

Proposed benefit rates 2008/09

(Weekly rates unless otherwise shown)	RATES 2007	RATES 2008
ATTENDANCE ALLOWANCE		
higher rate	64.50	67.00
lower rate	43.15	44.85
CARER'S ALLOWANCE		
	48.65	50.55
COUNCIL TAX BENEFIT		
Personal allowances		
single		
- 18 to 24	46.85	47.95
- 25 or over	59.15	60.50
lone parent - 18 or over	59.15	60.50
couple - one or both 18 or over	92.80	94.95
dependent children	47.45	52.59
pensioner		
- single / lone parent - 60 - 64	119.05	124.05
- couple - one or both 60 - 64	181.70	189.35
- single / lone parent - 65 and over	138.10	143.80
- couple - one or both 65 and over	207.00	215.50
Premiums		
family	16.43	16.75
family (lone parent rate)	22.20	22.20
child under 1	10.50	10.50
pensioner		
- single	59.90	63.55
- couple	88.90	94.40
(all pensioner premiums (including 'higher' and 'enhanced') were equalised from April 2001)		
disability		
- single	25.25	25.85
- couple	36.00	36.85
- enhanced disability premium - single rate	12.30	12.60
- disabled child rate	18.76	19.60
- couple rate	17.75	18.15
severe disability		
- single	48.45	50.35
- couple (lower rate)	48.45	50.35
- couple (higher rate)	96.90	100.70

disabled child	46.69	48.72
carer	27.15	27.75
Non-dependant deductions		
aged 18 or over and in remunerative work		
- gross income: £369.00 or more	6.95	6.95
- gross income: £296 - £368.99	5.80	5.80
- gross income: £172 - £295.99	4.60	4.60
- gross income less than £172.00	2.30	2.30
others aged 18 or over	2.30	2.30
Alternative maximum Council Tax Benefit		
- second adult on IS, JSA(IB) or Pension Credit	25% of Council Tax	25% of Council Tax
- first adult(s) student(s)	100% of Council Tax	100% of Council Tax
- second adult's gross income :		
- under £169.00	15% of Council Tax	15% of Council Tax
- £169.00 to £219.99	7.5% of Council Tax	7.5% of Council Tax
Capital		
upper limit	16000.00	16000.00
amount disregarded	6000.00	6000.00
upper limit (claimant/partner 60 or over)	16000.00	16000.00
upper limit (entitled to Pension Credit guarantee credit)	No limit	No limit
child disregard	3000.00	3000.00
upper limit (living in a care home)	16000.00	16000.00
amount disregarded (living in a care home)	10000.00	10000.00
Tariff income - £1 for each £250 (or part of) between amount of capital disregarded and capital upper limit		
Tariff income (claimant/partner 60 or over) - £1 for each £500 (or part of) between amount of capital disregard and capital upper limit		
Earnings disregards		
where disability premium awarded	20.00	20.00
various specified employments	20.00	20.00
lone parent	25.00	25.00
where the claimant has a partner	10.00	10.00
single claimant	5.00	5.00
where carer premium awarded	20.00	20.00
childcare charges	175.00	175.00
childcare charges (2 or more children)	300.00	300.00
Other income disregards		
maintenance disregard	15.00	15.00
war disablement pension and war widow's pension	10.00	10.00
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 : fixed amount (£20) plus 50% of the balance of that income	20.00	20.00
additional earnings disregard	15.45	16.05

permitted earnings level (annual amount)

Adult dependency increases with;

short-term incapacity benefit where claimant is		
- under state pension age	37.90	39.40
- over state pension age	46.80	48.65
maternity allowance	37.90	39.40
state pension; long-term incapacity benefit; severe disablement allowance; unemployability supplement where dependant		
- is living with claimant	59.15	60.50
- still qualifies for the tapered earnings rule	45.09	45.09
state pension, long-term incapacity benefit and unemployability supplement where dependant not living with claimant	52.30	54.35
	48.65	50.55
severe disablement allowance where dependant not living with claimant	29.25	30.40
carers allowance	29.05	30.20

