receipt of carer or disability premium.	£20.00
Specific employments	£20.00
War pensions/widowed parents or mothers allowance	£10.00
Child maintenance (for child support cases from 3.3.03)	£10.00
Income from boarders (+1/2 remainder of board payments)	£20.00

Capital Limits

Income Support/Income-based Jobseekers Allowance is not payable if your capital exceeds:

	Capital limit	Tariff income limit
Aged 16-59	£16,000	£6,000
Partner Aged 60+	£16,000	£6,000
In a care home	£16,000	£10,000

If your capital is above the tariff income limit then a tariff income will be assumed of £1 per week for every £250

Housing Benefit and Council Tax Benefit

Personal Allowances

Single person 16-24	£46.85
Single 25 and over	£59.15
Lone parent under 18	£46.85
Lone parent 18 or over	£59.15
Couple both under 18	£70.70
Couple one/both 18 or over	£92.80
Dependant children under 20	£47.45

Pensioner single 60-64	£119.05
Pensioner couple one/both 60-64	£181.70
Pensioner single 65 and over	£138.10
Pensioner couple one/both 65 and over	£207.00

Premiums

as for Income Support except:

Family	£16.43
Family with 1 or more children under 1 year	£26.93
Enhanced disability – child	£18.76
Disabled child	£46.69
No pensioner premiums	

Non-dependant deductions for Housing Benefit

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

	Deduction
£353 or more	£47.75
£283 - £352.99	£43.50
£213 - £282.99	£38.20
£164 - £212.99	£23.35
£111 - £163.99	£17.00
Under £111.00	£7.40
Others for whom deduction is made.	£7.40

Non-dependant deduction for Council Tax Benefit

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

	Deduction
£353 or more	£6.95
£283 - £352.99	£5.80
£164 - £282.99	£4.60
Under £164	£2.30
In receipt of Pension Credit and in remunerative work	£2.30
Others for whom deduction is made.	£2.30

Income Disregards

As Income Support except:

Lone parent not on Income Support (earnings)	£25.00
War pensions of widowed parents/mothers allowance	£15.00
Maintenance	£15.00
In addition to:	
Working 16/30 hours or more	£15.45
Childcare charges (1 child)	up to £175.00
Childcare charges (2 or more children)	up to £300.00

Capital limits

Housing Benefit and Council Tax Benefit is not payable if your capital exceeds:

	Capital limit	Tariff income limit
Aged 16-59	£16,000	£6,000
Aged 60+	£16,000*	£6,000

*(no upper limit if guarantee credit paid)

If your capital is above the tariff income limit then a tariff income will be assumed of £1 per week for every £250 (£500 if aged 60+), or part thereof, over the applicable limit.

2nd Adult rebate

2nd adult on Income Support/income based JSA or Pension Credit	25%
2nd adult gross income under £162	15%
2nd adult gross income £162 - £209.99	7.5%

Social Fund

Sure Start Maternity Grant	£500.00
Funeral Payment	Variable amount

Community Care Grants, Budgeting loans and Crisis loans.	Discretionary
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Cold Weather Payments	£8.50
Winter Fuel Payments	
(for pensioners per household)	£200.00
Over 80 addition	£200.00

Benefits for Children

Child Benefit

Eldest child	£18.10
Each subsequent child	£12.10

Guardian's Allowance

Each child	£12.95
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Welfare Rights

UNIT

for free independent confidential advice and information about all Social Security Benefits

ADVICE LINE
01642 771166

Monday to Friday
10.00am - 12 noon
24hr answerphone

For residents of
East Cleveland
call into:
Loftus Library
Wednesday
9.30am - 12 noon

or

Ring 01287 623584
for an appointment at
Saltburn Library
Wednesday
2.00pm - 4.00pm