



Social Security Benefit Rates

A basic guide to: Social Security Benefit Rates
National Insurance contribution rates

Social Security Benefit Rates

Social Security benefits are paid by the Department for Work and Pensions. The Department includes Jobcentre Plus, The Pension Service, the Child Support Agency, the Disability and Carers Service and the Appeals Service.

If you are claiming or are thinking of claiming a benefit, you may want to know how much money you could get. If you are already getting a benefit or benefits, you may want to check the amounts you get. This leaflet can help. But it is a general guide only. It provides an A-Z listing of standard benefits and the basic rates of benefits from April 2006. It does not list all the rules which explain whether you are entitled to a benefit, or guarantee that you will get a particular amount. These rules are sometimes quite complicated. We can only work out your entitlement to benefit and the amount you can get when you apply for a benefit.

Please note that some social security benefits are not paid at a standard rate. All rates are weekly, unless stated otherwise.

Social security benefit and National Insurance rates usually change on the first Monday in a new tax year. A tax year usually starts on 6 April. The rates published in this leaflet come into effect on 10 April 2006.

How are benefits paid and how do I claim them?

Working age benefits are paid through Jobcentre Plus.

If you live in an area that already has Jobcentre Plus offices

to make a claim, you have to call your local claim number.

This is an 0845 number, which means calls are charged at local rate (based on current charges from BT landlines). Charges for calls from mobile phones and cable networks may be different.

We will take some claim details from you and may arrange a work-focused interview at your local office. You can get the local claim numbers from the phone book – look under Jobcentre Plus.

When you make a claim, we will tell you who your personal adviser will be. They will not only help you to get the benefits you're entitled to, but also support you to look for work, or deal with any other questions you may have.

If you live in an area that still has Jobcentres and social security offices

you should continue to use the Jobcentre to claim Jobseeker's Allowance or the social security office for other working age benefits.

If you want to claim Industrial Injuries Disablement Benefit, you should call your local claim number. They will issue you with a claim form or give you the telephone number of your local Industrial Injuries Disablement Benefit Centre, which will be able to advise you.

Your State Pension and any pension-based benefits you're entitled to (such as Pension Credit) are paid by The Pension Service. It has a network of pension centres, across England, Scotland and Wales, supported by a local service operating in the community.

You can contact The Pension Service by phone on **0845 60 60 265**, post or via the internet – visit our website at **www.thepensionsservice.gov.uk** for more information.

If you want information to help you decide if you may be able to get benefits, or if you just want more advice, please see **Where to get help and advice** on page 39 of this leaflet.

Other formats

This leaflet is also available in Welsh, large print, Braille and on audio cassette. You can get these from Jobcentre Plus or The Pension Service.

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Definitions

We use some terms in this leaflet which we explain below.

Dependant

means any person you are responsible for. Your partner and any children aged under 16 are dependants, as are children aged under 20 and studying full-time up to A-level or equivalent or in approved training.

Gross income

means all income before any deductions have been made for things like tax and National Insurance contributions (NICs).

Net income

means income after deductions. These might be for things like tax and National Insurance contributions.

Non-dependant

means a person who is not a dependant and normally lives with you, such as a friend or relative. This includes an adult son or daughter or an elderly relative.

Partner

means a person you are married to or a person you live with as if you are married to them, or a civil partner or a person you live with as if you are civil partners.

Remunerative work

means, in general, paid work of 16 hours or more a week. There are some exceptions to this rule – find out more at www.jobcentreplus.gov.uk.

Spouse

means a husband or wife.

A-Z of benefits

Armed Forces Compensation Scheme

To find out about the Armed Forces Compensation Scheme, read the Veterans Agency booklet **Your Compensation Scheme Explained**. You can get this booklet by calling the Veterans Agency free Helpline on **0800 169 2277**, or for those with speech or hearing problems, use the textphone on **0800 169 3458**.

Attendance Allowance

Higher rate:	£62.25
Lower rate:	£41.65

Bereavement benefits

If you started getting benefit before 9 April 2001 because you are widowed, you may be getting a widow's benefit, instead of Bereavement payments. See page 28 for more details.

