

## Means Tested Benefits Income Support/Income Based Jobseekers Allowance

Capital Limit £16,000 (£6,000 Disregarded)  
(If permanently in Residential Care or Nursing home  
£10,000 Disregarded)

### Personal Allowances

#### Single People

Age 16/24	£57.90
25+	£73.10

#### Lone Parents

Under 18	£57.90
Age 18+	£73.10

#### Couples

One or both under 18, no Children	£57.90
Under 18 (one or both) with Child	£87.50
18+ (both)	£114.85
One under 18 one 25+	£73.10

#### Dependents

Until 19 <sup>th</sup> Birthday if in relevant education or training	£66.90
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#### Premiums

Family Premium	£17.45
Disabled Child Premium	£60.06

	Single	Couple	Child
Disability	£32.25	£45.95	
Enhanced Disability Premium	£15.75	£22.60	£24.43
Severe Disability Premium	£61.85	£123.70	
Carers Premium	£34.60		

### Universal Credit (Monthly amounts)

#### Single People

Under 25	£251.77 pm
Over 25	£317.82 pm

#### Couples

Both under 25	£395.20 pm
One or both over 25	£498.89 pm

#### Child elements

Only/eldest child	£277.08 pm
Other Children	£231.67 pm

#### Disabled child elements

Lower rate	£126.11 pm
Higher rate	£367.92 pm

#### Limited capability for work elements

Limited capability for work	£126.11 pm
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Limited capability for work related activities £315.60 pm

Carer element £150.39 pm

#### Childcare costs elements (70% of up to)

1 child	£532.29 pm
2 or more children	£912.50 pm

#### Residential/Nursing Care

Personal Expenses	£24.90
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#### Housing Benefit

Upper Capital Limit	£16,000
Capital Disregard	£6,000

#### Pension Credit

Guarantee Credit	No Upper Capital Limit (£10,000 Disregarded)
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#### Council Tax Reduction

Capital Limit	£6,000
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Most adults (other than the claimant and/or their partner) are treated as non-dependants. Part of the Housing Benefit could be withdrawn based on the income of the non dependants.

Most figures are the same as Income Support/Pension Credit with the following Changes:

Single Claimant 65 or over	£166.05
Couples, one or both aged 65 or over	£248.30
Family Premium (Lone Parent)	£22.20

#### Non-dependent Deductions

PA - pension age  
WA - Working age

*Non dependant age 18 or over in remunerative Work*

Income	Housing Benefit	CT (PA)
Over £408	£93.80	£11.36
£328 - £407.99	£85.45	£9.49
£246 - £327.99	£75.05	£7.52
£189 - £245.99	£45.85	£7.52
£129.- £188.99	£33.40	£3.74
Less than £129	£14.55	£3.74

*Age under 25 on income based benefits and in receipt of Pension Credit No non-dependent deduction applies*

*Age 25 or over on Means Tested Benefits or 18 and over not in remunerative work*

Housing Benefit £14.55

#### Council Tax Reduction Non Dep Deduction (WA)

Unwaged or earning less than £189 - £2.00pw  
Waged and earning more than £189 - £5.00pw

#### Local Housing Allowance

Rates - [www.sefton.gov.uk/benefits](http://www.sefton.gov.uk/benefits)

### Pension Credit

Disregarded Capital £10,000

No Upper Capital Limit

Guarantee Credit (Pension Age or over)

	Single	Couple
Standard Minimum Guarantee	£151.20	£230.85

#### Additions

Severe Disability	£61.85	£123.70
Carers	£34.60	
Savings Credit (65 or over)		
Saving Credit Threshold	£126.50	£201.80
Maximum Saving Credit	£14.82	£17.43

### Working Tax Credit

*(Figures for Tax Credits; per annum unless otherwise stated)*

Threshold £6,420 pa

#### Elements

Basic Element	£1,960 pa
30-Hour Element	£800 pa
Couples and Lone Parent Element	£2,010 pa
Disability Element	£2,970 pa
Severe Disability Element	£1,275 pa
50 Plus return to work Element	

