Income Support & income-based Jobseeker’s Allowance

Personal allowances

- Single
  - under 18: 33.50 / 44.05
  - 18 – 24: 46.05
  - 25+: 56.65
- Lone parent
  - under 18: 33.50 / 44.05
  - 18 – 24: 46.05
  - 25+: 56.65
- Couple
  - both under 18: 33.50 / 44.05
  - one under 18: 44.05 / 56.65
  - both aged 18+: 87.30
- Dependent children: 42.27(a)

Premiums

- Bereavement: 23.95
- Care: 5.55
- Disability: 23.70
- Enhanced Disability: 39.85
- Child: 17.08(a)
- Family: 16.95
- Pensioner: 13.75
- Severe Disability: 44.15

Pension Credit

- Minimum guarantee
  - single: 105.45
  - couple: 160.95
- Additional amounts
  - severe disability (per qualifying person): 44.15
  - carer: 29.85
- 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
- Lone parent – under 18 (n/a for CTB): 61.00
- Couple – both under 18 (n/a for CTB): 66.50
- One under 18: 87.30
- One or both aged 18+: 181.20

Premiums

- Family – lone parent rate: 22.20
- Lone parent/baby rate: 32.70
- Couple/baby rate: 26.45

Capital Limits

Income Support/income-based JSA

<table>
<thead>
<tr>
<th>Under 18</th>
<th>3000</th>
<th>8000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claimant/partner 60 or over</td>
<td>6000</td>
<td>12000</td>
</tr>
<tr>
<td>Care home</td>
<td>10000</td>
<td>16000</td>
</tr>
</tbody>
</table>

Pension Credit

| Standard | 6000 | no limit |
| Care home | 10000 | no limit |

Housing Benefit/Council Tax Benefit

| Under 18 | 6000 | 16000 |
| Claimant/partner 60 or over | 6000 | 16000 |
| Care home | 10000 | 16000 |

Pension Credit guarantee | no limit |

Working Tax Credit

- Basic element: 1570.00
- Couple/family rate: 1540.00
- 30 hours element: 640.00
- Disability element: 2100.00
- Severe Disability element: 890.00
- 50+ return to work: 1070.00
- 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

- Family element: 545.00
- Baby addition: 545.00
- Child element: 1620.00
- Disabled child: 2215.00
- Severely disabled child: 890.00

Means tested

www.rightsnet.org.uk

the welfare rights website for advice workers

London Advice Services Alliance – an expert resource for advisers – 020 7377 2748

likely benefits 2004/2005

Attendance Allowance

| Lower rate | 39.35 |
| Higher rate | 58.80 |

Bereavement Benefits

Bereavement Allowance

- aged 45 – 54: 23.88 – 74.03
- aged 55 – pension age: 23.88

Widowed Parent’s Allowance

- child dependent: 79.60

Carer’s Allowance

- adult dependent: 44.35
- child dependent: 26.50

Child Benefit

- only/oldest 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

Incapacity Benefit

- short term (under pension age): 55.90
- higher rate: 66.15
- adult dependent: 34.45
- child dependent (paid with higher rate): 1.39(d)
- long term: 74.15
- age addition (after 18): 7.80
- aged 18 – 44: 15.55
- adult dependent: 44.35
- child dependent: 11.39(d)

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
- child dependent: 34.60

Retirement Pension

- Cat A: 79.60
- Cat B (husband’s NI): 47.65
- Cat D (non contributory, aged 80 or over): 47.65
- age addition (after 80): 0.25
- child dependent addition: 11.39(d)

Severe Disablement Allowance

- age addition
  - aged 50 – 59: 5.00
  - aged 60 – 69: 10.00
  - aged under 60: 15.55
- adult dependent: 26.45
- child dependent: 11.39(d)

Statutory Adoption Pay

- 102.80(d)

Statutory Maternity Pay

- 102.80(d)

Statutory Paternity Pay

- 86.15

Statutory Sick Pay

- 86.15

(a) Between April 2003 and Apr 2004 the child personal allowance family premium and other child premium was removed for new claimants and any childcare cost element in the benefit will be replaced by Child Tax Credit.

(b) Reduced for an elderly/only child where CB is payable. Replacement of this threshold is 79.60.

(c) Earnings threshold in CTC. Where earnings are between 179 and £111.22, payment is 10% of earnings.

Date: 2 January 2005

London Government

Supported by London local councils

(b) Annual figures. First threshold £5060.00 (£13480.00 if eligible for CTC only). Second threshold £5000.00.

(c) £79 and £114.22, payment is 90% of earnings.

(d) Reduced for an eldest/only child where CB is payable. Replaced by Child Tax Credit for new claimants.

(e) Earnings threshold is £79. Where earnings are between £79 and £114.22, payment is 90% of earnings.