### **MEANS TESTED BENEFITS**

#### **Universal Credit** Monthly figures

replaced majority new claims for all <u>working age</u> means tested benefits (IS/IRJSA/IRESA /HB) Monthly Amounts **Capital Limit** £16K – 6K/10K disregard

Single Standard Allowance

Under 25 £342.72 25 + £409.89

**Couple Standard Allowance** 

Both under 25 £488.59
One or both over 25 £594.04

**Child elements** 

Higher amount 1st born if born before 06.04.17

£281.25

Other Children £235.83 (2 child limit rules apply child born after 6/4/17 unless exempt)

Disabled child elements

Higher (HRCC/Enh DL) £400.29 Lower (Any other PIP/DLA £128.25

Limited capability work n/a claims after 03/04/17 £128.25 Limited Capability Work Related Activity £341.92 Carer Element £162.92

**Childcare Element** 85% of mthly eligible cost up to max of 1 child £646.35 or 2+ children £1108.04.

Work Allowances Disregarded earnings if have children or have LCW/LCWRA £292.00 or £512.00 Higher figure applies if have no UC housing costs (unless living temp accommodation).

**Housing Cost Element** Payable at Local Housing Allowance (LHA) rates See <a href="www.sefton.gov.uk/benefits">www.sefton.gov.uk/benefits</a> (minus if applicable - Bedroom Tax and/or non-dependant deduction NDD)

Housing Cost Contribution (NDD) £75.15mth
Many Non dependant exempt inc Under 21yrs, has child
under 5yrs: on DL PIP, AA, AFIP, MRC/HRC DLA, PC,
CA; or claimant receives DLPIP, MRC/HRC DLA, AFIP,
AA or Reg Blind.

Bedroom Tax Reduction1 Bed 14%/2+ Bed 25% Eligible Rent

**Home Owners** From 06/04/2018 support for mortgage interest (SMI) was replaced with a system of loans all means tested benefits.

\*Due to Covid19 Standard Allowances Universal Credit and Tax Credit have been increased by £20 per week for this Tax Year.

#### **Income Related Employment Support Allowance** Capital Limit £16,000 (£6k/10k Disregarded) Under 25 - assessment Phase £58.90 Under 25 - main phase £74.35 25 or over £74.35 Lone Parent 18 or over £74.35 Under 18 assessment phase £58.90 Under 18 main phase £74.35 Couples Both 18 or over £116.80 Both under 18 assessment phase £89.00 Both under 18 main phase £116.80 One 25 or over £74.35 One 18-24 assessment phase £58.90 One 18-24 main phase £74.35 Work related Activity Comp. (Claims Pre 03/04/17) £29 55 Support Component (LCWRA) £39.20 Premiums Single Couple Enhanced Disability Premium £17.10 £24.50 Severe Disability Premium £66.95 £133.90 Carer Premium £37.50 ESA Pensioner Premiums (reduced if Components paid) Assessment Phase £99.40 £148.40 £69.85 Work Related Activities £118.85

#### **Income Support / Income Related Jobseekers**

£60.20

£34.95 single / £49.80 Couple

£109.20

Capital Limit £16,000 (£6k/£10k Disregarded)

## Personal Allowances Single

Disability

Support Component

- 5 -	
Under 25	£58.90
Over 25	£74.35
Lone Parent	
Under 18	£58.90
Age 18+	£74.35
Couples	
One or both under 18	£58.90 /£89.00
One under 18, one under 25	£58.90
One under 18, other under 25 £74.35	
Under 18 (one or both) with Child	£89.00
Both over 18	£116.80
Premiums as for Income Related FSA e	xcept

Pensioner (IB JSA only) £99.40 Single / £148.40 Coupe

Pension Credit (Pension Age or over)

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	Disregarded Capital £10,000 No	o Upper C	apital Limit
	Guarantee Credit	Single	Couple
	Standard Minimum Guarantee	£173.75	£265.20
	Additions		
	Severe Disability	£66.95	£133.90
	Carers	£37.50	
	Child (born before 6/4/17)	£64.82	
	Standard	£54.32	
	Disabled child elements		
	Higher (HRCC/Enh DL)	£92.12	
	Lower (Any other PIP/DLA	£29.52	
	Savings Credit (65 or over)		
	Saving Credit Threshold	£150.47	£239.17
	Maximum Saving Credit	£13.97	£15.62

#### RCH/NCH Care Home Personal Expenses £24.90

#### **Housing Benefit**

Capital Upper 16k Lower £6k

Most figures/premiums same as IR Employment

Support Allowance ESA except

Single Claimant 65 or over £187.75 Couples, one or both aged 65 or over £280.85 Dependent child £68.27

(2 child limit rules apply child born after 6/4/17 unless exempt)

Family Premium (pre 01/05/16 claims only) £17.60 **Non-dependent Deductions (NDD)** reduces

entitlement if adult (not partner) lives with claimant – and not exempt.

