

Benefit Rates

2014/2015

INCOME SUPPORT (IS) / INCOME-BASED JSA (IB-JSA) AND HOUSING BENEFIT (HB)

◆ Personal Allowances		£ per week
Single Person		
Age 16-24	57.35	
Age 25 or over	72.40	
Lone Parent		
Age 16-17	57.35	
Age 18 or over	72.40	
Couple		
Both under 18 (IS/IB-JSA and HB) max.	86.65	
Both 18 or over	113.70	
For couples one or both under 18 there are special rules.		
Children		
Age 0-19*	66.33	
Pensioner (HB/CTB)		
Single WSPa*** - 64	148.35	
Couple WSPa*** - 64	226.50	
Single 65 and over	165.15	
Couple 65 and over	247.20	
◆ Premiums		
Family*		
Lone Parent rate (HB/CTB)	17.45	
only for claimants on the Lone Parent rate at 5/4/98)	22.20	
Disability		
Single	31.85	
Couple	45.40	
Enhanced disability		
Single adult	15.55	
Child*	24.08	
Couple	22.35	
Severe disability		
Single	61.10	
Couple - one qualifies	61.10	
Couple - both qualify	122.20	
Disabled child*		
Carers	59.50	
Carers	34.20	

* For new claims to IS/IB-JSA child personal allowances and premiums are replaced by CTC.

INCOME-RELATED EMPLOYMENT AND SUPPORT ALLOWANCE (IR-ESA)

◆ Basic Allowance	
Single under 25/lone parent under 18 (First 13 weeks)	57.35
Single under 25/lone parent under 18 (After 13 weeks)	72.40
Single over 25/lone parent 18+	72.40
Couple (both over 18)*	113.70
Work-related activity component	28.75
Support component	35.75

*For couples one or both under 18 special rates apply

◆ Premiums	
Carer, Enhanced Disability, Severe Disability paid as IS/IB-JSA.	

◆ Pensioner Premium	
Single	75.95
Couple	112.80
Minus any ESA component.	

PENSION CREDIT (PC)

◆ Standard Minimum Guarantee	
Single	148.35
Couple	226.50
Addition for severe disability and carers same as IS.	
Savings credit threshold	
Single	120.35
Couple	192.00
Maximum savings credit	
Single	16.80
Couple	20.70

ALL INCOME-RELATED BENEFITS

◆ Capital (Savings)	
Capital cut off:	
HB/CTB/IS/IB-JSA/IR-ESA/UC	16,000
HB/CTB if on PC (Guarantee Credit)	no limit
Pension Credit	no limit
Capital ignored:	
PC/HB & Council Tax Benefit	6,000
if over WSPa***	10,000
Child's limit	3,000
◆ Tariff Income	
£1 for every £250, or part of £250, between lower and upper capital limits.	
Over WSPa*** (HB/CTB/PC): £1 for every £500, or part of £500, over lower limit.	
Universal Credit: £4.35 per £250 or part of, between lower and upper limits	

INCOME SUPPORT/INCOME-BASED JSA/INCOME-RELATED ESA/PENSION CREDIT

◆ Income: After deductions for tax, NI and half of any contribution to a pension. For PC and IR-ESA (and IS/IB-JSA when child allowances stop) disregard CTC, Child Benefit and all child's income including child maintenance.	
◆ Disregards	
Earnings:	
Single rate	5.00
Couple rate	10.00
Higher rate (lone parent, carer, disabled)	20.00
War Pension (for disablement/bereavement)	10.00
Armed Forces Compensation Scheme (AFCS)	10.00
War Pension pre-1973 'Special Payment'	89.34
Voluntary/Charitable/Personal Injury payments	total disregard
Student loans (Under WSPa***)	10.00
Income from boarders (plus 50% of balance)	20.00
Income from sub-tenants (each tenant)	20.00
Widowed Parent's/Mother's Allowance	10.00
Guardian's Allowance	total disregard
◆ Direct payment arrears deduction	
£3.65, £5.00, £5.70, £7.30, £10.95, £18.25	
◆ Reduction for strikers	
40.00	
◆ Owner Occupiers' mortgage interest	
New claims	
WSPa*** or over	100%
Under WSPa***: weeks 1-13	Nil
week 14 onward	100%
Paid for up to 2 years only if on IB-JSA	

◆ Non-dependant deductions

Age 18 or over, work 16 hours and gross income:	
under £128	14.15
£128 - £187.99	32.45
£188 - £244.99	44.55
£245 - £325.99	72.95
£326 - £405.99	83.05
£406 and over	91.15
Age 16-17, a full time student, in hospital 52 wks or more, age 18-24 on IS/IB-JSA/Basic IR-ESA, on PC	Nil
Claimant/partner blind or gets AA/DLA (care)	Nil
Others age 18 or over	14.15

