

# Social security benefit rates



A basic guide to  
**Social security benefit rates**  
**Benefit earnings rules**  
**National Insurance contribution rates**

# Social security benefit rates

Social security benefits are paid by the Department for Work and Pensions. The Department includes Jobcentre Plus, The Pension Service, the Child Support Agency, the Disability and Carers Service and the Appeals Service.

We are now introducing Jobcentre Plus offices across the country in place of Jobcentres and social security offices. If you are of working age there are two different ways of making a claim.

**If you are in an area with Jobcentre Plus offices**, you will need to call your local claim number. This is an 0845 number. Calls are charged at local rate based on current charges from BT landlines. Charges for calls from mobile phones and cable networks may be different.

We will take some claim details and may arrange a work-focused interview at your local office. When you make a claim, we will tell you who your personal adviser will be. They are your main contact to help you look for work, or deal with any other questions you may have.

You can get details of the areas covered by Jobcentre Plus offices and the local claim numbers from your local office, or visit our website at **[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)** or look in the phone book under Jobcentre Plus.

**If you are in an area without Jobcentre Plus**, you should continue to use:

- your local Jobcentre if you are looking for work or claiming Jobseeker's Allowance, or
- your local social security office if you are claiming other working age benefits.

If you live in an area that already has the new Jobcentre Plus offices and want to claim benefit, you should make initial contact by telephone.

The Pension Service now delivers the payment of State Pension and other pension-related entitlements, such as Pension Credit.

It has a network of pension centres, across England, Scotland and Wales, supported by a local service operating in the community.

You can contact The Pension Service by phone on **0845 60 60 265**, post or via the internet – visit our website at **[www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)** for more information.

If you are claiming or are thinking of claiming a benefit, you may want to know how much money you could get. If you are already getting a benefit or benefits, you may want to check the amounts you get.

This leaflet gives basic rates of benefits. Some social security benefits are not paid at a standard rate, so you will not always be able to work out how much you will get by using this leaflet. All rates are weekly, unless stated otherwise.

If you want information to help you decide if you may be able to get benefits, or if you just want more advice, please contact your local Jobcentre Plus office, Jobcentre or social security office for working age benefits, or pension centre for pension information. See *Where to get help and advice* on page 30 of this leaflet.

Social security benefit and National Insurance rates usually change on the first Monday in a new tax year. A tax year usually starts on 6 April.

## Other formats

This leaflet is also available in large print, Braille and on audio cassette. You can get these from your local Jobcentre Plus office, Jobcentre or social security office or pension centre for pension information.

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# Definitions

We use some terms in this leaflet which we explain below.

## **Dependant**

means any person you are responsible for. That is, your partner if you have one, and any children aged under 16. It also includes any children aged under 19 and studying full-time up to A-level or equivalent.

## **Gross income**

means all income before any deductions have been made for things like tax and National Insurance contributions (NICs).

## **Net income**

means income after deductions. These might be for things like tax and NICs.

## **Non-dependant**

means a person who is not a dependant and normally lives with you, such as a friend or relative. This includes an adult son or daughter or an elderly relative.

## **Partner**

means a person you are married to or a person you live with as if you are married to them.

## **Remunerative work**

means, for most people, paid work of 16 hours or more a week.

## **Spouse**

means a husband or wife.

This guide went to press in October 2005. Changes to the law after that date may affect some of the rules explained here. In particular, the Civil Partnership Act 2004 is expected to come into force on 5 December 2005. This will change the way we treat same-sex couples. When that happens, people of the same sex who have formed a civil partnership will be treated, as far as possible, in the same way as a married couple. Same-sex couples who are living together as if they were civil partners (but who have not formed a civil partnership) will be treated in the same way as unmarried couples.

## Armed Forces Compensation Scheme

You can find detailed information about the Armed Forces Compensation Scheme in the Veterans Agency booklet *Your Compensation Scheme Explained*. You can get this booklet from the Veterans Agency Helpline. The phone number is **0800 169 2277**. People with speech or hearing problems using a textphone can dial **0800 169 3458**.

## Attendance Allowance

Higher rate	£60.60
Lower rate	£40.55

## Bereavement benefits

*If you started getting benefit before 9 April 2001 because you are widowed, you may be getting a widow's benefit. See page 22.*

Bereavement Payment (lump sum)	£2,000.00
Widowed Parent's Allowance	£82.05
Bereavement Allowance (standard rate)	£82.05

## Age-related Bereavement Allowance

Rate depends on your age at the time of your spouse's death or when Widowed Parent's Allowance stops.

