

Proposed benefit and pension rates 2014 to 2015

	<b>RATES</b>	<b>RATES</b>
(Weekly rates unless otherwise shown)	<b>2013</b>	<b>2014</b>
<b>ATTENDANCE ALLOWANCE</b>		
higher rate	79.15	81.30
lower rate	53.00	54.45
<b>BEREAVEMENT BENEFIT</b>		
Bereavement payment (lump sum)	2000.00	2000.00
Widowed parent's allowance	108.30	111.20
Bereavement Allowance		
standard rate	108.30	111.20
age-related		
age 54	100.72	103.42
53	93.14	95.63
52	85.56	87.85
51	77.98	80.06
50	70.40	72.28
49	62.81	64.50
48	55.23	56.71
47	47.65	48.93
46	40.07	41.14
45	32.49	33.36
<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 with 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 stated otherwise</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	10000.00	10000.00

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those above the qualifying age for Pension Credit		
child disregard (not Pension Credit or Employment and Support Allowance)	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, between the amount of capital disregarded and capital upper limit		
<b>CARER'S ALLOWANCE</b>	59.75	61.35
<b>DEDUCTIONS - rules common to Income Support, Jobseeker's Allowance, Employment and Support Allowance, Pension Credit and Housing Benefit unless stated otherwise</b>		
Non-dependant deductions from housing benefit and from IS, JSA(IB), ESA(IR) and Pension Credit		
aged 25 and over in receipt of IS and JSA(IB), in receipt of main phase ESA(IR), aged 18 or over, not in remunerative work	13.60	14.15
aged 18 or over and in remunerative work		
- gross income: less than £128	13.60	14.15
- gross income: £128 to £187.99	31.25	32.45
- gross income: £188 to £244.99	42.90	44.55
- gross income: £245 to £325.99	70.20	72.95
- gross income: £326 to £405.99	79.95	83.05
- gross income: £406 and above	87.75	91.15
Deductions from housing benefit		
Service charges for fuel		
heating	25.60	27.55
hot water	2.95	3.20
lighting	2.05	2.20
cooking	2.95	3.20
Amount ineligible for meals		
three or more meals a day		
single claimant	25.85	26.55
each person in family aged 16 or over	25.85	26.55
each child under 16	13.10	13.45
less than three meals a day		
single claimant	17.20	17.65
each person in family aged 16 or over	17.20	17.65
each child under 16	8.65	8.90
breakfast only - claimant and each member of the family	3.15	3.25

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Amount for personal expenses (not HB)	23.50	23.75
Third party deductions from IS, JSA(IB), ESA(IR) and Pension Credit for;		
arrears of housing, fuel and water costs	3.60	3.65
council tax etc. and deductions for ELDS and ILS.		
child support, contribution towards maintenance (CTM)		
standard deduction	7.20	7.30
lower deduction	3.60	3.65
arrears of Community Charge		
court order against claimant	3.60	3.65
court order against couple	5.65	5.70
fine or compensation order		
standard rate	5.00	5.00
lower rate	3.60	3.65
Maximum deduction rates for recovery of overpayments (not /JSA(C)/ESA(C))		
ordinary overpayments	10.80	10.95
where claimant convicted of fraud	18.00	18.25
Deductions from JSA(C) and ESA (C)		
Arrears of Comm. Charge & overpayment recovery		
Age 16 - 24	18.93	19.11
Age 25 +	23.90	24.13
Arrears of Council Tax & Fines		
Age 16 - 24	22.72	22.94
Age 25 +	28.68	28.96
Max. dedn for arrears of Child Maintenance		
Age 16 - 24	18.93	19.11
Age 25 +	23.90	24.13
<b>DEPENDENCY INCREASES</b>		
Adult dependency increases for spouse or person looking after children - payable with;		
State Pension on own insurance (Cat A or B)	63.20	64.90
long term Incapacity Benefit	58.85	60.45
Severe Disablement Allowance	35.35	36.30
Carers Allowance	35.15	36.10
short-term Incapacity Benefit (over state pension age)	56.65	58.20
short-term Incapacity Benefit (under State Pension age)	45.85	47.10

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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		
Allowance; Industrial Death Benefit (higher rate);		
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.	8.10	8.05
<b>DISABILITY LIVING ALLOWANCE</b>		
Care Component		
Highest	79.15	81.30
Middle	53.00	54.45
Lowest	21.00	21.55
Mobility Component		
Higher	55.25	56.75
Lower	21.00	21.55
<b>DISREGARDS</b>		
<b>Housing Benefit</b>		
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	99.50	101.00
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
<b>Income Support, income-based Jobseeker's Allowance, Income-related Employment and Support Allowance (ESA(IR)) and Pension Credit</b>		
Earnings disregards		
standard (single claimant) (not ESA(IR))	5.00	5.00

