



**CHILD
POVERTY
ACTION
GROUP**

Benefit and tax credit rates

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

Personal allowances	
Single person	per week
Under 25	£53.45
25 or over	£67.50
Lone parent	
Under 18	£53.45
18 or over	£67.50
Couple	
Both 18 or over	£105.95
(Under 18, amount depends on circumstances)	

Premiums		
Carer premium		£31.00
Severe disability premium (one qualifies)		£55.30
Severe disability premium (two qualify)		£110.60
	Single	Couple
Disability premium	£28.85	£41.10
Enhanced disability premium	£14.05	£20.25
Pensioner premiums	£69.85 (JSA only)	£103.75
Children		
(Pre-6 April 2004 claims with no child tax credit)		
Child under 20 personal allowance		£62.33
Family premium		£17.40
Disabled child premium		£53.62
Enhanced disability premium (child)		£21.63

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
Single person	Assessment phase	Main phase
Under 25	£53.45	£67.50
25 or over	£67.50	£67.50
Lone parent		
Under 18	£53.45	£67.50
18 or over	£67.50	£67.50
Couple		
Both 18 or over	£105.95	£105.95
(Under 18, amount depends on circumstances)		

Components	
Work-related activity component	£26.75
Support component	£32.35

Premiums		
	Both phases	
Carer premium		£31.00
Severe disability premium (one qualifies)		£55.30
Severe disability premium (two qualify)		£110.60
	Single	Couple
Enhanced disability premium	£14.05	£20.25
Pensioner premium (no component)	£69.85	£103.75
Pensioner premium (with work-related activity component)	£43.10	£77.00
Pensioner premium (with support component)	£37.50	£71.40

Capital limits	
As for income support	

Pension credit

	per week
Standard minimum guarantee (single)	£137.35
Standard minimum guarantee (couple)	£209.70
Severe disability addition (one qualifies)	£55.30
Severe disability addition (both qualify)	£110.60
Carer addition	£31.00

Savings credit	Single	Couple
Threshold	£103.15	£164.55
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	per week
Single person		
Under 25	£53.45	
Under 25 (on main phase ESA)	£67.50	
25 or over	£67.50	
Lone parent		
Under 18	£53.45	
Under 18 (on main phase ESA)	£67.50	
18 or over	£67.50	
Couple		
Both under 18	£80.75	
Both under 18 (claimant on main phase ESA)	£105.95	
One or both 18 or over	£105.95	
Dependent children		
Under 20	£62.33	
Pensioner (over qualifying age for pension credit)		
Single person under 65	£137.35	
Single person 65 or over	£157.90	
Couple both under 65	£209.70	
Couple one or both 65 or over	£236.80	

Components	
Work-related activity component	£26.75
Support component	£32.35

Premiums			
Family premium (ordinary rate)			£17.40
Family premium (some lone parents)			£22.20
Carer premium			£31.00
Disabled child premium			£53.62
Severe disability premium (one qualifies)			£55.30
Severe disability premium (two qualify)			£110.60
	Single	Child	Couple
Disability premium	£28.85	–	£41.10
Enhanced disability premium	£14.05	£21.63	£20.25

Taper	
Housing benefit	65%
Council tax benefit	20%

Non-dependant deductions	HB	CTB
On main phase income-related ESA	£9.40	–
Under 25 on IS/income-based JSA/assessment phase income-related ESA	–	–
25 or over on IS/income-based JSA	£9.40	–
On pension credit	–	–
Others 18 or over, working full time, gross income:		
£387.00 or more	£60.60	£8.60
£310.00–£386.99	£55.20	£7.20
£234.00–£309.99	£48.45	£5.70
£180.00–£233.99	£29.60	£5.70
£122.00–£179.99	£21.55	£2.85
Others 18 or over	£9.40	£2.85

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	£95.00
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	£73.60
Lower rate	£49.30

Bereavement benefits	
Bereavement payment (lump sum)	£2,000
Widowed parent's allowance	£100.70
Bereavement allowance (55 or over)	£100.70
Bereavement allowance (45–54)	£30.21–£93.65

Carer's allowance	
Claimant	£55.55
Adult dependant (some existing claimants only)	£32.70

Child benefit	
Only or eldest child	£20.30
Other children	£13.40

Disability living allowance	
Care component	
Highest rate	£73.60
Middle rate	£49.30
Lowest rate	£19.55
Mobility component	
Higher rate	£51.40
Lower rate	£19.55

Employment and support allowance (contributory)	
Assessment phase	
Under 25	£53.45
25 or over	£67.50
Main phase	
Basic allowance	£67.50
Work-related activity component	£26.75
Support component	£32.35

Guardian's allowance	
	£14.75

Incapacity benefit	
Short-term lower rate	
Claimant under pension age	£71.10
Adult dependant	£42.65
Short-term higher rate	
Claimant under pension age	£84.15
Adult dependant	£42.65
Long-term rate	
Claimant	£94.25
Adult dependant	£54.75
Age addition under 35	£13.80
Age addition 35–44	£5.60

Industrial disablement benefit		
18 or over	20% (£30.06) – 100% (£150.30)	
Under 18	20% (£18.42) – 100% (£92.10)	

Jobseeker's allowance (contribution-based)	
Under 25	£53.45
25 or over	£67.50
Earnings disregard	£5.00

Maternity allowance	
Standard rate	£128.73

Retirement pension	
Claimant	£102.15
Adult dependant (some existing claimants only)	£58.80

Statutory maternity, paternity and adoption pay	
Standard rate	£128.73
Earnings threshold	£102.00

Statutory sick pay	
Standard rate	£81.60
Earnings threshold	£102.00

Tax credits

Child tax credit	daily rate	per year
Family element	£1.49	£545
Child element	£6.99	£2,555
Disability element (child)	£7.65	£2,800
Severe disability element (child)	£3.08	£1,130

Working tax credit		
Basic element	£5.25	£1,920
Couple/lone parent element	£5.33	£1,950
30-hour element	£2.16	£790
Disability element	£7.25	£2,650
Severe disability element	£3.09	£1,130
50-plus element (working 16–29 hours)	£3.73	£1,365
50-plus element (working 30 hours or more)	£5.55	£2,030
Childcare (one child)		up to £175 per week
Childcare (two or more children)		up to £300 per week
Childcare (per cent covered)		70%

Thresholds	
First income threshold	£6,420
First threshold (entitled to CTC only)	£15,860
First and second taper	41%
Second income threshold	minimum £40,000
Income disregard	£10,000

April 2011

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