

# Benefit and tax credit rates 2008

## Income support and jobseeker's allowance (income-based)

### Personal allowances

Single person		per week
Under 25		£47.95
25 or over		£60.50
Lone parent		
Under 18		£47.95
18 or over		£60.50
Couple		
Both under 18		£47.95
Both under 18, certain cases		£72.35
One under 18, one 18-24		£47.95
One under 18, one 25 or over		£60.50
One under 18, certain cases		£94.95
Both 18 or over		£94.95

### Premiums

Carer premium		£27.75
Severe disability premium (one qualifies)		£50.35
Severe disability premium (two qualify)		£100.70

	Single	Couple
Disability premium	£25.85	£36.85
Enhanced disability premium	£12.60	£18.15
Pensioner premiums	£63.55 (JSA only)	£94.40

### Children

(Pre-6 April 2004 claims with no child tax credit)	
Child under 20 personal allowance	£52.59
Family premium	£16.75
Disabled child premium	£48.72
Enhanced disability premium (child)	£19.60

### Earnings disregards

Single person	£5.00
Couple	£10.00
Higher amount	£20.00

### Capital limits

	Lower	Upper
Standard	£6,000	£16,000
Care homes	£10,000	£16,000

Tariff income £1 per £250 between lower and upper limit

## Pension credit

	per week
Standard minimum guarantee (single)	£124.05
Standard minimum guarantee (couple)	£189.35
Severe disability addition (one qualifies)	£50.35
Severe disability addition (both qualify)	£100.70
Carer addition	£27.75

### Savings credit

Threshold (single)	£91.20
Threshold (couple)	£145.80
Maximum (single)	£19.71
Maximum (couple)	£26.13

### Capital disregard

Standard	£6,000
Care homes	£10,000
No upper limit	
Deemed income £1 per £500 above disregard	

## Tax credits

### Child tax credit

	daily rate	per year
Family element	£1.50	£545
Baby element	£1.50	£545
Child element	£5.72	£2,085
Disability element	£6.96	£2,540
Severe disability element	£2.80	£1,020

### Working tax credit

Basic element	£4.94	£1,800
Couple element	£4.85	£1,770
Lone parent element	£4.85	£1,770
30-hour element	£2.02	£735
Disability element	£6.59	£2,405
Severe disability element	£2.80	£1,020
50-plus element (working 16-29 hours)	£3.39	£1,235
50-plus element (working 30 hours or more)	£5.05	£1,840
Childcare (one child)	up to £175.00 per week	
Childcare (two or more children)	up to £300.00 per week	
Childcare element (per cent covered)		80%

### Thresholds

First income threshold	£6,420
First threshold (entitled to CTC only)	£15,575
First taper	39%
Second income threshold	minimum £50,000
Second taper	6.67%
Income disregard	£25,000

## Housing benefit and council tax benefit

### Personal allowances

Single person		per week
Under 25		£47.95
25 or over		£60.50
Lone parent		
Under 18		£47.95
18 or over		£60.50
Couple		
Both under 18		£72.35
One or both 18 or over		£94.95
Dependent children		
Under 20		£52.59
Pensioner 60 or over		
Single under 65		£124.05
Single 65 or over		£143.80
Couple both under 65		£189.35
Couple one or both 65 or over		£215.50

### Premiums

Family premium (ordinary rate)	£16.75
Family premium (some lone parents)	£22.20
Family premium (baby under 1 addition)	£10.50
Carer premium	£27.75
Disabled child premium	£48.72
Severe disability premium (one qualifies)	£50.35
Severe disability premium (two qualify)	£100.70

	Single	Child	Couple
Disability premium	£25.85	-	£36.85
Enhanced disability premium	£12.60	£19.60	£18.15

### Taper

Housing benefit	65%
Council tax benefit	20%

### Deductions from rent

Fuel		
Heating		£15.45
Lighting		£1.25
Hot water		£1.80
Cooking		£1.80
Meals		Aged 16 or over
Full board	£21.60	£10.90
Half board	£14.35	£7.20
Breakfast only	£2.65	£2.65

