

Welfare Benefits & Tax Credit Rates

April 2008 to April 2009

Attendance Allowance (AA)	
Higher	£67.00
Lower	£44.85

Bereavement Benefits	
Bereavement Payment (Lump Sum)	£2,000
Widowed Parent's Allowance	£90.70
Bereavement Allowance (55 or over)	£90.70
Bereavement Allowance (45 – 54)	£27.21 to £84.35
Child dependent (pre-6.4.03 claimants)	£9.25 (eldest)/£11.35

Carers Allowance (CA)	
Basic	£50.55
Adult dependant	£30.20
Child dependent (pre-6.4.03 claimants)	£9.25 (eldest)/£11.35
Earnings Limit	£95.00

Child Benefit (CB)	
Only or eldest child	£18.80
Each subsequent child	£12.55

Child Tax Credit (CTC)	
Elements	Per annum
Family – basic	£545
– with baby element	£1,090
Child	£2,085
Disabled Child	£2,540
Severely Disabled Child	£1,020
Thresholds	
First Threshold – (if also entitled to WTC)	£6,420
– (if <u>only</u> entitled to CTC)	£15,575
Withdrawal rate	39%
Second Threshold – (family/baby elements only)	£50,000
Withdrawal rate	6.67% – £1 for every £15 above £50,000

Council Tax Benefit (CTB)	
Applicable Amounts	
As for HB <u>except</u> personal allowances not paid if below 18	
Maximum award	100%
Excess income taper	20%
Capital and tariff income – as for HB	
Non-dependant deductions	
Non-dependant is aged 18 or over and working at least 16 hours	
Gross income – less than £172	£2.30
– £172 to £295.99	£4.60
– £296 to £368.99	£5.80
– £369 or more	£6.95
Others aged 18 or over	£2.30
Other on IS, IBJSA or ESA(IR)	Nil
Claimant gets AA/DLA (care) or blind	Nil
Second Adult Rebate	
Second adult on IS or income-based JSA	25%
Second adults/s – gross income less than £169	15%
– gross income of £169 to £219.99	7.5%
– gross income of £220 or more	Nil

Disability Living Allowance (DLA)	
Care Component	
Higher	£67.00
Middle	£44.85
Lower	£17.75
Mobility Component	
Higher	£46.75
Lower	£17.75

Employment and Support Allowance (ESA) – from 27.10.08	
Contributory Allowance – ESA(C)	
Basic Allowance	£60.50
Basic Allowance under 25 (Assessment Phase only)	£47.95
Work-Related Activity Component	£24.00
Support Component	£29.00

Income Related Allowance – ESA(IR)	
Applicable amounts	
Single Basic Allowance – as for ESA(C)	
Couple Basic Allowance – as for IS	
Premiums – as for IS (but no Disability Premium)	
Housing costs – as for IS	
Non-dependant deductions – as for IS, but also do not apply if	

non-dependant is under 25 and getting ESA (Assessment Phase only)
Capital and tariff income – as for IS

Guardians Allowance	
Each qualifying child	£13.45

Housing Benefit (HB)	
Applicable Amounts – as for IS <u>except</u>	
Personal Allowances	
Single person aged 16 to 24	£47.95
Lone parent aged under 18	£47.95
Couple – both under 18	£72.35
Pensioner – single aged 60 to 64	£124.05
Pensioner – single aged 65+	£143.80
Pensioner – couple one or both aged 60 to 64	£189.35
Pensioner – couple one or both aged 65+	£215.50

Premiums	
Disability – not for ESA claimants	
Family – lone parent (pre-6.4.98 claimants only)	£22.20
– one child aged under 1, additional	£10.50
Pensioner – single	£63.55
Pensioner – couple	£94.40
Support Component	£29.00
Work Related Activity Component	£24.00
Maximum award	100% of eligible rent
Excess income taper	65%