HOUSING BENEFIT

◆ Benefit cap through Housing Benefit (from summer)	
£500 a week for couples and lone parents	
£350 a week for single, childless claimants	
◆ Income: After deductions for tax, NI and half of any contribution to a pension. Excludes Child Benefit, and CTC if over WSPa***.	
◆ Disregards that differ from IS/IB-JSA	
Earnings lone parent not on IS/IB-JSA	25.00
Widowed Parent's/Mother's Allowance	15.00
Work 16/24/30 hours	17.10
War Pension (for disablement/bereavement) (Blackpool and all of Lancashire total disregard)	10.00
Child care costs (up to age 15; 16 if child disabled)	
up to max (one child)	175.00
up to max (more than one child)	300.00
◆ Fuel Charges in the rent	
If the amount is not stated or estimated:	
Heating	27.55
Hot water	3.20
Lighting	2.20
Cooking	3.20
All fuel	36.15
One room - heating, hot water and/or light	16.48
- for cooking add	3.20
◆ Taper	
Housing Benefit	65%
◆ Non-dependant deductions	
Housing Benefit: as for IS/IB-JSA/PC	

COUNCIL TAX

- Blackpool, Wyre and Fylde reduction schemes – apply locally.
- National criteria for Council Tax Discounts and Disability Reductions – apply locally.

SOCIAL FUND

Funeral Payment	essential costs
Maternity Grant (if no other child under 16)	500
Cold Weather Payment (weekly)	25.00
Winter Fuel Allowance (if over WSPa***)	200 per household (tbc)
(over 80's)	300 per household (tbc)

UNIVERSAL CREDIT

◆ Benefit cap expected through Universal Credit			
£2,167 per month for couples and lone parents			
£1,517 per month for single, childless claimants			
◆ Standard allowance			
	£ per month		
Single person under 25	249.28		
Single person 25 or over	314.67		
Couple both under 25	391.29		
Couple one or both 25 or over	493.95		
◆ Elements			
Only or eldest child	274.58		
Other child(ren)	229.17		
Disabled child addition lower rate	124.86		
Disabled child addition higher rate	362.92		
Limited capability for work	124.86		
Limited capability for work related activity	311.86		
Carer	148.61		
◆ Childcare costs			
One child up to maximum	532.29		
Two or more up to max	912.50		
Percent of actual childcare costs covered	70%		
◆ Housing costs – mortgage interest, service charges, rent – similar to IS/IB-JSA			
◆ Income from Work: after deduction for tax, NI and FULL contribution to a pension. (SSP, SMP, SPP, SAP treated as earned income)			
◆ Work allowance			
	£ Higher	£ Lower	
(Disregards on earned income)			
Single or couple with no children	111	111	
Lone parent	734	263	
Couple with at least one child	536	222	
Single or couple, one or both has limited capability for work	647	192	
◆ Taper on earned income			
65%			
◆ Other income			
Disregards that differ from IS/IB-JSA			
Student income	no disregard		
Income from boarders and lodgers	total disregard		
◆ Housing cost contribution to rent (non dep)			
68.68			
◆ Capital (savings)			
Capital cut off	16,000		
Capital ignored	6,000		
◆ Tariff income: £4.35 per £250 or part of, between lower and upper limits			

TAX CREDITS

◆ Income: Gross annual taxable income including actual income from savings (no cut off). Disregard most non-taxable income, child maintenance, contributions to pension scheme and first £300 pension income (includes RP and savings).	
◆ Child Tax Credit (CTC)	
	(yearly)
Family	545
Child	2,750
Disabled child	3,100
Severely disabled child	1,225
◆ Working Tax Credit (WTC)	
Basic	1,940
Disability	2,935
30 hours	800
Couple/lone parent	1,990
Severe disability	1,255
Childcare costs	70%
1 child up to max of 70% of £175 wk	
More than 1 child up to max of 70% of £300 wk	
◆ Thresholds	
Basic	6,420
If not entitled to WTC	16,010
Taper	41%
Increased income disregard	5,000
Fall in income disregard	2,500

EDUCATION BENEFITS

For details contact your local Education Office

◆ Free school meals - IS/IB-JSA/IR-ESA/GPC/CTC with income under £16,190 a year and no WTC/support under Immigration & Asylum Act/Universal Credit/WTC 4 week run on	
◆ Grants/travel expenses/16+ awards	
◆ 16-19 Bursaries - In care/care leaver/IS, UC or ESA with DLA in own right. Up to maximum £1,200 per year – contact school, college or training provider for details	

INCOME TAX

◆ Personal Allowances (some income limits apply)			
Under 65	10,000		
65-74	10,500		
75 and over	10,660		
Blind Person's Allowance	2,230		
Married Couple (one born before 6.4.35)			
age 75 and over	8,165		
◆ Tax Rates			
savings starting rate 10%		up to 2,880*	
basic rate 20%		up to 31,865	
higher rate 40%		over 31,865	
additional rate 45%		over 150,000	

* special rules apply - seek advice.