Non dependant age 18 or over in remunerative Work

Income	<b>Housing Benefit</b>
Over £469	£102.35
£377 - £468.99	£93.25
£283 - £376.99	£81.90
£217 - 282.99	£50.05
£149 - £216.99	£36.45
Less than £149	£15.85

Age under 25 on income support, (ib)JSA (ib)ESA without component, UC nil income or on Pension Credit No non-dependent deduction applies

Age 25 or over on Means Tested Benefits or 18 and over not in remunerative work. In main phase ESA £15.85

<sup>\*</sup>Figures are all weekly unless stated otherwise

#### **Council Tax Reduction Scheme**

Capital £6k Max for working age, £16k max for pensioners unless on Guaranteed Pension Credit.

www.sefton.gov.uk/benefits

Non Dependent Deductions -

Non Dep in remunerative work earning

	<u>Pensioner</u>	Working Age
Less than £217	£4.05	£2.00
£217 - £377	£8.25	£5.00
£377 - £469	£10.35	£5.00
Over £469	£12.40	£5.00
Non Dep on income Support	(ib)JSA, (ib)E	ESA, UC(with
no earnings) or Pension Cred	dit Nil	Nil

**Local Housing Allowance** 

Rates - www.sefton.gov.uk/benefits

#### **Working Tax Credit**

Basic Element	£3,040 pa
Couples and Lone Parent Element	£2,045pa
30-Hour Element	£825 pa
Disabled Worker Element	£3,220 pa
Severe Disability Element	£1,390 pa
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Child Care Element

One child 70% of weekly child care cost up to £175 per week / 2 or more children 70% of weekly child care costs up to £300 per week.

Max entitlement 1 child £122.50 / 2 child+ £210

#### **Child Tax Credit**

Threshold (CTC but not WTC)	£16,385 pa
Family Element	£545 pa
Child Element (per child)	£2,830 pa
Disabled Child Element	£3,415 pa
Severely Disabled Child	£4,800 pa

#### **NON-MEANS TESTED BENEFITS**

#### 'New Style' Employment Support Allowance

Aged under 25	£58.90
Aged 25 or over	£74.35
Limited capability work n/a claims after 03/04/17	£29.55
Limited Capability Work Related Activity	£39.20

#### 'New Style' Jobseekers Allowance

Age 16 to 24	£58.90
Age 25 and over	£74.35
Both above New Style ESA/JSA base	d N.I.Contributions

#### **Child Benefit**

Only or Eldest child/ Subsequent Child £21.05/£13.95

**Guardians Allowance** £17.90

**Maternity Allowance** 

Standard Rate £151.20

## Statutory Maternity/Paternity/Adoption Pay Standard Rate £151.20

Standard Rate

**Statutory Sick Pay** 

Standard Rate £95.85

New State Pension £175.20

#### **State Retirement Pension**

Single Person (Cat A or B)	£134.25
Single Tier SRP	£175.20
Single Person (partner's contributions)	£80.45

**Bereavement Support Payment** 

(replaced Bereavement Benefits from 06/04/17)

High / Standard rate £350 / £100mth High / Standard one off payment £3500 / £2500

#### **Industrial Injuries Benefit**

Pension paid when disablement is assessed at 14% or more (14% paid at 20%)

Maximum Payment (100%) £182.00

Minimum Payment (20%) £36.40

**Attendance Allowance** 

Higher Rate £89.15 Lower Rate £59.70

#### **Disability Living Allowance**

	Care	Mobility
Higher Rate	£89.15	£62.25
Middle Rate	£59.70	
Lower Rate	£23.60	£23.60

#### Personal Independence Payments

	Daily Living	Mobility
Enhanced Rate	£89.15	£62.25
Standard Rate	£59.70	£23.60

#### **Carers Allowance**

Claimant	£67.25
Earning Allowance	£128 wk



April 2020 to March 2021

# **Benefits**

Handy Reference Guide

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This leaflet is only a brief guide and it is not possible to include all Benefits and circumstances, If you would like further advice please contact

Sefton Councils Benefits Advice Line **Tel: 0151 934 3660** 

Mon, Tue, Thurs. and Fri 10.00am to 12.30pm

Answer phone at other times

Email:

welfarerights.advice@sefton.gov.uk