Non-dependant deductions – as for IS/ESA	
Capital and tariff income	
Capital upper limit – usual	£16,000
– Pension Credit Guarantee	No limit
Lower limit	£6,000
Tariff income – under 60	as IS
– 60+	£1 for every 500

Incapacity Benefit (IB)	
Short-term – under pension age (lower)	£63.75
– under pension age (higher)	£75.40
– pension age (lower)	£81.10
– pension age (higher)	£84.50
– adult dependant	£39.40
– adult dependant (claimant pension age)	£48.65
Long-term – any age	£84.50
– adult dependant	£50.55
Child dependant (pre-6.4.03 claimants)	£9.25 (eldest)/£11.35
Long-term age addition – aged under 35	£17.75
– aged 35 to 44	£8.90
Age additions for claims pre-13.4.95 same as SDA	

Income Support (IS) & Income-based Job Seekers Allowance (IBJSA)	
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Applicable Amounts	
Personal Allowances	
Single – aged under 25	£47.95
– aged 25 or over	£60.50
Lone parent – aged under 18	£47.95
– aged 18 or over	£60.50
Couple – no children; both under 18	£47.95
– with child; both under 18	£72.35
– one under 18 & one 18–24	£47.95
– one under 18 & one 25+	£60.50
– both 18 or over	£94.95
Dependant Children*	£52.59
Premiums	
Carer	£27.75
Disabled Child*	£48.72
Family*	£16.75
Disability – single	£25.85
– couple	£36.85
Enhanced Disability Premium – single	£12.60
– couple	£18.15
– disabled child	£19.60
Severe Disability (per qualifying person)	£50.35
Pensioner – couple (one under 60)**	£94.40

* Can choose to claim Child Tax Credit instead

** Can choose to claim Pension Credit instead.

Housing Costs

- Interest on mortgages and some loans (eg. for improvements) – waiting period may apply for new claims. Upper limit of £100,000 usually applies.
- Ground rent & certain service charges (not met by HB)

Non-dependant deductions – deducted from allowed housing costs not personal allowances or premiums. These do not apply if joint-tenant/co-owner is blind/treated as blind, getting AA/DLA (care) or equivalents, or if the non-dependant is

- aged under 18
- in unwaged work-based training
- a full-time student
- a boarder
- aged under 25 and getting IS/Income-based JSA
- in hospital over 52 weeks
- in legal custody
- gets Pension Credit

Aged 18 or over and working at least 16 hours

Gross income of less than £116	£7.40
Gross income of £116 to £171.99	£17.00
Gross income of £172 to £222.99	£23.35
Gross income of £223 to £295.99	£38.20
Gross income of £296 to £368.99	£43.50
Gross income of £359 or more	£47.75
Others aged 18 or over	£7.40

Capital

Upper limit	£16,000
Lower limit – child	£3,000
– adult	£6,000
– permanent admission to care home	£10,000

Tariff income

£1 for every £250 (or part) between lower limit and upper limit
£1 for every £500 (or part) for some couples aged 60+

Residential Care/Nursing Homes

Applicable amounts – as for IS

After Social Services' charge – personal expenses	£21.15
Savings Credit disregard – single	£5.45
– couple	£8.15
Social Services' charge capital – Upper limit	£22,250
– Lower limit	£13,500

Deductions

Arrears of rent, fuel, water costs, council tax and fines	£3.05
Child maintenance (standard)	£6.10
Strikers benefit cut	£32.50
Overpayments (maximum)	£9.15
Overpayments + claimant convicted of fraud	£12.00

Industrial Injuries Benefits

Disablement Benefit

18 and over/under 18 with dependants	
20% – 100% assessment	£27.36 to £136.80
Under 18	
20% – 100% assessment	£16.77 to £83.85

Reduced Earnings Allowance (Maximum)	£54.72
Retirement Allowance (Maximum)	£13.68
Maximum Life Gratuity (Lump Sum)	£9,090
Unemployability Supplement	£84.50
Also	
– Constant Attendance Allowance	
– Exceptionally Severe Disablement Allowance	