Child dependency increases - level at which increase is
affected by earnings of the spouse or civil partner

- for first child	180.00	185.00
- additional amount for each subsequent child	24.00	25.00

Pension income threshold for incapacity benefit	85.00	85.00
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HOUSING BENEFIT

Personal allowances

single		
16 to 24	46.85	47.95
25 or over	59.15	60.50
lone parent		
under 18	46.85	47.95
18 or over	59.15	60.50
couple		
both under 18	70.70	72.35
one or both 18 or over	92.80	94.95
dependent children	47.45	52.59
pensioner		
- single / lone parent - 60 - 64	119.05	124.05
- couple - one or both 60 - 64	181.70	189.35

- single / lone parent - 65 and over	138.10	143.80
- couple - one or both 65 and over	207.00	215.50
Premiums		
family	16.43	16.75
family (lone parent rate)	22.20	22.20
child under 1	10.50	10.50
pensioner		
single	59.90	63.55
couple	88.90	94.40
(all pensioner premiums (including 'higher' and 'enhanced') were equalised from April 2001)		
disability		
- single	25.25	25.85
- couple	36.00	36.85
- enhanced disability premium - single rate	12.30	12.60
- disabled child rate	18.76	19.60
- couple rate	17.75	18.15
severe disability		
- single	48.45	50.35
- couple (lower rate)	48.45	50.35
- couple (higher rate)	96.90	100.70
disabled child	46.69	48.72
carer	27.15	27.75
Non-dependant deductions from rent rebates and allowances;		
aged 25 and over in receipt of Income Support or income based Joseeker's Allowance; aged 18 or over, not in remunerative work	7.40	7.40
aged 18 or over and in remunerative work		
- gross income: less than £116.00	7.40	7.40
- gross income: £116 to £171.99	17.00	17.00
- gross income: £172 to £222.99	23.35	23.35
- gross income: £223 to £295.99	38.20	38.20
- gross income: £296 to £368.99	43.50	43.50
- gross income: £369.00 and above	47.75	47.75
Service charges for fuel		
heating	15.45	15.45
hot water	1.80	1.80
lighting	1.25	1.25
cooking	1.80	1.80
Amount ineligible for meals;		
three or more meals a day		
- single claimant	21.10	21.60
- each person in family aged 16 or over	21.10	21.60

- each child under 16	10.65	10.90
less than three meals a day		
- single claimant	14.05	14.35
- each person in family aged 16 or over	14.05	14.35
- each child under 16	7.05	7.20
breakfast only - claimant and each member of family	2.60	2.65
Capital		
upper limit	16000.00	16000.00
amount disregarded	6000.00	6000.00
upper limit (claimant/partner 60 or over)	16000.00	16000.00
upper limit (entitled to Pension Credit guarantee credit)	No limit	No limit
child disregard	3000.00	3000.00
upper limit (living in a care home)	16000.00	16000.00
amount disregarded (living in a care home)	10000.00	10000.00
Tariff income - £1 for each £250 (or part of) between amount of capital disregarded and capital upper limit		
Tariff income (claimant/partner 60 or over) - £1 for each £500 (or part of) between amount of capital disregard and capital upper limit		
Earnings disregards		
where disability premium awarded	20.00	20.00
various specified employments	20.00	20.00
lone parent	25.00	25.00
where the claimant has a partner	10.00	10.00
single claimant	5.00	5.00
where carer premium awarded	20.00	20.00
childcare charges	175.00	175.00
childcare charges (2 or more children)	300.00	300.00
Other income disregards		
maintenance disregard	15.00	15.00
war disablement pension and war widow's pension	10.00	10.00
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 : fixed amount (£20) plus 50% of the balance of that income	20.00	20.00
additional earnings disregard	15.45	16.05
Expenses for subtenants (£20 fixed from April 08)		
furnished or unfurnished	4.00	20.00
where heating is included, additional	15.45	
Maximum rates for recovery of overpayments		
ordinary overpayments	9.00	9.15
where claimant convicted of fraud	12.00	12.00
INCAPACITY BENEFIT		
Long-term Incapacity Benefit	81.35	84.50