Bereavement Payment (lump sum):	£2,000.00
Widowed Parent's Allowance:	£84.25
Bereavement Allowance (standard rate):	£84.25

Age-related Bereavement Allowance

The payment you receive depends on your age at the time of your spouse's or civil partner's death or when Widowed Parent's Allowance stops. Rates are listed below.

Age	Rate	Age	Rate
54	£78.35	49	£48.87
53	£72.46	48	£42.97
52	£66.56	47	£37.07
51	£60.66	46	£31.17
50	£54.76	45	£25.28

Carer's Allowance

Carer's Allowance: £46.95

Christmas Bonus

A Christmas Bonus of £10.00 is paid with some benefits. To receive it, you must be entitled to at least one of these benefits on a day during the week beginning with the first Monday in December. Even if you are on several qualifying benefits, you only receive one bonus.

Council Tax Benefit

The maximum Council Tax Benefit you can get is equal to the full Council Tax you have to pay – so the exact amount varies depending on where you live. There are also special rules for students.

If you or your partner (if you have one) are aged 60 or over, the rates used to work out your Council Tax Benefit are generally the same as those used to work out Pension Credit. Unlike Pension Credit, however, any dependent children are included in the calculation.

If you and your partner (if you have one) are aged under 60, or you or your partner (if you have one) are aged 60 or over but are receiving Income Support or income-based Jobseeker's Allowance (JSA), then the rates used to work out your Council Tax Benefit are generally the same as the allowances and premiums that make up Income Support and income-based JSA. There are a few exceptions.

Deductions for non-dependants

Receiving Income Support, income-based JSA or Pension Credit	no deduction
In remunerative work and:	
Gross weekly income less than £157.00	£2.30
Gross weekly income £157.00 – £270.99	£4.60
Gross weekly income £271.00 – £337.99	£5.80
Gross weekly income £338.00 and over	£6.95
Others aged 18 or over and not in remunerative work	£2.30

Second Adult Rebate

	Amount off Council Tax bill
Rebate for second adult on Income Support, income-based JSA or Pension Credit	25%
Second adult's gross weekly income less than £157.00	15%
Second adult's gross weekly income £157.00 – £203.99	7.5%

Premium for people with preserved rights

Family (lone parent rate)	£22.20
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Disability Living Allowance

Care component

Highest rate	£62.25
Middle rate	£41.65
Lowest rate	£16.50

Mobility component

Higher rate	£43.45
Lower rate	£16.50

Hospital Personal Allowance

From 10 April 2006, patients receiving free in-patient treatment in NHS hospitals will no longer have their benefits reduced after 52 weeks in hospital. If you are currently receiving a reduced amount of benefit as an in-patient, you will automatically have your entitlement restored to the full rate from 10 April.

There will be no changes to Disability Living Allowance (DLA), Attendance Allowance (AA), Constant Attendance Allowance (CAA) and Carer's Allowance (CA) rules with regard to hospital in-patient care. The associated premiums in the income-related benefits and the extra amounts in Pension Credit will also end once DLA/AA/CAA and CA end.

Housing Benefit

The maximum Housing Benefit you can get depends on your eligible rent. This may not be the same as your full rent.

If you or your partner (if you have one) are aged 60 or over, the rates used to work out your Housing Benefit are generally the same as those used to work out Pension Credit. Unlike Pension Credit, however, any dependent children are included in the calculation.

If you and your partner (if you have one) are aged under 60, or you or your partner (if you have one) are aged 60 or over but are receiving Income Support or income-based Jobseeker's Allowance (JSA), then the rates used to work out your Housing Benefit are generally the same as the allowances and premiums that make up Income Support and income-based JSA.

There are a few exceptions.