Jobseekers Allowance (Contributory)

Under 25	£47.95
25 or over	£60.50

Maternity Allowance (MA)

Standard rate	£117.18
Variable – lowest of 90% average earnings <u>or</u> the standard rate	
Adult Dependant	£39.40

Pension Credit (PC)

Guarantee Credit

Single	£124.05
Couple	£189.35
Polygamous marriage – each additional spouse	£65.30
Additions for Severe Disability/Carer – as for IS premiums	

Savings Credit Threshold

Single	£91.20
Couple	£145.80
<u>Maximum</u>	
Single	£19.71
Couple	£26.13

Capital

Upper limit	No limit
Lower limit – standard	£6,000
– permanent admission to care	£10,000

Tariff income – £1 per £500 (or part) over lower limit.

Housing costs – as for IS.

Severe Disablement Allowance (SDA)

Pre-April 2001 claimants only

Basic	£51.05
Adult dependant	£30.40
Child dependant (pre-6.4.03 claimants)	£9.25 (eldest)/£11.35
Age addition (from December 1990) when incapacity starts at	
Aged under 40	£17.75
Aged 40 to 49	£11.40
Aged 50 to 59	£5.70

State Retirement Pension (RP)

Single	£90.70
Couple (additional £54.35)	£145.05
Child dependant (pre-6.4.03 claimants)	£9.25 (eldest)/£11.35
Age addition at 80	£0.25

Statutory Adoption / Maternity / Paternity Pay

Lower rate	£117.18
Higher rate	90% of average earnings
Earnings less than £90.00	No entitlement

Statutory Sick Pay (SSP)

Standard rate	£75.40
Earnings less than £90.00	No entitlement

Working Tax Credit (WTC)

Elements		Per annum
Basic		£1,800
Couple/Lone Parent		£1,770
30 Hours		£735
Disabled Worker		£2,405
Severe Disability		£1,020
Over 50 Return To Work		
– 16 to 29 hours		£1,235
– 30 hours or over		£1,840
Childcare Costs (80%)		Weekly
	<u>80% of up to</u>	<u>Max.</u>
– one child	£175.00	£122.50
– two or more children	£300.00	£210.00
Threshold		£6,420
Withdrawal rate – see Child Tax Credit		
Income Increase – disregard		£25,000

Calculating benefit and other benefit information

Benefit disregards

Attendance Allowance and Disability Living Allowance (or Industrial Injuries/War Pension equivalents).
Guardians Allowance

For HB/CTB – do not count

£15 of maintenance received (in certain circumstances)
War Pension
War Widows Pension above Single Retirement Pension
[Salford's local policy]

Earnings disregards

Tax Credits – Gross

Benefits – Gross less Income Tax, National Insurance and 50% of occupational pension.

Councillor's Allowances

These count as 'earnings', the threshold is £88.50, but they are treated differently for different benefits. Always get advice.

Earnings disregards for benefits (see also Permitted Work)

	IS/IBJSA/PC	HB/CTB
Single person	£5.00	£5.00
Couple	£10.00	£10.00
Lone parent	£20.00	£25.00
Carer/Disability Premium	£20.00	£20.00
ESA(C) – 'Permitted Work'	n/a	£20.00
Childcare charges (max. for 1 child)		£175.00
Childcare charges (max. for 2+ children)		£300.00
Working 16+ or 30+ hours (certain groups)		£16.05

Other Income disregards

	IS/IBJSA/PC/ESA(IR)	HB/CTB
Child Support	£10.00	£15.00
Widowed Parent's Allowance	£10.00	£15.00
All means-tested benefits		
War Pensions		£10.00
Student loan		£10.00
Student loan – books/equipment	£370 pa (until 31.8.08)	
Student loan – travel	£290 pa (until 31.8.08)	
Students' covenanted income		£5.00
Income from boarders	£20 + 50% of the balance	
Voluntary/charitable payments	£20.00 (in total)	