Short-term Incapacity Benefit (under state pension age)		
lower rate	61.35	63.75
higher rate	72.55	75.40
Short-term Incapacity Benefit (over state pension age)		
lower rate	78.05	81.10
higher rate	81.35	84.50
Increase of long-term Incapacity Benefit for age		
higher rate	17.10	17.75
lower rate	8.55	8.90
Invalidity Allowance (Transitional)		
higher rate	17.10	17.75
middle rate	11.00	11.40
lower rate	5.50	5.70

INCOME SUPPORT

Personal Allowances

single		
under 18 - usual rate	35.65	47.95
under 18 - higher rate payable in specific circumstances	46.85	47.95
18 to 24	46.85	47.95
25 or over	59.15	60.50
lone parent		
under 18 - usual rate	35.65	47.95
under 18 - higher rate payable in specific circumstances	46.85	47.95
18 or over	59.15	60.50
couple		
both under 18	35.65	47.95
both under 18 - one disabled	46.85	47.95
both under 18 - with responsibility for a child	70.70	72.35
one under 18, one 18-24	46.85	47.95
one under 18, one 25+	59.15	60.50
both 18 or over	92.80	94.95
dependent children	47.45	52.59

Premiums

family	16.43	16.75
family (lone parent rate)	16.43	16.75
pensioner		
couple	88.90	94.40
(all pensioner premiums (including 'higher' and 'enhanced') were equalised from April 2001)		

disability		
- single	25.25	25.85
- couple	36.00	36.85
- enhanced disability premium - single rate	12.30	12.60
- disabled child rate	18.76	19.60
- couple rate	17.75	18.15
severe disability		
- single	48.45	50.35
- couple (lower rate)	48.45	50.35
- couple (higher rate)	96.90	100.70
disabled child	46.69	48.72
carer	27.15	27.75
Housing cost deductions for non-dependants aged 25 and over in receipt of Income Support or income based Jobseeker's Allowance; aged 18 or over not in work.	7.40	7.40
aged 18 or over and in remunerative work		
- gross income: less than £116.00	7.40	7.40
- gross income: £116 to £171.99	17.00	17.00
- gross income: £172 to £222.99	23.35	23.35
- gross income: £223 to £295.99	38.20	38.20
- gross income: £296 to £368.99	43.50	43.50
- gross income: £369.00 and above	47.75	47.75
Deduction for third party payments – arrears of housing, fuel, water charges, council tax etc. and deductions for the Eligible Loan Deduction Scheme and Integration Loan Scheme.	3.00	3.05
Deduction for child support, contribution towards maintenance (CTM)		
standard deduction	6.00	6.10
lower deduction	3.00	3.05
Arrears of Community Charge		
court order against claimant	3.00	3.05
court order against couple	4.65	4.75
Third party deductions – amount for personal expenses.	20.45	21.15
Third party deduction for fine or compensation order		
standard rate	5.00	5.00
lower rate	3.00	3.05
Maximum rates for recovery of overpayments		
ordinary overpayments	9.00	9.15
where claimant convicted of fraud	12.00	12.00
Relevant sum for strikers	32.00	32.50
Capital		

upper limit	16000.00	16000.00
amount disregarded	6000.00	6000.00
amount disregarded (living in a care home)	10000.00	10000.00
child's disregard limit	3000.00	3000.00

Tariff income - £1 for each £250 (or part of) between amount of capital disregarded and capital upper limit.

