



**CHILD  
POVERTY  
ACTION  
GROUP**

# Benefit and tax credit rates

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

Personal allowances	
<b>Single person</b>	per week
Under 25	£50.95
25 or over	£64.30
<b>Lone parent</b>	
Under 18	£50.95
18 or over	£64.30
<b>Couple</b>	
Both 18 or over	£100.95
(Under 18, amount depends on circumstances)	

Premiums	
Carer premium	£29.50
Severe disability premium (one qualifies)	£52.85
Severe disability premium (two qualify)	£105.70
	<b>Single</b> <b>Couple</b>
Disability premium	£27.50    £39.15
Enhanced disability premium	£13.40    £19.30
Pensioner premiums	£65.70 (JSA only)    £97.50
<b>Children</b>	
(Pre-6 April 2004 claims with no child tax credit)	
Child under 20 personal allowance	£56.11
Family premium	£17.30
Disabled child premium	£51.24
Enhanced disability premium (child)	£20.65

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		

## Employment and support allowance (income-related)

Personal allowances		
	per week	per week
	Assessment phase	Main phase
<b>Single person</b>		
Under 25	£50.95	£64.30
25 or over	£64.30	£64.30
<b>Lone parent</b>		
Under 18	£50.95	£64.30
18 or over	£64.30	£64.30
<b>Couple</b>		
Both 18 or over	£100.95	£100.95
(Under 18, amount depends on circumstances)		

Components	
Work-related activity component	£25.50
Support component	£30.85

Premiums	
Carer premium	£29.50
Severe disability premium (one qualifies)	£52.85
Severe disability premium (two qualify)	£105.70
	<b>Single</b> <b>Couple</b>
Enhanced disability premium	£13.40    £19.30
Pensioner premium (no component)	£65.70    £97.50
Pensioner premium (with work-related activity component)	£40.20    £72.00
Pensioner premium (with support component)	£34.85    £66.65

Capital limits	
As for income support	

## Pension credit

	per week
Standard minimum guarantee (single)	£130.00
Standard minimum guarantee (couple)	£198.45
Severe disability addition (one qualifies)	£52.85
Severe disability addition (both qualify)	£105.70
Carer addition	£29.50

Savings credit	Single	Couple
Threshold	£96.00	£153.40
Maximum	£20.40	£27.03

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

## Housing benefit and council tax benefit

Personal allowances	
<b>Single person</b>	per week
Under 25	£50.95
Under 25 (on main phase ESA)	£64.30
25 or over	£64.30
<b>Lone parent</b>	
Under 18	£50.95
Under 18 (on main phase ESA)	£64.30
18 or over	£64.30
<b>Couple</b>	
Both under 18	£76.90
Both under 18 (claimant on main phase ESA)	£100.95
One or both 18 or over	£100.95

Dependent children	
Under 20	£56.11
<b>Pensioner 60 or over</b>	
Single person under 65	£130.00
Single person 65 or over	£150.40
Couple both under 65	£198.45
Couple one or both 65 or over	£225.50

Components	
Work-related activity component	£25.50
Support component	£30.85

Premiums			
Family premium (ordinary rate)	£17.30		
Family premium (some lone parents)	£22.20		
Family premium (baby under 1 addition)	£10.50		
Carer premium	£29.50		
Disabled child premium	£51.24		
Severe disability premium (one qualifies)	£52.85		
Severe disability premium (two qualify)	£105.70		
	<b>Single</b> <b>Child</b> <b>Couple</b>		
Disability premium	£27.50	-	£39.15
Enhanced disability premium	£13.40	£20.65	£19.30

Taper	
Housing benefit	65%
Council tax benefit	20%

Non-dependant deductions	HB	CTB
On main phase income-related ESA	£7.40	-
Under 25 on IS/income-based JSA/assessment phase income-related ESA	-	-
25 or over on IS/income-based JSA	£7.40	-
On pension credit	-	-
Others 18 or over, working full time, gross income:		
£382.00 or more	£47.75	£6.95
£306.00-£381.99	£43.50	£5.80
£231.00-£305.99	£38.20	£4.60
£178.00-£230.99	£23.35	£4.60
£120.00-£177.99	£17.00	£2.30
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	£16.85
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
On 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		

## Other benefits

Attendance allowance	
Higher rate	per week £70.35
Lower rate	£47.10

Bereavement benefits	
Bereavement payment (lump sum)	£2,000
Widowed parent's allowance	£95.25
Bereavement allowance (55 or over)	£95.25
Bereavement allowance (45-54)	£28.58-£88.58

Carer's allowance	
Claimant	£53.10
Adult dependant	£31.70

Child benefit	
Only or eldest child	£20.00
Other children	£13.20

Disability living allowance	
<b>Care component</b>	
Highest rate	£70.35
Middle rate	£47.10
Lowest rate	£18.65
<b>Mobility component</b>	
Higher rate	£49.10
Lower rate	£18.65

Employment and support allowance (contributory)	
<b>Assessment phase</b>	
Under 25	£50.95
25 or over	£64.30
<b>Main phase</b>	
Basic allowance	£64.30
Work-related activity component	£25.50
Support component	£30.85

Guardian's allowance	
	£14.10

Incapacity benefit	
<b>Short-term lower rate</b>	
Claimant under pension age	£67.75
Adult dependant	£41.35
<b>Short-term higher rate</b>	
Claimant under pension age	£80.15
Adult dependant	£41.35
<b>Long-term rate</b>	
Claimant	£89.80
Adult dependant	£53.10
Age addition under 35	£15.65
Age addition 35-44	£6.55

Industrial disablement benefit		
18 or over	20% (£28.72)-100% (£143.60)	
Under 18	20% (£17.61)-100% (£88.05)	

Jobseeker's allowance (contribution-based)	
Under 25	£50.95
25 or over	£64.30
Earnings disregard	£5.00

Maternity allowance	
Standard rate	£123.06
Adult dependant	£41.35

Retirement pension	
Claimant	£95.25
Adult dependant	£57.05

Statutory maternity, paternity and adoption pay	
Standard rate	£123.06
Earnings threshold	£95.00

Statutory sick pay	
Standard rate	£79.15
Earnings threshold	£95.00

## Tax credits

Child tax credit		
	per day	per year
Family element	£1.50	£545
Baby element	£1.50	£545
Child element	£6.13	£2,235
Disability element (child)	£7.32	£2,670
Severe disability element (child)	£2.95	£1,075

Working tax credit		
Basic element	£5.18	£1,890
Couple element	£5.10	£1,860
Lone parent element	£5.10	£1,860
30-hour element	£2.13	£775
Disability element	£6.94	£2,530
Severe disability element	£2.95	£1,075
50-plus element (working 16-29 hours)	£3.57	£1,300
50-plus element (working 30 hours or more)	£5.31	£1,935
Childcare (one child)	up to £175.00 per week	
Childcare (two or more children)	up to £300.00 per week	
Childcare (per cent covered)	80%	

Thresholds	
First income threshold	£6,420
First income threshold (entitled to child tax credit only)	£16,040
First taper	39%
Second income threshold	minimum £50,000
Second taper	6.67%
Income disregard	£25,000

# April 2009

For more posters (£5), the *Welfare Benefits and Tax Credits Handbook* (£37) and details of CPAG's online services, including *Welfare Benefits and Tax Credits Law Online*, visit [www.cpag.org.uk/publications](http://www.cpag.org.uk/publications) or email [bookorders@cpag.org.uk](mailto:bookorders@cpag.org.uk)

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