Deductions for non-dependants

Aged under 18	nil
Aged under 25 and receiving Income Support or income-based JSA	nil
Aged over 25 and receiving Income Support or income-based JSA	£7.40
Aged 18 or over, in work and not receiving Pension Credit:	
Gross weekly income £338.00 and above	£47.75
Gross weekly income £271.00 – £337.99	£43.50
Gross weekly income £204.00 – £270.99	£38.20
Gross weekly income £157.00 – £203.99	£23.35
Gross weekly income £106.00 – £156.99	£17.00
Gross weekly income less than £106.00	£7.40
Other cases	£7.40
Any non-dependant in receipt of Pension Credit	nil

Premium for people with preserved rights

Family (lone parent rate): £22.20

Meals deductions

	adult	child under 16
Three or more a day	£20.50	£10.35
Less than three a day	£13.65	£6.85
Breakfast only	£2.50	£2.50

Fuel charge deductions

1. More than one room	heating	£11.95
	hot water	£1.40
	lighting	£0.95
	cooking	£1.40
	all fuel	£15.70

2. One room

Where heating only, heating and hot water, heating and lighting, or heating, lighting and hot water are appropriate the amounts are set out below:

- Heating only £5.87
- Heating and hot water £6.67
- Heating and lighting £6.45
- Heating, hot water and lighting £7.15

The amount for cooking is £1.40 and will be added to the deduction if facilities are provided for in the rent.

Incapacity Benefit

Under State Pension age

Short-term lower rate	£59.20
Short-term higher rate	£70.05
Long-term basic rate	£78.50

Over State Pension age

Short-term lower rate	£75.35
Short-term higher rate	£78.50

Incapacity Age Addition

Lower rate	£8.25
Higher rate	£16.50

Income Support

Income Support is a benefit payment made up of three different parts: personal allowances, premiums and payments to cover certain housing costs.

Any new claim to Income Support awarded from 6 April 2004 will not include child-related elements. This is because support for children will be provided by Child Tax Credit (CTC). Families on Income Support who have not claimed CTC will be transferred to CTC from autumn 2005. CTC is paid into the main carer's bank account. To find out about Child Tax Credit see page 40.

Personal allowances

Single people

aged 16–17	£34.60
or in specific circumstances	£45.50
aged 18–24	£45.50
aged 25 or over	£57.45

Couple

both aged 18 or over	£90.10
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Where one or both partners are aged under 18, their personal allowance will be calculated based on their specific circumstances.

Lone parents

aged 16–17	£34.60
or depending on their circumstances	£45.50
aged 18 or over	£57.45

Dependent children

from birth to day before 20th birthday	£45.58
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Premiums

Family	£16.25
Family (lone parent rate for people with preserved rights)	£16.25
Disabled child	£45.08
Carer	£26.35
Severe disability – paid for each adult who qualifies	£46.75

	single person	couple	child
Pensioner	not applicable	£83.95	
Enhanced pensioner – aged 75–79	not applicable	£83.95	
Higher pensioner	not applicable	£83.95	
Disability	£24.50	£34.95	
Enhanced disability premium	£11.95	£17.25	£18.13

Housing costs – deductions for non-dependants

Aged under 18	nil
In receipt of Pension Credit	nil
Aged under 25 and receiving Income Support or income-based Jobseeker's Allowance	nil
Aged 18 or over, in work and not receiving Pension Credit:	
Gross weekly income £338.00 and above	£47.75
Gross weekly income £271.00 – £337.99	£43.50
Gross weekly income £204.00 – £270.99	£38.20
Gross weekly income £157.00 – £203.99	£23.35
Gross weekly income £106.00 – £156.99	£17.00
Gross weekly income less than £106.00	£7.40
Other cases	£7.40

Care homes

Income Support is payable to people living in care homes under the same rules as for someone living in their own home.

Reduction in benefit for strikers £31.00

Income Support – hospital rates

After 4 weeks in hospital

If you are single, your Severe Disability Premium will stop.

If you have a partner, any Severe Disability Premium you get will usually stop or reduce to £46.75

After 52 weeks in hospital (lone parent or member of a couple)

You may still get any help you are entitled to with housing costs. You may also still get money paid because you have dependent children. This includes the Family Premium.

If you have a partner, and one or both of you is in hospital, after 52 weeks you and your partner may be separately assessed for Income Support.

Any disability, enhanced disability or higher pensioner premium you get will stop.