Disregards

standard earnings	5.00	5.00
couples earnings	10.00	10.00
higher earnings	20.00	20.00
war disablement pension and war widow's pension	10.00	10.00
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 : fixed amount (£20) plus 50% of the balance of that income	20.00	20.00

Expenses for subtenants (£20 fixed from April 08)

furnished or unfurnished	4.00	20.00
where heating is included, additional	15.45	

INDUSTRIAL DEATH BENEFIT

Widows pension

higher rate	87.30	90.70
lower rate	26.19	27.21

Widowers pension

87.30	90.70
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INDUSTRIAL INJURIES DISABLEMENT BENEFIT

18 and over, or under 18 with dependants

100%	131.70	136.80
90%	118.53	123.12
80%	105.36	109.44
70%	92.19	95.76
60%	79.02	82.08
50%	65.85	68.40
40%	52.68	54.72
30%	39.51	41.04
20%	26.34	27.36

Under 18

100%	80.70	83.85
90%	72.63	75.47
80%	64.56	67.08
70%	56.49	58.70
60%	48.42	50.31
50%	40.35	41.93
40%	32.28	33.54
30%	24.21	25.16
20%	16.14	16.77

Maximum life gratuity (lump sum)

8750.00	9090.00
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Unemployability Supplement	81.35	84.50
increase for early incapacity		
- higher rate	17.10	17.75
- middle rate	11.00	11.40
- lower rate	5.50	5.70
Maximum reduced earnings allowance	52.68	54.72
Maximum retirement allowance	13.17	13.68
Constant attendance allowance		
exceptional rate	105.40	109.60
intermediate rate	79.05	82.20
normal maximum rate	52.70	54.80
part-time rate	26.35	27.40
Exceptionally severe disablement allowance	52.70	54.80

JOBSEEKER'S ALLOWANCE

Contribution based Jobseeker's Allowance - personal rates

under 18	35.65	47.95
18 to 24	46.85	47.95
25 or over	59.15	60.50

Income-based Jobseeker's Allowance - personal allowances

under 18	35.65	47.95
18 to 24	46.85	47.95
25 or over	59.15	60.50

lone parent

under 18 - usual rate	35.65	47.95
under 18 - where higher rate payable	46.85	47.95
18 or over	59.15	60.50

couple

both under 18	35.65	47.95
both under 18 - one disabled	46.85	47.95
both under 18 - where higher rate payable	70.70	72.35
one under 18 and other 18-24	46.85	47.95
one under 18 and other 25 +	59.15	60.50
both 18 or over	92.80	94.95

dependent children

	47.45	52.59
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Premiums

family	16.43	16.75
family (lone parent rate)	16.43	16.75
pensioner		
single	59.90	63.55

couple (all pensioner premiums (including 'higher' and 'enhanced') were equalised from April 2001)	88.90	94.40
disability		
- single	25.25	25.85
- couple	36.00	36.85
- enhanced disability premium - single rate	12.30	12.60
- disabled child rate	18.76	19.60
- couple rate	17.75	18.15
severe disability		
- single	48.45	50.35
- couple (lower rate)	48.45	50.35
- couple (higher rate)	96.90	100.70
disabled child	46.69	48.72
carer	27.15	27.75
Housing cost deductions for non-dependants aged 25 and over, in receipt of Income Support or income based Jobseeker's Allowance; aged 18 or over, not in remunerative work.	7.40	7.40
aged 18 or over and in remunerative work		
- gross income: less than £116.00	7.40	7.40
- gross income: £116 to £171.99	17.00	17.00
- gross income: £172 to £222.99	23.35	23.35
- gross income: £223 to £295.99	38.20	38.20
- gross income: £296 to £368.99	43.50	43.50
- gross income: £369.00 and above	47.75	47.75
Deduction for third party payments from income based Jobseeker's Allowance for		
- arrears of housing, fuel, water charges, council tax etc. and deductions for the Eligible Loan Deduction Scheme and Integration Loan Scheme.	3.00	3.05
- child support, contribution towards maintenance (CTM)		
standard deduction	6.00	6.10
lower deduction	3.00	3.05
- arrears of Community Charge		
court order against claimant	3.00	3.05
court order against couple	4.65	4.75
- third party deduction amount for personal expenses	20.45	21.15
from contribution based Jobseeker's Allowance for		
- arrears of Community Charge, Council Tax, fines and overpayment recovery		
Age 16 - 17	11.88	15.98

