

means tested

Income Support & income-based Jobseeker's Allowance

Personal allowances

Single	
under 18	33.85 / 44.50
18 – 24	44.50
25+	56.20
Lone parent	
under 18	33.85 / 44.50
18+	56.20
Couple	
both under 18	33.85 / 44.50 / 67.15
one under 18	44.50 / 56.20 / 88.15
both aged 18+	88.15
Dependent children	43.88 ^(a)

Premiums

Bereavement	25.85
Carer	25.80
Disability	
single	23.95
couple	34.20
Disabled Child	43.89 ^(a)
Enhanced Disability	
single person/lone parent	11.70
couple	16.90
child	17.71 ^(a)
Family	16.10 ^(a)
Pensioner	
single (JSA only)	53.25
couple	78.90
Severe Disability (per qualifying person)	45.50

Pension Credit

Minimum guarantee

single	109.45
couple	167.05

Additional amounts

severe disability (per qualifying person)	45.50
carer	25.80

Savings credit threshold

single	82.05
couple	131.20

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)	44.50
– aged 65+	125.90
Lone parent – under 18 (n/a for CTB)	44.50
Couple – both under 18 (n/a for CTB)	67.15
– one under 18	88.15
– one or both aged 65+	188.60

Premiums

Family – lone parent rate	22.20
– lone parent/baby rate	32.70
– couple/baby rate	26.60

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	1620.00
Couple/lone parent	1595.00
30 hours element	660.00
Disability element	2165.00
Severe Disability element	920.00
50+ return to work	
16 – 29 hours	1110.00
30+ hours	1660.00
Childcare costs (70% of up to)	
1 child (weekly rate)	175.00
2+ children (weekly rate)	300.00

Child Tax Credit ^(b)

Family element	545.00
Baby addition	545.00
Child element	1690.00
Disabled child	2285.00
Severely disabled child	920.00

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benefit rates • 2005/2006

non means tested

Attendance Allowance

lower rate	40.55
higher rate	60.60

Bereavement Benefits

Bereavement Allowance	
aged 45 – 54	24.62–76.31
aged 55 – pension age ^(c)	82.05
Widowed Parent's Allowance	82.05
child dependant	11.35 ^(d)

Carer's Allowance

adult dependant	45.70
child dependant	27.30
	11.35 ^(d)

Child Benefit

only/eldest child	17.00
lone parent rate	17.55
other children	11.40

Disability Living Allowance

Care Component	lower rate	16.05
	middle rate	40.55
	higher rate	60.60
Mobility Component	lower rate	16.05
	higher rate	42.30

Guardian's Allowance

	12.20
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Incapacity Benefit

short term (under pension age) ^(c)	
lower rate	57.65
higher rate	68.20
adult dependant	35.65
child dependant (paid with higher rate)	11.35 ^(d)
long term	76.45
age addition	
under 35	16.05
aged 35 – 44	8.05
adult dependant	45.70
child dependant	11.35 ^(d)

Industrial Injuries Disablement Benefit

(variable depending on % disablement)	
under 18	15.17–75.85
18+ (or under 18 with dependants)	24.76–123.80

Jobseeker's Allowance (NI based)

under 18	33.85
18 – 24	44.50
25+	56.20

Maternity Allowance

standard rate	106.00
adult dependant	35.65

Retirement Pension

Cat A	(and Cat B for widows/widowers)	82.05
	adult dependant (with Cat A)	49.15
Cat B	(husband's NI)	49.15
Cat D	(non contributory, aged 80 or over)	49.15
	age addition (aged 80 or over)	0.25
	child dependant addition	11.35 ^(d)

Severe Disablement Allowance

age addition	aged under 40	16.05
	aged 40 – 49	10.30
	aged 50 – 59	5.15
adult dependant		27.50
child dependant		11.35 ^(d)

Statutory Adoption Pay

	106.00 ^(e)
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Statutory Maternity Pay

	106.00 ^(e)
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Statutory Paternity Pay

	106.00 ^(e)
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Statutory Sick Pay

	68.20
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(a) During 2005/2006, those Income Support/income-based JSA claimants still receiving personal allowances and premiums for a dependent child will have these elements replaced by Child Tax Credit.

(b) Annual figures. First threshold £5220.00 (£13910.00 if not entitled to WTC). Second threshold £50000.00.

(c) 60 for women, 65 for men.

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

(e) Earnings threshold is £82.



www.rightsnet.org.uk
the welfare rights website for advice workers

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