Industrial Injuries Disablement Benefit

Disablement Benefit	aged over 18, or under 18 with dependants	aged under 18 with no dependants
Disablement		
100%	£127.10	£77.90
90%	£114.39	£70.11
80%	£101.68	£62.32
70%	£88.97	£54.53
60%	£76.26	£46.74
50%	£63.55	£38.95
40%	£50.84	£31.16
30%	£38.13	£23.37
20%	£25.42	£15.58
Pensions for pneumoconiosis, byssinosis, and mesothelioma assessment:		
1%–10%	£12.71	
11%–19%	£25.42	

Constant Attendance Allowance

Exceptional rate	£101.80
Intermediate rate	£76.35
Normal maximum rate	£50.90
Part-time rate	£25.45

Constant Attendance Allowance is only payable for the first 28 days in hospital.

Exceptionally Severe Disablement Allowance:		£50.90
Unemployability Supplement:	basic rate	£78.50
Additions for early incapacity	higher rate:	£16.50
	middle rate:	£10.60
	lower rate:	£5.30
Reduced Earnings Allowance:	maximum rate	£50.84
Retirement Allowance:	maximum rate	£12.71

Industrial Death Benefit

This may be paid to the wife or husband of someone who died before 11 April 1988 due to an industrial accident or an industrial disease. The benefit is paid at 2 main rates, £84.25 (higher rate) and £25.28 (lower rate).

Jobseeker's Allowance

Any new claim to income-based Jobseeker's Allowance awarded from 6 April 2004 will not include child-related elements. This is because support for children will now be provided by Child Tax Credit (CTC). Families on income-based Jobseeker's Allowance who have not claimed CTC will be transferred to CTC during 2006. CTC is paid into the main carer's bank account. To find out about Child Tax Credit see page 40.

Contribution-based Jobseeker's Allowance

Person aged 16–17	£34.60
Person aged 18–24	£45.50
Person aged 25 or over	£57.45

Income-based Jobseeker's Allowance

Personal allowances – single people

aged 16–17	£34.60
aged 18–24	£45.50
aged 25 or over	£57.45

Personal allowances – couple

both aged 16/17	£34.60
both aged 16/17, one disabled	£45.50
both aged 16/17, with responsibility for a child	£68.65
one aged 16/17, one aged 18–24	£45.50
one aged 16/17, one aged over 25	£57.45
both aged 18 or over	£90.10

Lone parents

aged 16–17	£34.60
or depending on their circumstances	£45.50
aged 18 or over	£57.45

Dependent children

payable from birth up to the day before their 20th birthday	£45.58
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Premiums

Family	£16.25
Family (lone parent for people with preserved rights)	£16.25
Disabled child	£45.08
Carer	£26.35
Severe disability – paid for each adult who qualifies	£46.75
Pensioner	
Single person	£56.60
Couple	£83.95
Enhanced pensioner	
Single person	not applicable
Couple	£83.95
Higher pensioner	
Single person	£56.60
Couple	£83.95
Disability premium	
Single person	£24.50
Couple	£34.95
Enhanced disability premium	
Single person	£11.95
Couple	£17.25
Child	£18.13

Housing costs – deductions for non-dependants

Amounts are the same as for Income Support.

Care homes

Jobseeker's Allowance is payable to people living in care homes under the same rules as for someone living in their own home.

Benefit for strikers

Reduction in benefit: £31.00

Jobseeker's Allowance – hospital rates

If you have a partner and they have been in hospital for more than 52 weeks, you will be treated as a single person for JSA purposes. Similarly, your partner (if you have one) will be treated as a single person for Jobseeker's Allowance purposes if you or they are in hospital for more than 52 weeks.

The only exceptions to this rule occur if you or your partner is expected to come home shortly.

However, your benefit may still reduce before this date, because you may become ineligible for certain premiums.

Maternity Allowance

Standard rate: £108.85 or 90% of your average gross weekly earnings if this is less than £108.85.

Maternity Allowance Threshold (MAT): £30.00.

Pension Credit

Pension Credit is available for people aged 60 and over.

Listed below are the appropriate amounts and additional amounts for people with caring responsibilities, disabilities and certain housing costs.