Age 18 - 24	15.61	15.98
Age 25 +	19.71	20.16
- maximum deduction for arrears of Child Maintenance (CTM)		
Age 16 - 17	11.88	15.98
Age 18 - 24	15.61	15.98
Age 25 +	19.71	20.16
- third party deduction for fine or compensation order		
standard rate	5.00	5.00
lower rate	3.00	3.05
Maximum rates for recovery of overpayments in income based Jobseeker's Allowance		
ordinary overpayments	9.00	9.15
where claimant convicted of fraud	12.00	12.00
Prescribed sum for strikers	32.00	32.50
Capital		
upper limit	16000.00	16000.00
amount disregarded	6000.00	6000.00
Amount disregarded (living in a care home)	10000.00	10000.00
child's limit	3000.00	3000.00
Tariff income - £1 for each £250 (or part of) between amount of capital disregarded and capital upper limit.		
Disregards		
standard earnings	5.00	5.00
couples earnings	10.00	10.00
higher earnings	20.00	20.00
war disablement pension and war widow's pension	10.00	10.00
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 : fixed amount (£20) plus 50% of the balance of that income.	20.00	20.00
Expenses for subtenants (£20 fixed from April 08)		
furnished or unfurnished	4.00	20.00
where heating is included, additional	15.45	
MATERNITY ALLOWANCE		
Standard rate	112.75	117.18
MA threshold	30.00	30.00
PENSION CREDIT		
Standard minimum guarantee		
single	119.05	124.05
couple	181.70	189.35
Additional amount for severe disability		
single	48.45	50.35

couple (one qualifies)	48.45	50.35
couple (both qualify)	96.90	100.70
Additional amount for carers	27.15	27.75
Savings credit		
threshold - single	87.30	91.20
threshold - couple	139.60	145.80
maximum - single	19.05	19.71
maximum - couple	25.26	26.13
Capital		
Amount disregard	6000.00	6000.00
Amount disregard - care homes	10000.00	10000.00
Deemed income - £1 for each £500 (or part of) in excess of the amount disregarded		
Housing cost deductions for non-dependants aged 25 and over in receipt of Income Support or income based Jobseeker's Allowance; aged 18 or over not in work.	7.40	7.40
aged 18 or over and in remunerative work		
- gross income: less than £116.00	7.40	7.40
- gross income: £116 to £171.99	17.00	17.00
- gross income: £172 to £222.99	23.35	23.35
- gross income: £223 to £295.99	38.20	38.20
- gross income: £296 to £368.99	43.50	43.50
- gross income: £369.00 and above	47.75	47.75
Amount for claimant and first spouse in polygamous marriage	181.70	189.35
amount for additional spouse	62.65	65.30
Disregards		
standard earnings	5.00	5.00
couples earnings	10.00	10.00
higher earnings	20.00	20.00
War disablement pension and War widows pension	10.00	10.00
Armed Forces Compensation Scheme	10.00	10.00
Widowed Parent's Allowance	10.00	10.00
Income from subtenants	20.00	20.00
income from boarders : fixed amount (£20) plus 50% of the balance of that income	20.00	20.00
Deduction for third party payments – arrears of housing, fuel, water charges, council tax etc. and deductions for the Eligible Loan Deduction Scheme and Integration Loan Scheme.	3.00	3.05
Deduction for child support, contribution towards maintenance (CTM)		
standard deduction	6.00	6.10
lower deduction	3.00	3.05
Arrears of Community Charge		
court order against claimant	3.00	3.05