National Minimum Wage

Main Rate per hour	£5.52	(£5.73 – Oct.'08)
Youth Rate per hour	£4.60	(£4.77 – Oct.'08)
16-17 yrs. Rate per hour	£3.40	(£3.53 – Oct.'08)

National Insurance Contributions

Lower Earnings Limit (LEL)	£90.00 a week
Primary Threshold (PT)	£105.00 a week
Upper Earnings Limit (UEL)	£770.00 a week

Income Tax

Personal allowance	£5,435
Personal allowance – aged 65 and 74*	£9,030
Personal allowance – aged 75 or over*	£9,180
Blind person's allowance	£1,800
Tax allowances restricted to 10% relief	
Married couples – aged 65 and 74* **	£6,535
Married couples – aged 75 or over*	£6,625

* allowances reduced by £1 for every £2 income if income exceeds £21,800. Subject to a minimum of £2,540.

** only allowable if person is 65 before 5 April 2000.

Tax payable –

Taxable income of up to £34,600 a year – taxed at 20%.
Taxable income of £34,600 + a year – taxed at 40%.

Council Tax Rates In Salford

House value	Annual bill *	Annual bill	
		(25% discount)	(50% discount)
Band A -	£812.37	£609.28	£406.19
Band A	£974.84	£731.13	£487.42
Band B	£1,137.31	£852.98	£568.66
Band C	£1,299.79	£974.84	£649.90
Band D	£1,462.26	£1,096.69	£731.13
Band E	£1,787.21	£1,340.41	£893.61
Band F	£2,112.15	£1,584.11	£1,056.08
Band G	£2,437.10	£1,827.82	£1,218.55
Band H	£2,924.52	£2,193.39	£1,462.26

* Discounts and/or CTB may be available.

Babies, Children And Young People

Sure Start Maternity Grant £500

For a parent/young person who gets IS, IBJSA, CTC (at a rate greater than the family element), or WTC with a Disabled Worker Element.

'Healthy Start' – food and vitamins each voucher – £3.00

For expectant mothers and those with children under 4 who get IS, IBJSA Child Tax Credit (but not Working Tax Credit), and gross income for Tax Credits is not more than £15,575.

Free milk for children in day care

For children looked after for 2 hours a day or more by a registered (or exempt) child care provider or local authority day care.

Free school meals

For parents or young people on IS, IBJSA or CTC (but not WTC) with a gross annual income not more than £15,575.

In Salford worth up to – £8.00 a week (primary school)

– £9.00 a week (secondary school)

Education Maintenance Allowance (EMA)

16 to 19 year olds in full-time education or in unwaged work-based learning whose parents have less than £30,000 income per year – up to £30 per week.

Academic year 2008/9

Household income	EMA
– up to £20,817	£30.00
– £20,818 – £25,521	£20.00
– £25,522 – £30,810	£10.00
– over £30,810	Nil

Plus £100 bonus payments

Permitted Work

People getting benefit because they are incapable of work can

- work and earn up to £20 a week with no time or hours limit; or
- ESA(IR) – earn up to £88.50* for up to 52 weeks
- ESA(C) – earn up to £88.50* for an unlimited period

Get advice on this.

* (Increase – Oct.'08)

Help into full-time work (16 hours)

Mortgage interest run on – stay on existing IS, IBJSA, ESA (IR) housing costs for first 4 weeks of work

Housing & Council Tax Benefit extended payments – stay on existing benefits for first 4 weeks of work.

Return to Work Credit

– up to 12 months if earnings less than £15,000 £40.00

Job Grant

on IS, JSA, IBJSA, IB or ESA – single/couple (no children) £100
– single/couple (no children) £250

Hospital Travel Costs

For patients

- getting (or family member gets) Income Support or means-tested JSA; or
- WTC and CTC, WTC with Disability Element; CTC but not WTC and annual income has been calculated as not more than £15,575; or
- on low income

There are other concessions – get advice on this.