Age	Rate	Age	Rate
54	£76.31	49	£47.59
53	£70.56	48	£41.85
52	£64.82	47	£36.10
51	£59.08	46	£30.36
50	£53.33	45	£24.62

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## Reductions after 52 weeks in hospital

Your benefit will be reduced when you have been in hospital for more than 52 weeks. If you are in hospital for more than 52 weeks and do not have a dependant, you will receive £16.40.

If you have a dependant, you will receive £16.40. Your dependant can receive extra benefit while you are in hospital – you need to apply for this extra benefit.

## Carer's Allowance

Carer's Allowance £45.70

## Christmas Bonus

*Paid with some benefits, only one bonus for each person.*

*You must be entitled to at least one of these benefits on a day during the week beginning with the first Monday in December.*

£10.00

## Council Tax Benefit

*The most Council Tax Benefit you can get is the full Council Tax you have to pay. There are special rules for students.*

*If you or your partner (if you have one) are aged 60 or over, the rates used to work out your Council Tax Benefit are generally the same as those used to work out Pension Credit, although, unlike Pension Credit, any dependent children are included in the calculation.*

*If:*

- *you and your partner (if you have one) are aged under 60, or*
- *you or your partner (if you have one) are aged 60 or over but are receiving Income Support or income-based Jobseeker's Allowance (JSA).*

*Rates used to work out your Council Tax Benefit are generally the same as the allowances and premiums that make up Income Support and income-based JSA.*

*There are a few exceptions.*

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## Deductions for non-dependants

Receiving Income Support, income-based JSA or Pension Credit	no deduction
In remunerative work and	
Gross weekly income less than £150.00	£2.30
Gross weekly income £150.00 – £257.99	£4.60
Gross weekly income £258.00 – £321.99	£5.80
Gross weekly income £322.00 and over	£6.95
Others aged 18 or over and not in remunerative work	£2.30

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## Second Adult Rebate

Amount off  
Council Tax bill

Rebate for second adult on Income Support, income-based JSA or Pension Credit	25%
Second adult's gross weekly income less than £150.00	15%
Second adult's gross weekly income £150.00 – £193.99	7.5%

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## Premium for people with preserved rights

Family (lone parent rate)	£22.20
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## Disability Living Allowance

### Care component

Highest rate	£60.60
Middle rate	£40.55
Lowest rate	£16.05

### Mobility component

Higher rate	£42.30
Lower rate	£16.05

## Hospital personal allowance

*Specific hospital personal allowance rates are covered in the individual benefit sections.*

### Changes to the hospital downrating rules

*The intention is that, from April 2006, patients receiving free in-patient treatment in NHS hospitals will no longer have their benefits reduced to a flat-rate figure. This will mean that anyone going into hospital from April this year – provided they were not in hospital during the previous 28 days – will not have their benefit reduced to the flat-rate amount. For everyone else the current rules will continue to apply until April 2006.*

*There will be no changes to Disability Living Allowance (DLA), Attendance Allowance (AA), Constant Attendance Allowance (CAA) and Carer's Allowance (CA) rules with regard to hospital in-patient care. The associated premiums in the income-related benefits and the extra amounts in Pension Credit will also end once DLA/AA/CAA and CA end.*

## Housing Benefit

*The most Housing Benefit you can get is the same as your eligible rent. This may not be the same as your full rent.*

*If you or your partner (if you have one) are aged 60 or over, the rates used to work out your Housing Benefit are generally the same as those used to work out Pension Credit, although, unlike Pension Credit, any dependent children are included in the calculation.*

*If:*

- *you and your partner (if you have one) are aged under 60, or*
- *you or your partner (if you have one) are aged 60 or over but are receiving Income Support or income-based Jobseeker's Allowance (JSA).*

*Rates used to work out your Housing Benefit are generally the same as the allowances and premiums that make up Income Support and income-based JSA.*

*There are a few exceptions.*

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**Deductions for non-dependants**

Aged under 18	nil
Aged under 25 and receiving Income Support or income-based JSA	nil
Aged over 25 and receiving Income Support or income-based JSA	£7.40
Aged 18 or over, in work and not receiving Pension Credit:	
gross weekly income £322.00 and above	£47.75
gross weekly income £258.00 – £321.99	£43.50
gross weekly income £194.00 – £257.99	£38.20
gross weekly income £150.00 – £193.99	£23.35
gross weekly income £101.00 – £149.99	£17.00
gross weekly income less than £101.00	£7.40
Other cases	£7.40
Any non-dependant in receipt of Pension Credit	nil

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**Premium for people with preserved rights**

Family (lone parent rate)	£22.20
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**Meals deductions**

	adult	child under 16
Three or more a day	£20.05	£10.15
Less than three a day	£13.35	£6.70
Breakfast only	£2.45	£2.45

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**Fuel charge deductions**

More than one room	heating	£10.55
	hot water	£1.25
	lighting	£0.85
	cooking	£1.25
	all fuel	£13.90

One room

Where heating only and either hot water or lighting (or both) are provided, the deduction will be one half of the amounts shown above for those amenities. The amount for cooking is £1.25 and will be added to the deduction if facilities are provided for in the rent.

## Incapacity Benefit

### Under State Pension age

Short-term lower rate	£57.65
Short-term higher rate	£68.20
Long-term basic rate	£76.45

### Over State Pension age

Short-term lower rate	£73.35
Short-term higher rate	£76.45

### Incapacity Age Addition

Lower rate	£8.05
Higher rate	£16.05

### Reductions after 52 weeks in hospital

Your benefit will be reduced when you have been in hospital for more than 52 weeks.

If you are in hospital for more than 52 weeks and do not have a dependant, you will receive £16.40.

If you have a dependant, you will receive £16.40. Your dependant can receive extra benefit while you are in hospital – you need to apply for this extra benefit.

If your husband or wife is in hospital for more than 52 weeks, any dependency benefit you receive for them will reduce to £16.40.

## Income Support

*Personal allowances, premiums and payments to cover certain housing costs together make up your benefit payment.*

Any new claim to Income Support awarded from 6 April 2004 will not include child-related elements because support for children will be provided by Child Tax Credit (CTC). Families on Income Support who have not claimed CTC will be transferred to CTC from autumn 2005. CTC is paid into the main carer's bank account. To find out about Child Tax Credit see page 31.

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### Personal allowances

#### Single people

aged 16–17	£33.85
<b>or</b> depending on their circumstances	£44.50
aged 18–24	£44.50
aged 25 or over	£56.20

#### Couple

both aged 18 or over	£88.15
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*Where one or both partners are aged under 18, their personal allowance depends on their circumstances.*

#### Lone parents

aged 16–17	£33.85
<b>or</b> depending on their circumstances	£44.50
aged 18 or over	£56.20

#### Dependent children

from birth to day before 19th birthday	£43.88
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### Premiums

Family	£16.10
Family (lone parent rate for people with preserved rights)	£16.10

Bereavement				£25.85
Disabled child				£43.89
Carer				£25.80
Severe disability – paid for each adult who qualifies				£45.50

	single person	couple	child	
Pensioner	not applicable	£78.90		
Enhanced pensioner – aged 75–79	not applicable	£78.90		
Higher pensioner	not applicable	£78.90		
Disability	£23.95	£34.20		
Enhanced disability premium	£11.70	£16.90	£17.71	

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### Housing costs – deductions for non-dependants

Aged under 18		nil
In receipt of Pension Credit		nil
Aged under 25 and receiving Income Support or income-based Jobseeker's Allowance		nil
Aged 18 or over, in work and not receiving Pension Credit:		
gross weekly income £322.00 and above		£47.75
gross weekly income £258.00 – £321.99		£43.50
gross weekly income £194.00 – £257.99		£38.20
gross weekly income £150.00 – £193.99		£23.35
gross weekly income £101.00 – £149.99		£17.00
gross weekly income less than £101.00		£7.40
Other cases		£7.40

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### Care homes

*Income Support is payable under the same rules as for someone living in their own home.*

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<b>Reduction in benefit for strikers</b>	£30.50
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## Income Support – hospital rates

### After 4 weeks in hospital

If you are single, your Severe Disability Premium will stop.

If you have a partner, and depending on your circumstances, any Severe Disability Premium you get will usually stop or reduce to £45.50

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### After 12 weeks in hospital

If you get extra money for a dependent child or young person who is in hospital, the extra money will reduce to £16.40

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### After 52 weeks in hospital (single person)

If you are single or a former lone parent who is no longer treated as responsible for your children, your Income Support will reduce to £16.40

*Your Income Support may be reduced by more if the people looking after you do not think you can make full use of this money each week.*

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### After 52 weeks in hospital (lone parent or member of a couple)

You may still get help with housing costs you are entitled to and you may still get help with any money paid because you have dependent children. This includes the Family Premium.

If you are a lone parent, your Income Support will reduce to £20.50

If you have a partner, and one of you is in hospital, your Income Support will reduce by £16.40\*

If you and your partner are both in hospital, your Income Support will reduce to £41.00\*

*\*In some circumstances after 52 weeks in hospital you and your partner may be separately assessed for Income Support.*

## Industrial Injuries Disablement Benefit

<b>Disablement Benefit</b>	aged over 18	aged under 18 with no dependants
Disablement 100%	£123.80	£75.85
90%	£111.42	£68.27
80%	£99.04	£60.68
70%	£86.66	£53.10
60%	£74.28	£45.51
50%	£61.90	£37.93
40%	£49.52	£30.34
30%	£37.14	£22.76
20%	£24.76	£15.17
Pensions for pneumoconiosis, byssinosis, and mesothelioma assessment:		
1%–10%	£12.38	
11%–19%	£24.76	

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### Constant Attendance Allowance

Exceptional rate	£99.20
Intermediate rate	£74.40
Normal maximum rate	£49.60
Part-time rate	£24.80

Constant Attendance Allowance is not payable after 28 days in hospital.

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### Exceptionally Severe Disablement Allowance

£49.60

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### Unemployment Supplement

basic rate	£76.45	
Additions for early incapacity	higher rate	£16.05
	middle rate	£10.30
	lower rate	£5.15

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### Reduced Earnings Allowance

maximum rate £49.52

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### Retirement Allowance

maximum rate £12.38

## Industrial Death Benefit

*This may be paid to the wife or husband of someone who died before 11 April 1988 due to an industrial accident or an industrial disease. If you think you may qualify, ask your Jobcentre Plus office, Jobcentre or social security office for details. The benefit is paid at 2 main rates, £82.05 (higher rate) and £24.62 (lower rate).*

### Reductions after 52 weeks in hospital

If you are in hospital for more than 52 weeks, you will have your benefit reduced to £16.40.

## Jobseeker's Allowance

Any new claim to income-based Jobseeker's Allowance awarded from 6 April 2004 will not include child-related elements because support for children will be provided by Child Tax Credit (CTC). Families on income-based Jobseeker's Allowance who have not claimed CTC will be transferred to CTC during 2006. CTC is paid into the main carer's bank account. To find out about Child Tax Credit see page 31.

### Contribution-based Jobseeker's Allowance

Person aged 16–17	£33.85
Person aged 18–24	£44.50
Person aged 25 or over	£56.20

### Income-based Jobseeker's Allowance

#### Personal allowances

##### Single people

aged 16–17	£33.85
aged 18–24	£44.50
aged 25 or over	£56.20

##### Couple

both aged 16/17	£33.85
both aged 16/17, one disabled	£44.50
both aged 16/17, with responsibility for a child	£67.15
one aged 16/17, one aged 18–24	£44.50
one aged 16/17, one aged over 25	£56.20
both aged 18 or over	£88.15

Lone parents	
aged 16–17	£33.85
aged 18 or over	£56.20
	<b>or</b> depending on their circumstances
	£44.50
Dependent children	
from birth to day before 19th birthday	£43.88

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### Premiums

Family	£16.10
Family (lone parent for people with preserved rights)	£16.10
Bereavement	£25.85
Disabled child	£43.89
Carer	£25.80
Severe disability – paid for each adult who qualifies	£45.50
Pensioner	
Single person	£53.25
Couple	£78.90
Enhanced pensioner	
Single person	not applicable
Couple	£78.90
Higher pensioner	
Single person	£53.25
Couple	£78.90
Disability premium	
Single person	£23.95
Couple	£34.20
Enhanced disability premium	
Single person	£11.70
Couple	£16.90
Child	£17.71

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### Housing costs – deductions for non-dependants

*Amounts are the same as for Income Support.*

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## Care homes

*Jobseeker's Allowance is payable under the same rules as for someone living in their own home.*

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## Benefit for strikers

Reduction in benefit £30.50

## Jobseeker's Allowance – hospital rates

### After 52 weeks in hospital

Your benefit will usually reduce when your partner has been in hospital for 52 weeks, unless certain premiums are included in your benefit which could reduce before this date. This is changing from April 2006.

## Maternity Allowance

Standard rate £106.00 or 90% of your average gross weekly earnings if this is less than £106.00. Maternity Allowance Threshold (MAT) £30.00.

## Pension Credit

For people aged 60 and over.

Appropriate amounts and additional amounts for those with caring responsibilities, disabilities and certain housing costs.

### Appropriate amounts

Guarantee credit

Single person	£109.45
Couple	£167.05

Additional amount for severe disability

Single person	£45.50
Couple (both qualify)	£91.00
Additional amount for carers	£25.80

Savings credit rewards people aged 65 and over for some of the savings they have for their retirement, up to a maximum of:

- £16.44 a week if you are single; or
- £21.51 a week if you have a partner

Housing costs – deductions for non-dependants

Amounts are the same as for Income Support.

**Assumed income** – sometimes known as **income from capital**

For each £500.00 or part of £500.00 of capital over £6,000.00 (£10,000.00 if permanently resident in a care home), your entitlement is reduced by £1.00 per week.

**Hospital rates**

There is normally no change in the guarantee credit for the first 52 weeks, unless the appropriate amount includes an extra amount for severe disability or carers, or you stop being treated as responsible for housing costs.

After 52 weeks:

- the single person appropriate amount will reduce to £16.40
- Couples, if one partner is in hospital, you and your partner will usually be treated as single people for Pension Credit purposes. The appropriate amount for the partner in hospital will be £16.40. The other partner will need to make a new application for Pension Credit.

If both partners are in hospital and you are still treated as a couple, because for example you are both expected to come out of hospital shortly afterwards, your appropriate amount will be reduced by £32.80.

**Pneumoconiosis, byssinosis and miscellaneous diseases benefits scheme**

Total disablement allowance	£123.80
Partial disablement allowance	£45.70

Constant Attendance Allowance and/or Exceptionally Severe Disablement Allowance may be awarded with Total Disablement Allowance. For details, see page 15.

## State Pension

### Basic State Pension

Based on your own or your late spouse's

National Insurance contributions (NICs) £82.05

Based on your husband's NICs £49.15

Non-contributory (based on residence) higher rate £49.15

lower rate £29.40

Over 80 addition £0.25

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**Over 80 Pension** £49.15

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### Reductions after 52 weeks in hospital

Your benefit will be reduced when you have been in hospital for more than 52 weeks.

If you are in hospital for more than 52 weeks and do not have a dependant, you will receive £16.40.

If you have a dependant, you will receive £16.40. Your dependant can receive extra benefit while you are in hospital – you need to apply for this extra benefit.

If your husband or wife is in hospital for more than 52 weeks, any dependency benefit you receive for them will reduce to £16.40.

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### Additional State Pension

*From 1978 to 2002 additional State Pension was paid from the State Earnings-Related Pension Scheme (SERPS) and was only available to employees.*

*From 6 April 2002, SERPS was reformed to provide a more generous additional State Pension for low and moderate earners, certain carers and people with long-term illness or disability. This is called the State Second Pension.*

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### Graduated Retirement Benefit

*Based on your graduated National Insurance contributions (NICs) paid between April 1961 and April 1975.*

For every £7.50 (man) or £9 (woman) of graduated contributions paid you get £0.0993

## Severe Disablement Allowance

If you were getting Severe Disablement Allowance (SDA) in April 2001 you will normally continue to receive it. From April 2001 SDA cannot be claimed by new customers.

Severe Disablement Allowance	£46.20
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### Age related additions

Higher rate	£16.05
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Middle rate	£10.30
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Lower rate	£5.15
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### Reductions after 52 weeks in hospital

Your benefit will be reduced when you have been in hospital for more than 52 weeks.

If you are in hospital for more than 52 weeks and do not have a dependant, you will receive £16.40.

If you have a dependant, you will receive £16.40. Your dependant can receive extra benefit while you are in hospital – you need to apply for this extra benefit.

If your husband or wife is in hospital for more than 52 weeks, any dependency benefit you receive for them will reduce to £16.40.

## Social Fund

*The Social Fund provides lump sum payments, grants and loans.*

Sure Start Maternity Grant	£500
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Social Fund Funeral Payment	the necessary cost of specified items or services plus up to £700 for other funeral expenses
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Cold Weather Payment	£8.50
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*Loans and Community Care Grants from the Social Fund are discretionary and not for a standard amount. Savings of £500 or more (£1,000 for those aged 60 or over) may affect how much you get.*

## Statutory Adoption Pay

If your average gross weekly earnings are £82.00 a week or more, Statutory Adoption Pay is paid for 26 weeks at:

£106.00 or 90% of your average gross weekly earnings if this is less than £106.00

## Statutory Maternity Pay

If your average gross weekly earnings are £82.00 a week or more, Statutory Maternity Pay is paid for 26 weeks:

First 6 weeks	90% of your average weekly earnings with no upper limit
Remaining 20 weeks	£106.00 or 90% of your average weekly earnings if this is less than £106.00

## Statutory Paternity Pay

If your average gross weekly earnings are £82.00 a week or more, Statutory Paternity Pay is paid for 1 or 2 consecutive weeks at:

£106.00 or 90% of your average weekly earnings if this is less than £106.00

## Statutory Sick Pay

If your average gross earnings are £82.00 a week or more:

Standard rate	£68.20
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## War Pensions

*You can find detailed information on the rates of all War Pensions, allowances and supplements in WPA Leaflet 9 – Rates of War Pensions and allowances.*

*You can get this leaflet from the Veterans Agency Helpline.*

*The phone number is **0800 169 2277**. People with speech or hearing problems using a textphone can dial **0800 169 3458**.*

## Widow's benefits

*If you started getting benefit on or after 9 April 2001 because you are widowed, you may be getting a bereavement benefit. See page 6.*

Widowed Mother's Allowance	£82.05
Widow's Pension (standard rate)	£82.05

## Age-related widow's pension

*The rate depends on your age at the time of your husband's death or when Widowed Mother's Allowance stops.*

If you were receiving age-related Widow's Pension **before** 11 April 1988, refer to the ages in brackets.

Age	Rate	Age	Rate
54 (49)	£76.31	49 (44)	£47.59
53 (48)	£70.56	48 (43)	£41.85
52 (47)	£64.82	47 (42)	£36.10
51 (46)	£59.08	46 (41)	£30.36
50 (45)	£53.33	45 (40)	£24.62

### Reductions after 52 weeks in hospital

Your benefit will be reduced when you have been in hospital for more than 52 weeks. If you are in hospital for more than 52 weeks and do not have a dependant, you will receive £16.40.

If you have a dependant, you will receive £16.40. Your dependant can receive extra benefit while you are in hospital – you need to apply for this extra benefit.

### Winter Fuel Payments 2005/06

Winter Fuel Payments are paid each year to eligible households that include someone aged 60 or over to help with winter fuel bills. There is extra money for eligible households that include someone aged 80 or over in the qualifying week. The qualifying week for 2005/06 is 19 to 25 September 2005. The amount paid depends on your household circumstances.

### People aged 60 or over

*If during qualifying week:*

you live alone or are the only eligible person in your household, you should get	£200
you qualified for and received Pension Credit or income-based Jobseeker's Allowance, you should get	£200
there is another eligible person in the household – and you did not get Pension Credit or income-based Jobseeker's Allowance – you should each get	£100
you live in a care home and did not get Pension Credit or income-based Jobseeker's Allowance, you should get	£100

## People aged 80 or over

*If during qualifying week:*

you live alone or are the only eligible person in your household, you should get an additional	£100
you received Pension Credit, you should get an additional	£100
there is another eligible person in the household who is aged 80 or over (and you did not get Pension Credit) or you were in a care home, you should each get an additional	£50

## Workmen's Compensation Supplementation

Major incapacity allowance	£123.80
Lesser incapacity allowance	up to £45.70

Constant Attendance Allowance and/or Exceptionally Severe Disablement Allowance may be awarded with Major Incapacity Allowance. For details, see page 15.

## Common rules

*Some common rules apply to*

- *Council Tax Benefit*
- *Housing Benefit*
- *Income Support*
- *Jobseeker's Allowance*

### **Savings rules** – savings are sometimes called **Capital**

Upper limit (income-based Jobseeker's Allowance and Income Support)	£8,000
Lower limit (income-based Jobseeker's Allowance and Income Support)	£3,000
Upper limit (income-based Jobseeker's Allowance if you or your partner are aged 60 or over)	£12,000
Lower limit (income-based Jobseeker's Allowance if you or your partner are aged 60 or over)	£6,000
Upper limit (Income Support if your partner is aged 60 or over)	£12,000
Lower limit (Income Support if your partner is aged 60 or over)	£6,000

Upper limit (Housing Benefit (HB) and Council Tax Benefit (CTB))	£16,000
Savings/capital are ignored for HB/CTB where a person is in receipt of Income Support, income-based Jobseeker's Allowance, or the Guarantee Pension Credit (with or without a Savings Credit).	
People in care homes	
Upper limit (income-based Jobseeker's Allowance, Income Support, Council Tax and Housing Benefit)	£16,000
Lower limit (income-based Jobseeker's Allowance, Income Support, Council Tax and Housing Benefit)	£10,000

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**Income from capital** – sometimes called **tariff income**

**Income-based Jobseeker's Allowance and Income Support**

For each £250 or part of £250 of capital over £3,000 (£6,000 if you or your partner are aged 60 or over), your benefit is reduced by £1 a week. Capital over the upper limits will usually mean you cannot get these benefits.

**People in care homes**

For each £250 or part of £250 of capital over £10,000, your benefit is reduced by £1 a week. Capital over £16,000 will usually mean you cannot get these benefits.

**Council Tax Benefit and Housing Benefit**

Any person claiming HB/CTB who is in receipt of Income Support, income-based Jobseeker's Allowance or the Guarantee Pension Credit (with or without a Savings Credit) will not have the tariff income rules applied to their HB/CTB claim, as that person will have their savings/capital ignored for HB/CTB.

Those aged under 60: for each £250 or part of £250 of capital over £3,000, benefit is reduced by £1 a week. Those aged 60 or over: for each £500 or part of £500 of capital over £6,000, benefit is reduced by £1 a week.

**People in care homes**

For each £250 or part of £250 of capital over £10,000, your benefit is reduced by £1 a week. Capital over £16,000 will usually mean you cannot get benefit. Those aged 60 or over have benefit reduced by £1 a week for each £500 or part of £500 of capital over £10,000.

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## Expenses for subtenants

Furnished or unfurnished	£4.00
Addition for heating (where included)	£10.55

## Extra benefits for dependants

*These payments are added to the basic rates of some benefits.*

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## Dependent adults

For a spouse or a person looking after children with

- State Pension on your own National Insurance contributions (NICs) and Unemployability Supplement £49.15
- Carer's Allowance £27.30
- Severe Disablement Allowance £27.50
- long-term Incapacity Benefit £45.70
- short-term Incapacity Benefit if you are under State Pension age £35.65
- short-term Incapacity Benefit if you are over State Pension age £43.95
- Maternity Allowance £35.65

## Earnings rules

### Your own earnings

Carer's Allowance – you can earn up to £82.00 (after allowable expenses) before it affects your benefit

*If you are getting Incapacity Benefit or Severe Disablement Allowance, you may be able to earn up to a permitted work limit of £20.00 or £81.00 without it affecting your benefit.*

*If you are getting State Pension or a widow's benefit, you can earn any amount without any effect on these benefits. But if you are getting Income Support on top of either of them, any earnings could reduce your Income Support and therefore the total amount of money you will get.*

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## Dependent adult's additions

If your adult dependant **lives with you**, you will not get paid an addition if they earn more than the appropriate amount below:

- State Pension £56.20
- Severe Disablement Allowance £56.20
- Unemployability Supplement standard rate £56.20

If your claim for extra benefit dates from before 16 September 1985 and you are a man with

- Carer's Allowance £27.30
- long-term Incapacity Benefit £56.20
- short-term Incapacity Benefit if you are over State Pension age £43.95
- short-term Incapacity Benefit if you are under State Pension age £35.65
- none of these £45.09

If your dependent adult **does not live with you** the limits are:

- State Pension £49.15
- long-term Incapacity Benefit £45.70
- Unemployability Supplement £49.15
- with Severe Disablement Allowance £27.50

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## Dependent child's additions

Your dependent child's additions paid with benefits may be affected if your spouse or partner lives with you and earns more than:

- for the first child £170.00
- for each extra child add on £22.00

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## Occupational pensions

*For benefit claims made since 26 November 1984, an occupational pension paid to your partner counts as earnings.*

## National Insurance contribution rates

The HM Revenue & Customs National Insurance Contribution Office deals with National Insurance contributions (NICs) and credits. For more information on NI contributions see leaflets:

- CA01 NI for employees
- CWL2 NI contributions for self-employed people. Class 2 and Class 4
- CA08 Voluntary National Insurance contributions.

For copies of leaflets contact your nearest HM Revenue & Customs (National Insurance Contributions) office. You can also view them on the HM Revenue & Customs website at [www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits)

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### Employed rate – Class 1

Employee's earnings threshold £94.00 a week

*This is the level of earnings where you have to start paying Class 1 National Insurance contributions (NICs) if you work for an employer. You have to pay NICs on the amount of your earnings above this level.*

Lower earnings limit (LEL) £82.00 a week

*This is the minimum level of earnings needed to qualify for benefit. If your earnings from an employer reach or exceed the LEL, but do not exceed the Earnings Threshold, you will be treated as having paid Class 1 NICs for benefit purposes on those earnings between the LEL and the Earnings Threshold.*

Upper earnings limit (UEL) £630.00 a week

*If you work for an employer and earn more than the UEL, you have to pay NICs only at the rate of 1% on those earnings which exceed the UEL.*

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### Non contracted-out rate

For employees paying the standard rate

*Total weekly earnings*

Below £82.00	nil
£82.00 – £94.00	0% but treated as paid for NICs purposes
£94.01 – £630.00	11% on earnings from £94.01 to £630.00
over £630.00	11% on earnings from £94.01 to £630.00, then 1% on earnings over £630.00

For employees paying the reduced rate

*Total weekly earnings*

Below £82.00	nil
£82.01 – £94.00	0% but treated as paid for NICs purposes
£94.01 – £630.00	4.85% on earnings from £94.01 to £630.00
over £630.00	4.85% on earnings from £94.01 to £630.00, then 1% on earnings over £630.00

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**Contracted-out rate**

For employees paying the standard rate

*Total weekly earnings*

below £82.00	nil
£82.01 – £94.00	0% but treated as paid for NICs purposes
£94.01 – £630.00	9.4% on earnings from £94.01 to £630.00
over £630.00	9.4% on earnings from £94.01 to £630.00, then 1% on earnings over £630.00

For employees paying the reduced rate

*Total weekly earnings*

below £82.00	nil
£82.01 – £94.00	0% but treated as paid for NICs purposes
£94.01 – £630.00	4.85% on earnings from £94.01 to £630.00
over £630.00	4.85% on earnings from £94.01 to £630.00, then 1% on earnings over £630.00

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**Self-employed rate – Class 2**

Flat rate	£2.10
Class 2 share fishermen	£2.75
Small earnings exemption	£4,345 a year

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**Voluntary contributions rate – Class 3**

Flat rate	£7.05
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**Class 4**

Lower profits limit (LPL)	£4,895 a year
Upper profits limit (UPL)	£32,760 a year
NICs on profits	8% on profits between LPL and UPL, then 1% on profits over UPL

## Where to get help and advice

To get more information or other leaflets get in touch with Jobcentre Plus or your social security office for working age benefits, or The Pension Service for pension-related information. Look for **Jobcentre Plus** or **social security** in the business numbers section of the phone book.

Contact **The Pension Service** on **0845 60 60 265**, lines are open 8am to 8pm, Monday to Friday. If you have speech or hearing difficulties a textphone service is available on **0845 60 60 285**.

You can get more information from our websites. The addresses are:  
**[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)**  
**[www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)**  
**[www.dwp.gov.uk](http://www.dwp.gov.uk)**

To contact us by email see the *Contact Us* Section of the website.

You can get more information about benefits from other leaflets.

**SD1 Sick or disabled** A basic guide to benefits and tax credits for people of all ages with a physical or mental illness or disability – and for people who look after them

**RM1 Retirement** A guide to benefits for people who are retiring or have retired

**BC1 Babies and children** A guide to benefits and tax credits for anyone expecting a baby or caring for children

**WK1 Financial help if you work or are looking for work** A guide to benefits and back to work schemes if you are working, looking for work or starting a job – including voluntary work

**GL16 Help with your rent**

**GL17 Help with your council tax**

**PC1L Pension Credit** For more information on **Pension Credit** or you can contact the Pension Service website: **[www.pensions.gov.uk/pensioncredit](http://www.pensions.gov.uk/pensioncredit)**  
To apply for Pension Credit, phone the Pension Credit Application Line on **0800 99 1234**. Lines are open 8am to 8pm Monday to Friday and 9am to 1pm on Saturdays. If you have speech or hearing difficulties a textphone service is available on **0845 601 5613**.

To find out more about Child Tax Credit and Working Tax Credit, visit [www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits)  
You can claim online too.

If you would rather ring HM Revenue & Customs, call the Helpline on the following numbers:

England, Scotland and Wales  
**0845 300 3900**  
Northern Ireland only **0845 603 2000**

Textphone for people with hearing or speech difficulties:  
England, Scotland and Wales  
**0845 300 3909**  
Northern Ireland only **0845 607 6078**

If you need help or a form in Welsh, please telephone **0845 302 1489** (8.30am–5pm, Monday to Friday)

All other lines open: 8am–8pm seven days a week (except Christmas Day, Boxing Day, New Year's Day and Easter Sunday).

Calls to The Pension Service and Inland Revenue are charged at local rate based on current charges from BT landlines. Charges for calls from mobile phones and other networks may be different.

Remember that this leaflet is a general guide to benefits and is not a full and authoritative statement of the law. We have made every effort to ensure that the information in this leaflet is correct at the date shown on the cover. However, changes in the law may make the leaflet become gradually less accurate.

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