Child Care Element

One child. 70% of weekly child care cost up to  
£175

2 or more children. 70% of weekly child care costs up to  
£300

### Child Tax Credit

Threshold (entitled to CTC but not WTC) £16,105 pa

Family Element	£545 pa
Child Element (per child)	£2,780 pa
Disabled Child Element	£3,140 pa
Severely Disabled Child	£1,275 pa

### Employment and Support Allowance

Single	25 or over	£73.10
	Under 25	£57.90
Lone Parents	18 or over	£73.10
	Under 18	£57.90

Couples	With Children	No Children
One or both 18 or over	£114.85	£114.85
Both under 18	£87.50	£57.90
One Over 25 partner under 18		£73.10

Figures for Severe Disability, Enhanced Disability and Carers are the same as for Income Support

## ESA Components

Work Related activities Component	£29.05
Support Component	£36.20

## ESA Pensioner Premiums

	Single	Couple
Assessment Phase	£78.10	£116.00
Work Related Activities	£49.05	£86.95
Support Component	£41.90	£79.80

## Housing Costs

Housing Costs are payable as part of Jobseekers Allowance, Income Support, Pension Credit and Employment and Support Allowance. Includes owner occupiers mortgage interest payments and certain other housing costs e.g. ground rent.

Amount of eligible housing costs will be reduced by applicable non-dependent deduction (see Housing Benefit section for non-dependent deductions)

## Non Means Tested Benefits

### Child Benefit

Only or Eldest child	£20.70
Each Subsequent Child	£13.70

### Guardians Allowance

£16.55

### Maternity Allowance

Standard Rate	£139.58
MA Threshold (for variable rates)	£30.00

### Statutory Maternity/Paternity/Adoption Pay

Standard Rate	£139.58
Earnings Threshold	£112.00

### Jobseekers Allowance (Contribution Based)

Age 16 to 24	£57.90
Age 25 and over	£73.10

### Retirement Pension

Single Person (Cat A or B)	£115.95
Adult Dependent	£65.70
Single Person (partner's contributions)	£69.50

### Bereavement Benefits

Widowed Parents Allowance	£112.55
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## Bereavement Allowance

45 years or older (min)	£33.77
55 years or over (max)	£112.55
Bereavement Payment	£2,000

## Industrial Injuries Benefit

Pension paid when disablement is assessed at 14% or more (14% paid at 20%)	
Maximum Payment (100%)	£168.00
Minimum Payment (20%)	£33.60

## Carers Allowance

Claimant	£62.10
Adult Dependent	£36.55

## Statutory Sick Pay

Standard Rate	£88.45
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## Incapacity Benefit

Short Term Rate (under pension age)	
Lower rate (non-taxable)	£79.45
Higher Rate (taxable)	£94.05
Adult Dependent	£47.65

## Long Term Rate (Taxable)

Claimant	£105.35
Adult Dependent	£61.20

## Age Related Additions

Higher Rate	£11.15
Lower Rate	£6.20

## Severe Disablement Allowance

Claimant	£74.65
Adult Dependent	£36.75
Age Additions	
Higher Rate	£11.15
Middle and Lower Rate	£6.20

## Child Addition

Only or Eldest Child	£8.00
Each Subsequent Child	£11.35

Payable with Incapacity Benefit, long and short term rates, Retirement Pension, Widowed Parents Allowance, Carers Allowance and Severe Disablement Allowance. Earnings Limits apply to child additions.

A Handy Reference Guide to

# Benefits and Tax Credits

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To  
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Health and Social Care  
Merton House, Stanley Road, Bootle.

This leaflet is a guide. If you require further advice please contact the Benefits Advice Line  
Tel: 0151 934 3660  
Mon, to Fri 10.00am to 12.30pm  
Answer phone at other times  
Email: [welfarerights.advice@sefton.gov.uk](mailto:welfarerights.advice@sefton.gov.uk)

## Attendance Allowance

Higher Rate	£82.30
Lower Rate	£55.10

## Disability Living Allowance

	Care	Mobility
Higher Rate	£82.30	£57.45
Middle Rate	£55.10	
Lower Rate	£21.80	£21.80

## Personal Independence Payments

	Daily Living	Mobility
Enhanced Rate	£82.30	£57.45
Standard Rate	£55.10	£21.80