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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)
<b>Other Income disregards</b>		
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
<b>EARNINGS RULES</b>		
Carers Allowance	100.00	100.00
Limit of earnings from councillor's allowance	99.50	101.00
Permitted work earnings limit - higher	99.50	101.00
- lower	20.00	20.00
Industrial injuries unemployability supplement permitted earnings level (annual amount)	5174.00	5252.00
Earnings level at which adult dependency (ADI) increases are affected with:		
short-term incapacity benefit where claimant is		
(a) under state pension age	45.85	47.10
(b) over state pension age	56.65	58.20
state pension, long term incapacity benefit, severe disablement allowance, unemployability supplement - payable when dependant		
(a) is living with claimant	71.70	72.40
(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,	63.20	64.90
long-term incapacity benefit,	58.85	60.45
unemployability supplement,	59.75	61.35
severe disablement allowance	35.35	36.30
Carers allowance	35.15	36.10
Earnings level at which child dependency increases are affected		
for first child	220.00	225.00
additional amount for each subsequent child	29.00	30.00

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Pension income threshold for incapacity benefit	85.00	85.00
Pension income threshold for contributory Employment Support Allowance	85.00	85.00
<b>EMPLOYMENT AND SUPPORT ALLOWANCE</b>		
<b>Personal Allowances</b>		
Single		
under 25	56.80	57.35
25 or over	71.70	72.40
lone parent		
under 18	56.80	57.35
18 or over	71.70	72.40
couple		
both under 18	56.80	57.35
both under 18 with child	85.80	86.65
both under 18 (main phase)	71.70	72.40
both under 18 with child (main phase)	112.55	113.70
one 18 or over, one under 18 (certain conditions apply)	112.55	113.70
both over 18	112.55	113.70
claimant under 25, partner under 18	56.80	57.35
claimant 25 or over, partner under 18	71.70	72.40
claimant (main phase), partner under 18	71.70	72.40
<b>Premiums</b>		
enhanced disability		
single	15.15	15.55
couple	21.75	22.35
severe disability		
single	59.50	61.10
couple (lower rate)	59.50	61.10
couple (higher rate)	119.00	122.20
carer	33.30	34.20
pensioner		
single with WRAC	45.25	47.20
single with support component	38.90	40.20
single with no component	73.70	75.95
couple with WRAC	81.05	84.05
couple with support component	74.70	77.05
couple with no component	109.50	112.80
<b>Components</b>		
Work-related Activity	28.45	28.75
Support	34.80	35.75

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<b>HOUSING BENEFIT</b>		
Personal allowances		
single		
under 25	56.80	57.35
25 or over	71.70	72.40
entitled to main phase ESA	71.70	72.40
lone parent		
under 18	56.80	57.35
18 or over	71.70	72.40
entitled to main phase ESA	71.70	72.40
couple		
both under 18	85.80	86.65
one or both 18 or over	112.55	113.70
claimant entitled to main phase ESA	112.55	113.70
dependent children	65.62	66.33
pensioner		
single/lone parent has attained the qualifying age for Pension Credit but under 65.	145.40	148.35
couple – one or both has attained the qualifying age for Pension Credit but both under 65	222.05	226.50
single / lone parent - 65 and over	163.50	165.15
couple - one or both 65 and over	244.95	247.20
Premiums		
family	17.40	17.45
family (lone parent rate)	22.20	22.20
disability		
single	31.00	31.85
couple	44.20	45.40
enhanced disability		
single	15.15	15.55
disabled child	23.45	24.08
couple	21.75	22.35
severe disability		
single	59.50	61.10
couple (lower rate)	59.50	61.10
couple (higher rate)	119.00	122.20
disabled child	57.89	59.50
carer	33.30	34.20