Appropriate amounts

Guarantee credit	
Single person	£114.05
Couple	£174.05
Additional amount for severe disability	
Single person	£46.75
Couple (both qualify)	£93.50
Additional amount for carers	£26.35

Savings Credit rewards people aged 65 and over for some of the savings they have for their retirement. You can get up to a maximum of £17.88 a week if you are single or £23.58 a week if you have a partner.

Housing costs – deductions for non-dependants

Amounts are the same as for Income Support.

Assumed income

Assumed income is sometimes known as income from capital. It basically means that for each £500.00, or part of £500.00, of capital you own above the value of £6,000.00, your entitlement is reduced by £1.00 per week.

If you are permanently resident in a care home, your entitlement reduces for each £500.00, or part of £500.00, of capital you own above the value of £10,000.00.

Hospital rates

If you receive Pension Credit, and are an in-patient in hospital, there is normally no change in the guarantee credit. However, if your appropriate amount includes an extra amount for severe disability or carers, or you stop being treated as responsible for housing costs, your payments may change.

If you have been in hospital for more than 52 weeks, and you have a partner, you will be treated as a single person for Pension Credit purposes. Similarly, your partner (if you have one) will be treated as a single person for Pension Credit purposes if you or they are in hospital for more than 52 weeks.

One partner may need to make a new application for Pension Credit.

The only exceptions to this rule occur if you or your partner is expected to come home shortly.

Pneumoconiosis, Byssinosis and Miscellaneous Diseases Benefits Scheme

Total Disablement Allowance:	£127.10
Partial Disablement Allowance:	£46.95

Constant Attendance Allowance and/or Exceptionally Severe Disablement Allowance may be awarded with Total Disablement Allowance.

State Pension

Basic State Pension

Based on your own or your late partner's National Insurance contributions (NICs)	£84.25
Based on your husband's NICs	£50.50
Non-contributory (based on residence)	
Higher rate	£50.50
lower rate	£30.20
Over 80 addition	£0.25

Over 80 Pension: £50.50

Additional State Pension

From 1978 to 2002 additional State Pension was paid from the State Earnings-Related Pension Scheme (SERPS) and was only available to employees.

From 6 April 2002, SERPS was reformed to provide a more generous additional State Pension for low and moderate earners, certain carers and people with long-term illness or disability. This is called the State Second Pension.

If you have not joined a contracted-out (private) pension scheme, you may be eligible for State Second Pension.

Graduated Retirement Benefit

Graduated Retirement Benefit is based on your graduated National Insurance contributions (NICs) paid between April 1961 and April 1975.

For every £7.50 (man) or £9 (woman) of graduated contributions paid you get £0.1020

Severe Disablement Allowance

If you were getting Severe Disablement Allowance (SDA) in April 2001 you will normally continue to receive it. Since April 2001, when the benefit was replaced, no new customers have been able to claim SDA.

Severe Disablement Allowance:	£47.45
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Age related additions

Higher rate:	£16.50
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Middle rate:	£10.60
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Lower rate:	£5.30
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Social Fund

The Social Fund provides lump sum payments, grants and loans.

Sure Start Maternity Grant	£500.00
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Social Fund Funeral Payment the necessary cost of specified items or services plus up to £700 for other funeral expenses

Cold Weather Payment	£8.50
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For Budgeting Loans savings of £1000 or more (£2000 for those aged 60 or over) may affect how much you get. For Community Care Grants savings of £500 or more (£1000 for those aged 60 or over) may affect how much you get.

Statutory Adoption Pay

If your average gross weekly earnings are £84.00 a week or more, Statutory Adoption Pay is paid for 26 weeks at £108.85 or 90% of your average gross weekly earnings if this is less than £108.85.

Statutory Maternity Pay

If your average gross weekly earnings are £84.00 a week or more, Statutory Maternity Pay is paid for 26 weeks:

First 6 weeks: 90% of your average weekly earnings with no upper limit.

Remaining 20 weeks: £108.85 or 90% of your average weekly earnings if this is less than £108.85.