court order against couple	4.65	4.75
Third party deductions – amount for personal expenses.	20.45	21.15
Third party deduction for fine or compensation order		
standard rate	5.00	5.00
lower rate	3.00	3.05
Maximum rates for recovery of overpayments		
ordinary overpayments	9.00	9.15
where claimant convicted of fraud	12.00	12.00
PNEUMOCONIOSIS, BYSSINOSIS, AND MISCELLANEOUS DISEASES SCHEME AND THE WORKMEN'S COMPENSATION (SUPPLEMENTATION)		
Total disablement allowance and major incapacity allowance (maximum)	131.70	136.80
Partial disablement allowance	48.65	50.55
Unemployability supplement	81.35	84.50
appropriate increases for early incapacity		
- higher rate	17.10	17.75
- middle rate	11.00	11.40
- lower rate	5.50	5.70
Constant attendance allowance		
exceptional rate	105.40	109.60
intermediate rate	79.05	82.20
normal maximum rate	52.70	54.80
part-time rate	26.35	27.40
Exceptionally severe disablement allowance	52.70	54.80
Lesser incapacity allowance		
maximum rate of allowance	48.65	50.55
based on loss of earnings over	64.50	67.00
STATE PENSION		
Category A or B	87.30	90.70
Category B(lower) - husband's insurance	52.30	54.35
Category C or D - non-contributory	52.30	54.35
Category C(lower) - non-contributory	31.30	32.50
Additional pension		Increase by 3.9%
Increments to:-		Increase by:
- Basic pension		3.9%
- Additional pension		3.9%
- Graduated Retirement Benefit (GRB)		3.9%
- Inheritable lump sum		3.9%
Contracted-out deduction from Additional Pension in respect of pre-April 1988 contracted-out earnings		Nil
Contracted-out Deduction from Additional Pension in		3.0%

respect of contracted-out earnings from April 1988 to 1997

Graduated Retirement Benefit (unit)	0.1057	0.1098
Graduated Retirement Benefit (Inherited)		Increase by 3.9%
Addition at age 80	0.25	0.25
SEVERE DISABLEMENT ALLOWANCE		
Basic rate	49.15	51.05
Age-related addition (from Dec 90)		
Higher rate	17.10	17.75
Middle rate	11.00	11.40
Lower rate	5.50	5.70
STATUTORY ADOPTION PAY		
Earnings threshold	87.00	90.00
Standard Rate	112.75	117.18
STATUTORY MATERNITY PAY		
Earnings threshold	87.00	90.00
Standard rate	112.75	117.18
STATUTORY PATERNITY PAY		
Earnings threshold	87.00	90.00
Standard Rate	112.75	117.18
STATUTORY SICK PAY		
Earnings threshold	87.00	90.00
Standard rate	72.55	75.40
WIDOW'S BENEFIT		
Widowed mother's allowance	87.30	90.70
Widow's pension		
standard rate	87.30	90.70
age-related		
age 54 (49)	81.19	84.35
53 (48)	75.08	78.00
52 (47)	68.97	71.65
51 (46)	62.86	65.30
50 (45)	56.75	58.96
49 (44)	50.63	52.61
48 (43)	44.52	46.26
47 (42)	38.41	39.91
46 (41)	32.30	33.56
45 (40)	26.19	27.21

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

BEREAVEMENT BENEFIT

Bereavement payment (lump sum)	2000.00	2000.00
Widowed parent's allowance	87.30	90.70
Bereavement Allowance		
standard rate	87.30	90.70
age-related		
age 54	81.19	84.35
53	75.08	78.00
52	68.97	71.65
51	62.86	65.30
50	56.75	58.96
49	50.63	52.61
48	44.52	46.26
47	38.41	39.91
46	32.30	33.56
45	26.19	27.21