Proposed benefit and pension rates 2014 to 2015

ESA components		
work-related activity	28.45	28.75
support	34.80	35.75
<b>INCAPACITY BENEFIT</b>		
Long-term Incapacity Benefit	101.35	104.10
Short-term Incapacity Benefit (under state pension age)		
lower rate	76.45	78.50
higher rate	90.50	92.95
Short-term Incapacity Benefit (over state pension age)		
lower rate	97.25	99.90
higher rate	101.35	104.10
Increase of Long-term Incapacity Benefit for age		
higher rate	10.70	11.00
lower rate	6.00	6.15
Invalidity Allowance (Transitional)		
higher rate	10.70	11.00
middle rate	6.00	6.15
lower rate	6.00	6.15
<b>INCOME SUPPORT</b>		
Personal Allowances		
single		
under 25	56.80	57.35
25 or over	71.70	72.40
lone parent		
under 18	56.80	57.35
18 or over	71.70	72.40
couple		
both under 18	56.80	57.35
both under 18 - higher rate	85.80	86.65
one under 18, one under 25	56.80	57.35
one under 18, one 25 and over	71.70	72.40
both 18 or over	112.55	113.70
dependent children	65.62	66.33
Premiums		
family / lone parent	17.40	17.45
pensioner (applies to couples only)	109.50	112.80

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disability		
single	31.00	31.85
couple	44.20	45.40
enhanced disability		
single	15.15	15.55
disabled child	23.45	24.08
couple	21.75	22.35
severe disability		
single	59.50	61.10
couple (lower rate)	59.50	61.10
couple (higher rate)	119.00	122.20
disabled child	57.89	59.50
carer	33.30	34.20
Relevant sum for strikers	39.00	40.00
<b>INDUSTRIAL DEATH BENEFIT</b>		
Widow's pension		
higher rate	110.15	113.10
lower rate	33.05	33.93
Widower's pension	110.15	113.10
<b>INDUSTRIAL INJURIES DISABLEMENT BENEFIT</b>		
Standard rate		
100%	161.60	166.00
90%	145.44	149.40
80%	129.28	132.80
70%	113.12	116.20
60%	96.96	99.60
50%	80.80	83.00
40%	64.64	66.40
30%	48.48	49.80
20%	32.32	33.20
Maximum life gratuity (lump sum)	10730.00	11020.00
Unemployability Supplement	99.90	102.60
increase for early incapacity		
higher rate	20.70	21.25
middle rate	13.30	13.70
lower rate	6.65	6.85
Maximum reduced earnings allowance	64.64	66.40

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Maximum retirement allowance	16.16	16.60
Constant attendance allowance		
exceptional rate	129.40	132.80
intermediate rate	97.05	99.60
normal maximum rate	64.70	66.40
part-time rate	32.35	33.20
Exceptionally severe disablement allowance	64.70	66.40
<b>JOBSEEKER'S ALLOWANCE</b>		
Contribution based JSA - Personal rates		
under 25	56.80	57.35
25 or over	71.70	72.40
Income-based JSA - personal allowances		
under 25	56.80	57.35
25 or over	71.70	72.40
lone parent		
under 18	56.80	57.35
18 or over	71.70	72.40
couple		
both under 18	56.80	57.35
both under 18 - higher rate	85.80	86.65
one under 18, one under 25	56.80	57.35
one under 18, one 25 and over	71.70	72.40
both 18 or over	112.55	113.70
dependent children	65.62	66.33
Premiums		
family / lone parent	17.40	17.45
pensioner		
single	73.70	75.95
couple	109.50	112.80
disability		
single	31.00	31.85
couple	44.20	45.40
enhanced disability		
single	15.15	15.55
disabled child	23.45	24.08
couple	21.75	22.35
severe disability		

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single	59.50	61.10
couple (lower rate)	59.50	61.10
couple (higher rate)	119.00	122.20
disabled child	57.89	59.50
carer	33.30	34.20
Prescribed sum for strikers	39.00	40.00
<b>MATERNITY ALLOWANCE</b>		
Standard rate	136.78	138.18
MA threshold	30.00	30.00
<b>PENSION CREDIT</b>		
Standard minimum guarantee		
single	145.40	148.35
couple	222.05	226.50
Additional amount for severe disability		
single	59.50	61.10
couple (one qualifies)	59.50	61.10
couple (both qualify)	119.00	122.20
Additional amount for carers	33.30	34.20
Savings credit		
threshold - single	115.30	120.35
threshold - couple	183.90	192.00
maximum - single	18.06	16.80
maximum - couple	22.89	20.70
Amount for claimant and first spouse in polygamous marriage	222.05	226.50
Additional amount for additional spouse	76.65	78.15
Non-State Pensions (for Pension Credit purposes)		
Statutory minimum increase to non-state pensions	2.20%	2.70%
<b>PERSONAL INDEPENDENCE PAYMENT</b>		
Daily living component		
Enhanced	79.15	81.30
Standard	53.00	54.45
Mobility component		
Enhanced	55.25	56.75
Standard	21.00	21.55

