

means tested

Income Support & income-based Jobseeker's Allowance

Personal allowances

Single	
under 18	33.50 / 44.05
18 - 24	44.05
25+	55.65
Lone parent	
under 18	33.50 / 44.05
18+	55.65
Couple	
both under 18	33.50 / 44.05 / 66.50
one under 18	44.05 / 55.65 / 87.30
both aged 18+	87.30
Dependent children	42.27 ^(a)

Premiums

Bereavement	23.95
Carer	25.55
Disability	
single	23.70
couple	33.85
Disabled Child	42.49 ^(a)
Enhanced Disability	
single person/lone parent	11.60
couple	16.75
child	17.08 ^(a)
Family	15.95 ^(a)
Pensioner	
couple	73.65
Severe Disability	
per qualifying person	44.15

Pension Credit

Minimum guarantee

single	105.45
couple	160.95

Additional amounts

severe disability (per qualifying person)	44.15
carer	25.55

Savings credit threshold

single	79.60
couple	127.25

Housing Benefit & Council Tax Benefit

As for Income Support/income-based JSA or Pension Credit, except -

Personal Allowances

Single person - under 18 (n/a for CTB)	44.05
- aged 65+	121.00
Lone parent - under 18 (n/a for CTB)	44.05
Couple - both under 18 (n/a for CTB)	66.50
- one under 18	87.30
- one or both aged 65+	181.20

Premiums

Family - lone parent rate	22.20
- lone parent/baby rate	32.70
- couple/baby rate	26.45

Capital limits

	lower	upper
Income Support/income-based JSA		
under 60	3000	8000
claimant/partner 60 or over	6000	12000
care home	10000	16000
Pension Credit		
standard	6000	no limit
care home	10000	no limit
Housing Benefit/Council Tax Benefit		
under 60	3000	16000
claimant/partner 60 or over	6000	16000
care home (HB only)	10000	16000
Pension Credit guarantee		no limit

Working Tax Credit ^(b)

Basic element	1570.00
Couple/lone parent	1545.00
30 hours element	640.00
Disability element	2100.00
Severe Disability element	890.00
50+ return to work	
16 - 29 hours	1075.00
30+ hours	1610.00
Childcare costs (70% of up to)	
1 child (weekly rate)	135.00
2+ children (weekly rate)	200.00

Child Tax Credit ^(b)

Family element	545.00
Baby addition	545.00
Child element	1625.00
Disabled child	2215.00
Severely disabled child	890.00

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benefit rates • 2004/2005

non means tested

Attendance Allowance

lower rate	39.35
higher rate	58.80

Bereavement Benefits

Bereavement Allowance	
- aged 45 - 54	23.88-74.03
- aged 55+	79.60
Widowed Parent's Allowance	79.60
child dependant	11.35 ^(c)

Carer's Allowance

adult dependant	44.35
child dependant	26.50
	11.35 ^(c)

Child Benefit

only/eldest child	16.50
lone parent rate	17.55
other children	11.05

Disability Living Allowance

Care Component	lower rate	15.55
	middle rate	39.35
	higher rate	58.80
Mobility Component	lower rate	15.55
	higher rate	41.05

Guardian's Allowance

	11.85
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Incapacity Benefit

short term (under pension age)		
lower rate	55.90	
higher rate	66.15	
adult dependant	34.60	
child dependant (paid with higher rate)	11.35 ^(c)	
long term	74.15	
age addition	lower	7.80
	higher	15.15
adult dependant	44.35	
child dependant	11.35 ^(c)	

Industrial Injuries Disablement Benefit

(variable depending on % disablement)	
under 18	14.71-73.55
18+ (or under 18 with dependants)	24.02-120.10

Jobseeker's Allowance (NI based)

under 18	33.50
18 - 24	44.05
25+	55.65

Maternity Allowance

standard rate	102.80
adult dependant	34.60

Retirement Pension

Cat A (and Cat B for widows/widowers)	79.60
adult dependant (with Cat A)	47.65
Cat B (husband's NI)	47.65
Cat D (non contributory)	47.65
age addition	0.25
child dependant addition	11.35 ^(c)

Severe Disablement Allowance

age addition	lower	5.00
	middle	10.00
	higher	15.55
adult dependant		26.65
child dependant		11.35 ^(c)

Statutory Adoption Pay

earnings threshold	102.80
	79.00

Statutory Maternity Pay

earnings threshold	102.80
	79.00

Statutory Paternity Pay

earnings threshold	102.80
	79.00

Statutory Sick Pay

earnings threshold	66.15
	79.00

(a) Between April 2004 and April 2005 the child personal allowance, family premium and other child related premiums in Income Support/income-based JSA will be replaced by Child Tax Credit.

(b) Annual figures. First threshold £5060.00 (£13480.00 if not entitled to WTC). Second threshold £50000.00.

(c) Reduced where CB is payable. Replaced by Child Tax Credit for new claimants.



www.rightsnet.org.uk

the welfare rights website for advice workers

london advice services alliance - an expert resource for advisers - 020 7377 2748