SOCIAL SERVICES (help with residential care)

Personal expenses	24.40
Capital cut off	23,250
Capital ignored	14,250
Savings disregard	single 5.75
	couple 8.60



LOTTERY FUNDED

Member of

Blackpool Council

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The voice of independent advice

**Taxable except child increases where paid.

***WSPa Women's State Pension Age.

Please note that changes in benefits and rates may occur mid year (Printed April 2014).

OTHER BENEFITS

◆ Armed Forces Independence Payment	
	£
	138.05
◆ Attendance Allowance	
Higher	81.30
Lower	54.45
◆ Bereavement Benefits**	
Bereavement Payment	2,000
Bereavement Allowance (standard rate) (Reduced rates for ages 45-54)	111.20
Widowed Parent's Allowance	111.20
◆ Carer's Allowance**	
Self	61.35
Increase: Adult (existing claims only)	36.10
◆ Child Benefit (Paid up to age 20)	
Only or eldest child	20.50
Each child after	13.55
◆ Disability Living Allowance	
Care Component	
Highest	81.30
Middle	54.45
Lowest	21.55
Mobility Component	
Higher	56.75
Lower	21.55
◆ Employment & Support Allowance (ESA)**	
Contribution-based:	
First 13 weeks	
Under 25	57.35
25 or over	72.40
After 13 weeks	
Basic allowance	72.40
Work-related activity component	28.75
Support component	35.75
Reduced by 50% of occupational/private pension over £85.	
◆ Guardian's Allowance	
16.35	
◆ Incapacity Benefit**	
Taxable except short-term lower rate. Reduced by 50% of occupational/private pension over £85.	
Short-term (under pension age)	
Self (lower rate - first 28 weeks)	78.50
Self (higher rate - next 24 weeks)	92.95
Increase: Adult	47.10
Short-term (over pension age)	
Self (lower rate)	99.90
Self (higher rate)	104.10
Increase: Adult	58.20
Long-term	
Self (after 52 weeks)	104.10
Increase: Adult	60.45
Age increase: higher rate (under 35)	11.00
lower rate (age 35-44)	6.15

◆ Incapacity Benefit**	
Taxable except short-term lower rate. Reduced by 50% of occupational/private pension over £85.	
Short-term (under pension age)	
Self (lower rate - first 28 weeks)	78.50
Self (higher rate - next 24 weeks)	92.95
Increase: Adult	47.10
Short-term (over pension age)	
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Long-term	
Self (after 52 weeks)	104.10
Increase: Adult	60.45
Age increase: higher rate (under 35)	11.00
lower rate (age 35-44)	6.15

◆ Invalidity Allowance (transitional)	
Higher	11.00
Middle	6.15
Lower	6.15
◆ Industrial Injuries Benefits	
Industrial Disablement Benefit (100%)	166.00
Reduced Earnings Allowance (max)	66.40
Retirement Allowance (max)	16.60
◆ Jobseeker's Allowance (JSA)**	
Contribution-based:	
Under 25	57.35
25 or over	72.40
Reduced by occupational/private pension over £50.	
◆ Maternity Allowance	
Threshold	30.00
Standard rate	138.18
Or 90% of earnings if lower.	
Paid for up to 39 weeks.	
◆ Personal Independence Payment	
Daily Living:	
Standard	54.45
Enhanced	81.30
Mobility:	
Standard	21.55
Enhanced	56.75
◆ Retirement Pension**	
Self (Cat A)	113.10
Spouse (Cat B)	67.80
Increase: Adult (existing claims only)	64.90
Over 80 addition	0.25
◆ Severe Disablement Allowance (existing claims)	
Self	73.75
Increase: Adult	36.30
Age related addition:	
higher rate (under 40)	11.00
middle rate (under 50)	6.15
lower rate (under 60)	6.15
◆ Statutory Payments Earnings threshold (all) 111.00	
◆ Statutory Adoption Pay**	
Standard rate	138.18
Or 90% of earnings if lower.	
Paid for up to 39 weeks.	
◆ Statutory Maternity Pay**	
Standard rate	138.18
Rate for first six weeks: 90% of earnings	
Following 33 weeks: 90% or £138.18 if less.	
Paid for up to 39 weeks.	
◆ Statutory Paternity Pay**	
Standard rate	138.18
Or 90% of earnings if lower.	
Paid for two weeks.	

◆ Statutory Sick Pay**	
Standard rate	87.55
Paid for 28 weeks.	
◆ War Disablement Pensions	
Disablement Pension (100%)	176.10
Mobility Supplement	63.40
War Pension (bereaved spouse/civil partner)	133.55
War Pension pre-1973 'Special Payment'	89.34
◆ Widows' Benefits - existing claims**	
Widowed Mother's Allowance	111.20
Widow's Pension (standard rate)	111.20
Additional Component may be payable.	
◆ Child Increases (existing claims only)	
With RP, WMA/WPA, CA, SDA, IB (except lowest rate)	
First child	8.05
Others	11.35
◆ Claimant's Earnings Rules	
Retirement Pension,	