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<b>SEVERE DISABLEMENT ALLOWANCE</b>		
Basic rate	71.80	73.75
Age-related addition (from Dec 90)		
Higher rate	10.70	11.00
Middle rate	6.00	6.15
Lower rate	6.00	6.15
<b>STATE PENSION</b>		
Category A or B	110.15	113.10
Category B(lower) - spouse or civil partner's insurance	66.00	67.80
Category C or D - non-contributory	66.00	67.80
Additional pension	2.20%	2.70%
Increments to:-		
Basic pension	2.20%	2.70%
Additional pension	2.20%	2.70%
Graduated Retirement Benefit (GRB)	2.20%	2.70%
Inheritable lump sum	2.20%	2.70%
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	2.20%	2.70%
Graduated Retirement Benefit (unit)	0.1279	0.1314
Increase of long term incapacity for age	2.20%	2.70%
Addition at age 80	0.25	0.25
Increase of Long-term incapacity for age		
higher rate	20.70	21.25
lower rate	10.35	10.65
Invalidity Allowance (Transitional) for State Pension recipients		
higher rate	20.70	21.25
middle rate	13.30	13.70
lower rate	6.65	6.85
<b>STATUTORY ADOPTION PAY</b>		
Earnings threshold	109.00	111.00
Standard Rate	136.78	138.18
<b>STATUTORY MATERNITY PAY</b>		

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Earnings threshold	109.00	111.00
Standard rate	136.78	138.18
<b>STATUTORY PATERNITY PAY</b>		
Earnings threshold	109.00	111.00
Standard Rate	136.78	138.18
Additional statutory paternity pay	136.78	138.18
<b>STATUTORY SICK PAY</b>		
Earnings threshold	109.00	111.00
Standard rate	86.70	87.55
<b>UNIVERSAL CREDIT (monthly rates)</b>		
Universal Credit Minimum Amount	0.01	0.01
Universal Credit Amounts		
Standard allowance		
Single		
Single under 25	246.81	249.28
Single 25 or over	311.55	314.67
Couple		
Joint claimants both under 25	387.42	391.29
Joint claimants, one or both 25 or over	489.06	493.95
Child element		
First child	272.08	274.58
Second/ subsequent child	226.67	229.17
Disabled child additions		
Lower rate addition	123.62	124.86
Higher rate addition	352.92	362.92
Limited Capability for Work element	123.62	124.86
Limited Capability for Work and Work-Related Activity element	303.66	311.86
Carer element	144.70	148.61
Childcare element		
Maximum for one child	532.29	532.29
Maximum for two or more children	912.50	912.50
Non-dependants' housing cost contributions	68.00	68.68
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		

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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	4.35	4.35
Third Party Deductions at 5% of UC Standard Allowance for:		
Single		
Single under 25	12.34	12.46
Single 25 or over	15.58	15.73
Couple		
Joint claimants both under 25	19.37	19.56
Joint claimants, one or both 25 or over	24.45	24.70
Maximum deductions for Fines	108.35	108.35
Overall Maximum Deduction Rate at 40% of UC Standard Allowance:		
Single		
Single under 25	98.72	99.71
Single 25 or over	124.62	125.87
Couple		
Joint claimants both under 25	154.97	156.52
Joint claimants, one or both 25 or over	195.62	197.58
Fraud Overpayments, Recoverable Hardship Payments and Administrative Penalties at 40% of UC Standard Allowance		
Single		
Single under 25	98.72	99.71
Single 25 or over	124.62	125.87
Couple		
Joint claimants both under 25	154.97	156.52
Joint claimants, one or both 25 or over	195.62	197.58
Normal Overpayments and Civil Penalties at 15% of UC Standard Allowance		
Single		
Single under 25	37.02	37.39
Single 25 or over	46.73	47.20

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Couple		
Joint claimants both under 25	58.11	58.69
Joint claimants, one or both 25 or over	73.36	74.09
Normal 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	61.70	62.32
Single 25 or over	77.89	78.67
Couple		
Joint claimants both under 25	96.86	97.82
Joint claimants, one or both 25 or over	122.27	123.49
<b>WIDOW'S BENEFIT</b>		
Widowed mother's allowance	108.30	111.20
Widow's pension		
standard rate	108.30	111.20
age-related		
age 54 (49)	100.72	103.42
53 (48)	93.14	95.63
52 (47)	85.56	87.85
51 (46)	77.98	80.06
50 (45)	70.40	72.28
49 (44)	62.81	64.50
48 (43)	55.23	56.71
47 (42)	47.65	48.93
46 (41)	40.07	41.14
45 (40)	32.49	33.36
Note: For deaths occurring before 11 April 1988 refer to age-points shown in brackets.		