### Non-dependant deductions

	HB	CTB
Under 25 on IS/income-based JSA	nil	nil
25 or over on IS/income-based JSA	£7.40	nil
On pension credit	nil	nil
Others 18 or over, working full time,		
<b>gross income:</b>	£369.00 or more	£47.75
	£296.00-£368.99	£43.50
	£223.00-£295.99	£38.20
	£172.00-£222.99	£23.35
	£116.00-£171.99	£17.00
Others, 18 or over	£7.40	£2.30

### Earnings disregards

Single person	£5.00
Couple	£10.00
Higher amount	£20.00
Lone parent	£25.00
16/30 hours earnings disregard	£16.05
Childcare costs (one child)	up to £175.00
Childcare costs (two or more children)	up to £300.00

### Capital limits

	Lower	Upper
Standard	£6,000	£16,000
Care homes (HB only)	£10,000	£16,000
Pension credit guarantee credit		no limit
Tariff income £1 per £250 between lower and upper limit		
£1 per £500 for those aged 60 or over		
No tariff income for those on pension credit guarantee credit		

- A new benefit, employment and support allowance (ESA), is expected in October 2008. Changes to HB and CTB amounts are expected for those claiming the new benefit.

For the **Welfare Benefits and Tax Credits Handbook** (£36) and more posters (£5), please write to: CPAG, 94 White Lion Street, London N1 9PF or visit the website: [www.cpag.org.uk/publications](http://www.cpag.org.uk/publications). Free p&p for orders up to £10 in value. For orders over £10, please add a flat rate p&p charge of £3.99.

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## Other benefits

Attendance allowance	per week
Higher rate	£67.00
Lower rate	£44.85

### Bereavement benefits

Bereavement payment (lump sum)	£2,000
Widowed parent's allowance	£90.70
Bereavement allowance (55 or over)	£90.70
Bereavement allowance (45-54)	£27.21-£84.35

### Carer's allowance

Claimant	£50.55
Adult dependant	£30.20
Earnings limit for claimant	£95.00

### Child benefit

Only or eldest child	£18.80
Other children	£12.55

### Child dependants increase

Only or eldest child (if child benefit also paid)	£8.75
Other children	£11.35

For some existing claimants on carer's allowance, incapacity benefit, retirement pension, severe disablement allowance, widowed parent's allowance

### Disability living allowance

Care component	
Higher rate	£67.00
Middle rate	£44.85
Lower rate	£17.75
Mobility component	
Higher rate	£46.75
Lower rate	£17.75

Guardian's allowance	£13.45
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Incapacity benefit	
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Short-term lower rate	
Claimant under pension age	£63.75
Adult dependant	£39.40

Short-term higher rate	
Claimant under pension age	£75.40
Adult dependant	£39.40

Long-term rate	
Claimant	£84.50
Adult dependant	£50.55

Age addition under 35	£17.75
Age addition 35-44	£8.90
Permitted work higher limit	£88.50
Permitted work lower limit	£20.00

Industrial disablement benefit	
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18 or over	20% (£27.36)-100% (£136.80)
Under 18	20% (£16.77)-100% (£83.85)

Jobseeker's allowance (contribution-based)	
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Under 25	£47.95
25 or over	£60.50
Earnings disregard	£5.00

Maternity allowance	
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Standard rate	£117.18
Adult dependant	£39.40

Retirement pension	
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Claimant	£90.70
Adult dependant	£54.35
Age addition 80 or over	£0.25

Severe disablement allowance	
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Claimant	£51.05
Age addition under 40	£17.75
Age addition 40-49	£11.40
Age addition 50-59	£5.70
Adult dependant	£30.40

Statutory maternity, paternity and adoption pay	
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Standard rate	£117.18
Earnings threshold	£90.00

Statutory sick pay	
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Standard rate	£75.40
Earnings threshold	£90.00

This poster gives annual benefit and tax credit rates. It does not explain who is entitled or how much you get. You can get advice at:

