

## Proposed benefit and pension rates 2015 to 2016

(Weekly rates unless otherwise shown)	RATES 2014	RATES 2015
<b>ATTENDANCE ALLOWANCE</b>		
higher rate	81.30	82.30
lower rate	54.45	55.10
<b>BEREAVEMENT BENEFIT</b>		
Bereavement payment (lump sum)	2000.00	2000.00
Widowed parent's allowance	111.20	112.55
Bereavement Allowance		
standard rate	111.20	112.55
age-related		
age 54	103.42	104.67
53	95.63	96.79
52	87.85	88.91
51	80.06	81.04
50	72.28	73.16
49	64.50	65.28
48	56.71	57.40
47	48.93	49.52
46	41.14	41.64
45	33.36	33.77
<b>BENEFIT CAP</b>		
In Housing Benefit (weekly rate)		
Couples and lone parents	500.00	500.00
Single persons without children	350.00	350.00
In Universal Credit (monthly rate)		
Joint claimants and single claimants with children	2167.00	2167.00
Single claimants, no dependent children	1517.00	1517.00
<b>CAPITAL LIMITS - rules common to Income Support, income based Jobseeker's Allowance, income-related Employment and Support Allowance, Pension Credit, and Housing Benefit, and Universal Credit unless otherwise stated</b>		
upper limit	16000.00	16000.00
upper limit - Pension Credit and those getting Housing Benefit and Pension Credit Guarantee Credit	No limit	No limit
Amount disregarded - all benefits except Pension Credit and Housing Benefit for those above the qualifying age for Guarantee Credit	6000.00	6000.00
Amount disregarded - Pension Credit and Housing Benefit for those above the qualifying age for Pension Credit	10000.00	10000.00

child disregard (not Pension Credit, Employment and Support Allowance nor Housing Benefit)	3000.00	3000.00
amt disregarded (living in RC/NH)	10000.00	10000.00

Tariff income

£1 for every £250, or part thereof, between the amount of capital disregarded and the capital upper limit

Tariff income - Pension Credit and Housing Benefit where clmt/ptner is over Guarantee Credit qualifying age

£1 for every £500, or part thereof, above or between the amount of capital disregarded and any capital upper limit applicable

<b>CARER'S ALLOWANCE</b>	61.35	62.10
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**DEDUCTIONS - rules common to Income Support, Jobseeker's Allowance, Employment and Support Allowance, Pension Credit and Housing Benefit unless stated otherwise**

Non-dependant deductions from housing benefit and from IS, JSA(IR), ESA(IR) and Pension Credit

aged 25 and over in receipt of IS and JSA(IR), or any age in receipt of main phase ESA(IR), aged 18 or over, not in remunerative work

14.15	14.55
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aged 18 or over and in remunerative work

- gross income: less than £129	14.15	14.55
- gross income: £129 to £188.99	32.45	33.40
- gross income: £189 to £245.99	44.55	45.85
- gross income: £246 to £327.99	72.95	75.05
- gross income: £328 to £407.99	83.05	85.45
- gross income: £408 and above	91.15	93.80

Deductions from housing benefit

Service charges for fuel

heating	27.55	28.80
hot water	3.20	3.35
lighting	2.20	2.30
cooking	3.20	3.35

Amount ineligible for meals

three or more meals a day		
single claimant	26.55	26.85
each person in family aged 16 or over	26.55	26.85
each child under 16	13.45	13.60
less than three meals a day		
single claimant	17.65	17.85
each person in family aged 16 or over	17.65	17.85
each child under 16	8.90	9.00
breakfast only - claimant and each member of the family	3.25	3.30

Amount for personal expenses (not HB)	23.75	24.00
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Third party deductions from IS, JSA(IR), ESA(IR) and Pension Credit for;

arrears of housing, fuel and water costs council tax etc. and deductions for ELDS and ILS.	3.65	3.70
child support, contribution towards maintenance (CTM)		
standard deduction	7.30	7.40
lower deduction	3.65	3.70
arrears of Community Charge		
court order against claimant	3.65	3.70
court order against couple	5.70	5.75
fine or compensation order		
standard rate	5.00	5.00
lower rate	3.65	3.70
Maximum deduction rates for recovery of overpayments (not JSA(C)/ESA(C))		
ordinary overpayments	10.95	11.10
Fraud Overpayments	18.25	18.50
Deductions from JSA(C) and ESA (C)		
Arrears of Comm. Charge & overpayment recovery		
Age 16 - 24	19.11	19.30
Age 25 +	24.13	24.36
Arrears of Council Tax & Fines		
Age 16 - 24	22.94	23.16
Age 25 +	28.96	29.24
Max. dedn for arrears of Child Maintenance		
Age 16 - 24	19.11	19.30
Age 25 +	24.13	24.36

## DEPENDENCY INCREASES

Adult dependency increases for spouse or person looking after children - payable with;

State Pension on own insurance (Cat A or B)	64.90	65.70
long term Incapacity Benefit	60.45	61.20
Severe Disablement Allowance	36.30	36.75
Carers Allowance	36.10	36.55
short-term Incapacity Benefit (over state pension age)	58.20	58.90
short-term Incapacity Benefit (under State Pension age)	47.10	47.65
Child Dependency Increases - payable with;		
State Pension; Widowed Mothers/Parents Allowance;	11.35	11.35
short-term Incapacity benefit - higher rate or over state pension age;		

long-term Incapacity Benefit; Carer's Allowance; Severe Disablement Unemployability Supplement.

NB - The rate of child dependency increase is adjusted where it is payable for the eldest child for whom child benefit is also paid. The weekly rate in such cases is reduced by the difference (less £3.65) between the ChB rates for the eldest and subsequent children.

8.05 8.00

## DISABILITY LIVING ALLOWANCE

### Care Component

Highest	81.30	82.30
Middle	54.45	55.10
Lowest	21.55	21.80

### Mobility Component

Higher	56.75	57.45
Lower	21.55	21.80

## DISREGARDS

### Housing Benefit

#### Earnings disregards

standard (single claimant)	5.00	5.00
couple	10.00	10.00
higher (special occupations/circumstances)	20.00	20.00
lone parent	25.00	25.00
childcare charges	175.00	175.00
childcare charges (2 or more children)	300.00	300.00
permitted work higher	101.00	104.00
permitted work lower	20.00	20.00

#### Other Income disregards

adult maintenance disregard	15.00	15.00
war disablement pension and war widows pension	10.00	10.00
widowed mothers/parents allowance	15.00	15.00
Armed Forces Compensation Scheme	10.00	10.00
student loan	10.00	10.00
student's covenanted income	5.00	5.00
income from boarders (plus 50% of the balance)	20.00	20.00
additional earnings disregard	17.10	17.10
income from subtenants (£20 fixed from April 08)	20.00	20.00

## Income Support, income-based Jobseeker's Allowance, Income-related Employment and Support Allowance (ESA(IR)) and Pension Credit

#### Earnings disregards

standard (single claimant) (not ESA(IR))	5.00	5.00
couple (not ESA(IR))	10.00	10.00
higher (special occupations/circumstances)	20.00	20.00
partner of claimant (ESA(IR))	20.00 (maximum)	20.00 (maximum)

#### Other Income disregards

war disablement pension and war widows pension	10.00	10.00
widowed mothers/parents allowance	10.00	10.00

Armed Forces Compensation Scheme	10.00	10.00
student loan (not Pension Credit)	10.00	10.00
student's covenanted income (not Pension Credit)	5.00	5.00
income from boarders (plus 50% of the balance)	20.00	20.00
income from subtenants (£20 fixed from April 08)	20.00	20.00

## EARNINGS RULES

Carers Allowance	102.00	110.00
Limit of earnings from councillor's allowance	101.00	104.00
Permitted work earnings limit - higher	101.00	104.00
- lower	20.00	20.00
Industrial injuries unemployability supplement permitted earnings level (annual amount)	5252.00	5408.00

Earnings level at which adult dependency (ADI) increases are affected with:

short-term incap.benefit where claimant is		
(a) under state pension age	47.10	47.65
(b) over state pension age	58.20	58.90

state pension, long term incapacity benefit, severe disablement allowance, unemployability supplement - payable when dependant		
(a) is living with claimant	72.40	73.10
(b) still qualifies for the tapered earnings rule	45.09	45.09

Earnings level at which ADI is affected when dependant is not living with claimant;		
state pension,	64.90	65.70
long-term incapacity benefit,	60.45	61.20
unemployability supplement,	61.35	62.10
severe disablement allowance	36.30	36.75

Carers allowance	36.10	36.55
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Earnings level at which child dependency increases are affected		
for first child	225.00	230.00
additional amount for each subsequent child	30.00	30.00

Pension income threshold for incapacity benefit	85.00	85.00
Pension income threshold for contributory Employment Support Allowance	85.00	85.00

## EMPLOYMENT AND SUPPORT ALLOWANCE

## Personal Allowances

Single		
under 25	57.35	57.90
25 or over	72.40	73.10
lone parent		
under 18	57.35	57.90
18 or over	72.40	73.10
couple		
both under 18	57.35	57.90
both under 18 with child	86.65	87.50
both under 18 (main phase)	72.40	73.10
both under 18 with child (main phase)	113.70	114.85
one 18 or over, one under 18 (certain conditions apply)	113.70	114.85
both over 18	113.70	114.85
claimant under 25, partner under 18	57.35	57.90
claimant 25 or over, partner under 18	72.40	73.10
claimant (main phase), partner under 18	72.40	73.10

## Premiums

enhanced disability		
single	15.55	15.75
couple	22.35	22.60
severe disability		
single	61.10	61.85
couple (lower rate)	61.10	61.85
couple (higher rate)	122.20	123.70
carer	34.20	34.60
pensioner		
single with WRAC	47.20	49.05
single with support component	40.20	41.90
single with no component	75.95	78.10
couple with WRAC	84.05	86.95
couple with support component	77.05	79.80
couple with no component	112.80	116.00

## Components

Work-related Activity	28.75	29.05
Support	35.75	36.20

## HOUSING BENEFIT

### Personal allowances

single		
under 25	57.35	57.90
25 or over	72.40	73.10

entitled to main phase ESA	72.40	73.10
lone parent		
under 18	57.35	57.90
18 or over	72.40	73.10
entitled to main phase ESA	72.40	73.10
couple		
both under 18	86.65	87.50
one or both 18 or over	113.70	114.85
claimant entitled to main phase ESA	113.70	114.85
dependent children	66.33	66.90
pensioner		
single/lone parent has attained the qualifying age for Pension Credit but under 65.	148.35	151.20
couple – one or both has attained the qualifying age for Pension Credit but both under 65	226.50	230.85
single / lone parent - 65 and over	165.15	166.05
couple - one or both 65 and over	247.20	248.30
Premiums		
family	17.45	17.45
family (lone parent rate)	22.20	22.20
disability		
single	31.85	32.25
couple	45.40	45.95
enhanced disability		
single	15.55	15.75
disabled child	24.08	24.43
couple	22.35	22.60
severe disability		
single	61.10	61.85
couple (lower rate)	61.10	61.85
couple (higher rate)	122.20	123.70
disabled child	59.50	60.06
carer	34.20	34.60
ESA components		
work-related activity	28.75	29.05
support	35.75	36.20
<b>INCAPACITY BENEFIT</b>		
Long-term Incapacity Benefit	104.10	105.35

Short-term Incapacity Benefit (under state pension age)		
lower rate	78.50	79.45
higher rate	92.95	94.05
Short-term Incapacity Benefit (over state pension age)		
lower rate	99.90	101.10
higher rate	104.10	105.35
Increase of Long-term Incapacity Benefit for age		
higher rate	11.00	11.15
lower rate	6.15	6.20
Invalidity Allowance (Transitional)		
higher rate	11.00	11.15
middle rate	6.15	6.20
lower rate	6.15	6.20

## INCOME SUPPORT

### Personal Allowances

single		
under 25	57.35	57.90
25 or over	72.40	73.10
lone parent		
under 18	57.35	57.90
18 or over	72.40	73.10
couple		
both under 18	57.35	57.90
both under 18 - higher rate	86.65	87.50
one under 18, one under 25	57.35	57.90
one under 18, one 25 and over	72.40	73.10
both 18 or over	113.70	114.85
dependent children	66.33	66.90

### Premiums

family / lone parent	17.45	17.45
pensioner (applies to couples only)	112.80	116.00
disability		
single	31.85	32.25
couple	45.40	45.95
enhanced disability		
single	15.55	15.75
disabled child	24.08	24.43
couple	22.35	22.60

severe disability		
single	61.10	61.85
couple (lower rate)	61.10	61.85
couple (higher rate)	122.20	123.70
disabled child	59.50	60.06
carer	34.20	34.60
Relevant sum for strikers	40.00	40.50

#### **INDUSTRIAL DEATH BENEFIT**

Widow's pension		
higher rate	113.10	115.95
lower rate	33.93	34.79
Widower's pension	113.10	115.95

#### **INDUSTRIAL INJURIES DISABLEMENT BENEFIT**

Standard rate		
100%	166.00	168.00
90%	149.40	151.20
80%	132.80	134.40
70%	116.20	117.60
60%	99.60	100.80
50%	83.00	84.00
40%	66.40	67.20
30%	49.80	50.40
20%	33.20	33.60
Maximum life gratuity (lump sum)	11020.00	11150.00
Unemployability Supplement	102.60	103.85
increase for early incapacity		
higher rate	21.25	21.50
middle rate	13.70	13.90
lower rate	6.85	6.95
Maximum reduced earnings allowance	66.40	67.20
Maximum retirement allowance	16.60	16.80
Constant attendance allowance		
exceptional rate	132.80	134.40
intermediate rate	99.60	100.80
normal maximum rate	66.40	67.20
part-time rate	33.20	33.60
Exceptionally severe disablement allowance	66.40	67.20

## **JOBSEEKER'S ALLOWANCE**

Contribution based JSA - Personal rates		
under 25	57.35	57.90
25 or over	72.40	73.10
Income-based JSA - personal allowances		
under 25	57.35	57.90
25 or over	72.40	73.10
lone parent		
under 18	57.35	57.90
18 or over	72.40	73.10
couple		
both under 18	57.35	57.90
both under 18 - higher rate	86.65	87.50
one under 18, one under 25	57.35	57.90
one under 18, one 25 and over	72.40	73.10
both 18 or over	113.70	114.85
dependent children	66.33	66.90
Premiums		
family / lone parent	17.45	17.45
pensioner		
single	75.95	78.10
couple	112.80	116.00
disability		
single	31.85	32.25
couple	45.40	45.95
enhanced disability		
single	15.55	15.75
disabled child	24.08	24.43
couple	22.35	22.60
severe disability		
single	61.10	61.85
couple (lower rate)	61.10	61.85
couple (higher rate)	122.20	123.70
disabled child	59.50	60.06
carer	34.20	34.60
Prescribed sum for strikers	40.00	40.50

## **MATERNITY ALLOWANCE**

Standard rate	138.18	139.58
MA threshold	30.00	30.00

### **PENSION CREDIT**

Standard minimum guarantee		
single	148.35	151.20
couple	226.50	230.85
Additional amount for severe disability		
single	61.10	61.85
couple (one qualifies)	61.10	61.85
couple (both qualify)	122.20	123.70
Additional amount for carers	34.20	34.60
Savings credit		
threshold - single	120.35	126.50
threshold - couple	192.00	201.80
maximum - single	16.80	14.82
maximum - couple	20.70	17.43
Amount for claimant and first spouse in polygamous marriage	226.50	230.85
Additional amount for additional spouse	78.15	79.65
Non-State Pensions (for Pension Credit purposes)		
Statutory minimum increase to non-state pensions	2.70%	1.20%

### **PERSONAL INDEPENDENCE PAYMENT**

Daily living component		
Enhanced	81.30	82.30
Standard	54.45	55.10
Mobility component		
Enhanced	56.75	57.45
Standard	21.55	21.80

### **SEVERE DISABLEMENT ALLOWANCE**

Basic rate	73.75	74.65
Age-related addition (from Dec 90)		
Higher rate	11.00	11.15
Middle rate	6.15	6.20
Lower rate	6.15	6.20

### **STATE PENSION**

Category A or B	113.10	115.95
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Category B(lower) - spouse or civil partner's insurance	67.80	69.50
Category C or D - non-contributory	67.80	69.50
Additional pension	2.70%	1.20%
Increments to:-		
Basic pension	2.70%	1.20%
Additional pension	2.70%	1.20%
Graduated Retirement Benefit (GRB)	2.70%	1.20%
Inheritable lump sum	2.70%	1.20%
Contracted-out Deduction from AP in respect of pre-April 1988 contracted-out earnings	Nil	Nil
Contracted-out Deduction from AP in respect of contracted-out earnings from April 1988 to 1997	2.70%	1.20%
Graduated Retirement Benefit (unit)	0.1314	0.1330
Increase of long term incapacity for age	2.70%	1.20%
Addition at age 80	0.25	0.25
Increase of Long-term incapacity for age		
higher rate	21.25	21.50
lower rate	10.65	10.80
Invalidity Allowance (Transitional) for State Pension recipients		
higher rate	21.25	21.50
middle rate	13.70	13.90
lower rate	6.85	6.95
<b>STATUTORY ADOPTION PAY</b>		
Earnings threshold	111.00	112.00
Standard Rate	138.18	139.58
<b>STATUTORY MATERNITY PAY</b>		
Earnings threshold	111.00	112.00
Standard rate	138.18	139.58
<b>STATUTORY PATERNITY PAY</b>		
Earnings threshold	111.00	112.00
Standard Rate	138.18	139.58
Additional statutory paternity pay	138.18	139.58
<b>STATUTORY SHARED PARENTAL PAY</b>		
Earnings threshold	111.00	112.00

Standard rate	138.18	139.58
<b>STATUTORY SICK PAY</b>		
Earnings threshold	111.00	112.00
Standard rate	87.55	88.45
<b>UNIVERSAL CREDIT (monthly rates)</b>		
Universal Credit Minimum Amount	0.01	0.01
Universal Credit Amounts		
Standard allowance		
Single		
Single under 25	249.28	251.77
Single 25 or over	314.67	317.82
Couple		
Joint claimants both under 25	391.29	395.20
Joint claimants, one or both 25 or over	493.95	498.89
Child element		
First child	274.58	277.08
Second/ subsequent child	229.17	231.67
Disabled child additions		
Lower rate addition	124.86	126.11
Higher rate addition	362.92	367.92
Limited Capability for Work element	124.86	126.11
Limited Capability for Work and Work-Related Activity element	311.86	315.60
Carer element	148.61	150.39
Childcare costs element		
Maximum for one child	532.29	532.29
Maximum for two or more children	912.50	912.50
Non-dependants' housing cost contributions	68.68	69.37
Work allowances		
Higher work allowance (no housing element)		
Single		
Single claimant, no dependent children	111.00	111.00
Single claimant, one or more children	734.00	734.00
Single claimant, limited capability for work	647.00	647.00
Joint claimants		
Joint claimant, no dependent children	111.00	111.00
Joint claimant, one or more children	536.00	536.00
Joint claimant, limited capability for work	647.00	647.00
Lower work allowance		
Single		
Single claimant, no dependent children	111.00	111.00
Single claimant, one or more children	263.00	263.00
Single claimant, limited capability for work	192.00	192.00
Joint claimants		
Joint claimant, no dependent children	111.00	111.00
Joint claimant, one or more children	222.00	222.00

Joint claimant, limited capability for work	192.00	192.00
Assumed income from capital for every £250 or part thereof, between capital disregard and upper capital limit	4.35	4.35
Third Party Deductions at 5% of UC Standard Allowance (excludes deductions for rent and service charges included in rent)		
Single		
Single under 25	12.46	12.59
Single 25 or over	15.73	15.89
Couple		
Joint claimants both under 25	19.56	19.76
Joint claimants, one or both 25 or over	24.70	24.94
Maximum deductions for Fines	108.35	108.35
Minimum deductions for rent and service charges included in rent at 10% of UC Standard Allowance (10% minimum introduced from Nov 2014)		
Single		
Single under 25	24.93	25.18
Single 25 or over	31.47	31.78
Couple		
Joint claimants both under 25	39.13	39.52
Joint claimants, one or both 25 or over	49.40	49.89
Maximum deductions for rent and service charges included in rent at 20% of UC Standard Allowance (20% maximum introduced from Nov 2014)		
Single		
Single under 25	49.86	50.35
Single 25 or over	62.93	63.56
Couple		
Joint claimants both under 25	78.26	79.04
Joint claimants, one or both 25 or over	98.79	99.78
Overall Maximum deduction Rate at 40% of UC Standard Allowance:		
Single		
Single under 25	99.71	100.71
Single 25 or over	125.87	127.13
Couple		
Joint claimants both under 25	156.52	158.08
Joint claimants, one or both 25 or over	197.58	199.56
Fraud Overpayments, Recoverable Hardship Payments and Administrative Penalties at 40% of UC Standard Allowance		
Single		
Single under 25	99.71	100.71
Single 25 or over	125.87	127.13
Couple		
Joint claimants both under 25	156.52	158.08

Joint claimants, one or both 25 or over	197.58	199.56
Ordinary Overpayments and Civil Penalties at 15% of UC Standard Allowance		
Single		
Single under 25	37.39	37.77
Single 25 or over	47.20	47.67
Couple		
Joint claimants both under 25	58.69	59.28
Joint claimants, one or both 25 or over	74.09	74.83
Ordinary Overpayments and Civil Penalties at 25% of UC Standard Allowance if claimant's and/or partner's earnings are over the Work Allowance		
Single		
Single under 25	62.32	62.94
Single 25 or over	78.67	79.46
Couple		
Joint claimants both under 25	97.82	98.80
Joint claimants, one or both 25 or over	123.49	124.72

#### **WIDOW'S BENEFIT**

Widowed mother's allowance	111.20	112.55
Widow's pension		
standard rate	111.20	112.55
age-related		
age 54 (49)	103.42	104.67
53 (48)	95.63	96.79
52 (47)	87.85	88.91
51 (46)	80.06	81.04
50 (45)	72.28	73.16
49 (44)	64.50	65.28
48 (43)	56.71	57.40
47 (42)	48.93	49.52
46 (41)	41.14	41.64
45 (40)	33.36	33.77

Note: For deaths occurring before 11 April 1988 refer to age-points shown in brackets.