

Benefit and tax credit rates

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

Personal allowances

	per week
Single person	
Under 25	£51.85
25 or over	£65.45
Lone parent	
Under 18	£51.85
18 or over	£65.45
Couple	
Both 18 or over	£102.75
(Under 18, amount depends on circumstances)	

Premiums

Carer premium	£30.05
Severe disability premium (one qualifies)	£53.65
Severe disability premium (two qualify)	£107.30
	Single Couple
Disability premium	£28.00 £39.85
Enhanced disability premium	£13.65 £19.65
Pensioner premiums	£67.15 (JSA only) £99.65

Children

(Pre-6 April 2004 claims with no child tax credit)	
Child under 20 personal allowance	£57.57
Family premium	£17.40
Disabled child premium	£52.08
Enhanced disability premium (child)	£21.00

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
Single person		
Under 25	£51.85	£65.45
25 or over	£65.45	£65.45
Lone parent		
Under 18	£51.85	£65.45
18 or over	£65.45	£65.45
Couple		
Both 18 or over	£102.75	£102.75
(Under 18, amount depends on circumstances)		

Components

Work-related activity component	£25.95
Support component	£31.40

Premiums

	Both phases
Carer premium	£30.05
Severe disability premium (one qualifies)	£53.65
Severe disability premium (two qualify)	£107.30
	Single Couple
Enhanced disability premium	£13.65 £19.65
Pensioner premium (no component)	£67.15 £99.65
Pensioner premium (with work-related activity component)	£41.20 £73.70
Pensioner premium (with support component)	£35.75 £68.25

Capital limits

As for income support	
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Pension credit

	per week
Standard minimum guarantee (single)	£132.60
Standard minimum guarantee (couple)	£202.40
Severe disability addition (one qualifies)	£53.65
Severe disability addition (both qualify)	£107.30
Carer addition	£30.05

Savings credit

	Single	Couple
Threshold	£98.40	£157.25
Maximum	£20.52	£27.09

Capital disregard

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

Housing benefit and council tax benefit

Personal allowances

	per week
Single person	
Under 25	£51.85
Under 25 (on main phase ESA)	£65.45
25 or over	£65.45
Lone parent	
Under 18	£51.85
Under 18 (on main phase ESA)	£65.45
18 or over	£65.45
Couple	
Both under 18	£78.30
Both under 18 (claimant on main phase ESA)	£102.75
One or both 18 or over	£102.75

Dependent children

Under 20	£57.57
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Pensioner (over qualifying age for pension credit)

Single person under 65	£132.60
Single person 65 or over	£153.15
Couple both under 65	£202.40
Couple one or both 65 or over	£229.50

Components

Work-related activity component	£25.95
Support component	£31.40

Premiums

Family premium (ordinary rate)	£17.40		
Family premium (some lone parents)	£22.20		
Family premium (baby under 1 addition)	£10.50		
Carer premium	£30.05		
Disabled child premium	£52.08		
Severe disability premium (one qualifies)	£53.65		
Severe disability premium (two qualify)	£107.30		
	Single Child Couple		
Disability premium	£28.00	–	£39.85
Enhanced disability premium	£13.65	£21.00	£19.65

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	£17.10
Permitted work lower limit	£20.00
Permitted work higher limit	£93.00
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
Over qualifying age for pension credit	£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 over qualifying age for pension credit)		
No tariff income for those on pension credit guarantee credit		

Other benefits

Attendance allowance

	per week
Higher rate	£71.40
Lower rate	£47.80

Bereavement benefits

Bereavement payment (lump sum)	£2,000
Widowed parent's allowance	£97.65
Bereavement allowance (55 or over)	£97.65
Bereavement allowance (45–54)	£29.30–£90.81

Carer's allowance

Claimant	£53.90
Adult dependant (some existing claimants only)	£31.70

Child benefit

Only or eldest child	£20.30
Other children	£13.40

Disability living allowance

Care component	
Highest rate	£71.40
Middle rate	£47.80
Lowest rate	£18.95
Mobility component	
Higher rate	£49.85
Lower rate	£18.95

Employment and support allowance (contributory)

Assessment phase	
Under 25	£51.85
25 or over	£65.45
Main phase	
Basic allowance	£65.45
Work-related activity component	£25.95
Support component	£31.40

Guardian's allowance

	£14.30
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Incapacity benefit

Short-term lower rate	
Claimant under pension age	£68.95
Adult dependant	£41.35
Short-term higher rate	
Claimant under pension age	£81.60
Adult dependant	£41.35
Long-term rate	
Claimant	£91.40
Adult dependant	£53.10
Age addition under 35	£15.00
Age addition 35–44	£5.80

Industrial disablement benefit

18 or over	20% (£29.16) – 100% (£145.80)
Under 18	20% (£17.87) – 100% (£89.35)

Jobseeker's allowance (contribution-based)

Under 25	£51.85
25 or over	£65.45
Earnings disregard	£5.00

Maternity allowance

Standard rate	£124.88
Adult dependant (some existing claimants only)	£41.35

Retirement pension

Claimant	£97.65
Adult dependant (some existing claimants only)	£57.05

Statutory maternity, paternity and adoption pay

Standard rate	£124.88
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Statutory sick pay

Standard rate	£79.15
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Statutory maternity, paternity and adoption pay

Standard rate	£124.88
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Statutory sick pay

Standard rate	£79.15
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Tax credits

Child tax credit	daily rate	per year
Family element	£1.50	£545
Baby element	£1.50	£545
Child element	£6.31	£2,300
Disability element (child)	£7.44	£2,715
Severe disability element (child)	£3.00	£1,095

Working tax credit

Basic element	£5.27	£1,920
Couple/lone parent element	£5.18	£1,890
30-hour element	£2.17	£790
Disability element	£7.05	£2,570
Severe disability element	£3.00	£1,095
50-plus element (working 16–29 hours)	£3.62	£1,320
50-plus element (working 30 hours or more)	£5.39	£1,965
Childcare (one child)	up to £175 per week	
Childcare (two or more children)	up to £300 per week	
Childcare (per cent covered)		80%

Thresholds

First income threshold	£6,420
First income threshold (entitled to child tax credit only)	£16,190
First taper	39%
Second income threshold	minimum £50,000
Second taper	6.67%
Income disregard	£25,000

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For more posters (£5), the *Welfare Benefits and Tax Credits Handbook* (£39) and details of CPAG's online services, including *Welfare Benefits and Tax Credits Law Online*, visit www.cpag.org.uk/publications or email bookorders@cpag.org.uk

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