Visitors

Those getting IS or IBJSA may get help from the Social Fund.

Prescriptions

Each item	£7.10
Pre-payment certificate	– 3 months £27.85
	– 12 months £102.50

Free

- 60 or over; or
- 16-19 in full-time education; or
- Pregnant or birth in previous 12 months; or
- Certain medical conditions; or
- WTC and CTC, WTC with Disability Element; CTC but not WTC and annual income has been calculated as not more than £15,575; or
- on low income

Salford Welfare Rights And Debt Advice Service

Debt Advice Service

Debt Advisers offer advice, assistance and representation to people with multiple debt problems who live or work in Salford. They run training courses for local authority staff and voluntary groups and talk to local community groups about debt issues.

Referrals – you can make a referral through our website www.salford.gov.uk/welfarerights.

Telephone advice (for the public, staff and agencies)

0800 345 7323

Monday, Wednesday and Friday
1.00 – 4.00 pm

Welfare Rights Officers

Welfare Rights Officers offer advice, assistance and representation on a range of benefit entitlements. They run training courses for health/local authority staff and voluntary groups and talk to local community groups about benefits.

Referrals – you can make a referral through our website www.salford.gov.uk/welfarerights.

Telephone advice (for the public, staff and agencies)

0800 345 7375

Monday – Friday
10.00 am – 12.00 noon

Initial details are taken by an Administrative Assistant and passed on to a duty Welfare Rights Officer who will call back.

- Welfare Rights Officer (CJIT)
- Welfare Rights Officer (Mental Health)
- Welfare Rights Officer (Learning Disability)

793 3550

Monday – Friday

- Welfare Rights Officer (Sure Start Little Hulton)

604 7664

Monday, Tuesday and Wednesday

They provide a service specifically for these target groups. In addition they run training courses for health/local authority staff and voluntary groups and talks to agencies and user/carers groups.

Appointments – are made by arrangement with the Officer concerned.

Home visits – where there is difficulty in getting out because of disability, illness, or family/work commitments.

Welfare Rights Advisers

- Welfare Rights Advisers (Take-Up) offer a comprehensive benefit check to people aged 60 or over who get Housing or Council Tax Benefit. They give information, advice and assistance on benefits available and assist with new claims.

All benefit checks are done as home visits

793 3550

Welfare Rights Linkworkers

- Welfare Rights Linkworker (Arabic)

0800 345 7370

Monday – Friday
9:00 am – 4:00 pm

- Welfare Rights Linkworker (Urdu/Punjabi)

0800 345 7371

Monday – Friday
9:00 am – 4:00 pm

Each promotes the take-up of benefits and health & social services amongst the Arabic & Urdu/Punjabi speaking communities in Salford.

Advice, information and assistance is available on benefits, debt, housing, employment, health and disability issues.

Messages can also be left on telephone answer-machines.

Home visits are available and both hold 'drop in' Advice Sessions around the city. Details of these are available on request.

Welfare Rights Officers (Health)

Welfare Rights Officers (Health) offer advice, assistance and representation on a range of benefit entitlements.

The service is available to anyone who is a patient of health staff based at the following centres:

- Broughton Lower Broughton Health Centre
Higher Broughton Health Centre
- Eccles Springfield House, Patricroft
- Irlam Irlam Medical Centre
- Little Hulton Little Hulton Health Centre
- Ordsall Ordsall Health Centre
- Pendleton Lanceburn Health Centre
Langworthy Medical Centre
- Walkden Walkden Clinic
- Weaste Salford Care Centre (Weaste)

For appointments – contact centre's receptionist. If you have any difficulty contact the Service on

793 3550

Salford City Council

Welfare Rights and Debt Advice Service
www.salford.gov.uk/welfarerights

2008