Statutory Paternity Pay

If your average gross weekly earnings are £84.00 a week or more, Statutory Paternity Pay is paid for 1 or 2 consecutive weeks at £108.85 or 90% of your average weekly earnings if this is less than £108.85.

Statutory Sick Pay

If your average gross earnings are £84.00 a week or more, Statutory Sick Pay is paid at a standard rate of £70.05

War Pensions

You can find detailed information on the rates of all War Pensions, allowances and supplements in **VA-Leaflet 9 – Rates of War Pensions and Allowances.**

You can get this booklet by calling the Veterans Agency free Helpline on **0800 169 2277**, or for those with speech or hearing problems, use the textphone on **0800 169 3458**.

Widow's benefits

If you started getting benefit on or after 9 April 2001 because you are widowed, you may be getting a bereavement benefit. See page 8.

Widowed Mother's Allowance:	£84.25
Widow's Pension (standard rate):	£84.25

Age-related Widow's Pension

The payment you receive depends on your age at the time of your husband's death or when Widowed Mother's Allowance stops. Rates are listed below.

If you were receiving age-related Widow's Pension **before** 11 April 1988, refer to the ages in brackets.

Age	Rate	Age	Rate
54 (49)	£78.35	49 (44)	£48.87
53 (48)	£72.46	48 (43)	£42.97
52 (47)	£66.56	47 (42)	£37.07
51 (46)	£60.66	46 (41)	£31.17
50 (45)	£54.76	45 (40)	£25.28

Winter Fuel Payments 2006/07

Winter Fuel Payments are paid to help with winter fuel bills each year. All eligible households that include someone aged 60 or over can get the payments. There is extra money for eligible households that include someone aged 80 or over in the qualifying week. The qualifying week for 2006/07 is 18-24 September 2006. The amount paid depends on your household circumstances.

People aged 60 or over

If during the qualifying week:

- you live alone or are the only eligible person in your household, you should get £200
- you qualified for and received Pension Credit or income-based Jobseeker's Allowance, you should get £200
- there is another eligible person in the household – and you did not get Pension Credit or income-based Jobseeker's Allowance – you should each get £100
- you live in a care home and did not get Pension Credit or income-based Jobseeker's Allowance, you should get £100.

People aged 80 or over

If during the qualifying week:

- you live alone or are the only eligible person in your household, you should get an additional £100
- you received Pension Credit, you should get an additional £100
- there is another eligible person in the household who is aged 80 or over (and you did not get Pension Credit) or you were in a care home, you should get an additional £50.

Workmen's Compensation Supplementation

Major Incapacity Allowance: £127.10

Lesser Incapacity Allowance: up to £46.95

Constant Attendance Allowance and/or Exceptionally Severe Disablement Allowance may be awarded with Major Incapacity Allowance.

Common rules

Some common rules apply to

- Council Tax Benefit
- Housing Benefit
- Income Support
- Jobseeker's Allowance

These are detailed below

Savings rules

Savings rules are sometimes called **capital** rules. The following limits apply:

- Upper limit (income-based Jobseeker's Allowance and Income Support): £16,000
- Lower limit (income-based Jobseeker's Allowance and Income Support): £6,000
- Upper limit (Housing Benefit (HB) and Council Tax Benefit (CTB)): £16,000
- Lower limit (HB and CTB): £6,000

Savings/capital are ignored for HB/CTB where a person is in receipt of Income Support, income-based Jobseeker's Allowance, or the Guarantee Pension Credit (with or without a Savings Credit).

For people in care homes, the following limits apply:

- Upper limit (income-based Jobseeker's Allowance, Income Support, Council Tax and Housing Benefit) £16,000
- Lower limit (income-based Jobseeker's Allowance, Income Support, Council Tax and Housing Benefit) £10,000

Income from capital rules

Income from capital rules are sometimes called **tariff income** rules. Basically, they mean that if you own a certain amount of capital, your benefit entitlement may be reduced.

Income-based Jobseeker's Allowance and Income Support

For each £250 or part of £250 of capital over £6,000, your benefit is reduced by £1 a week. Capital over £16,000 will usually mean you cannot get these benefits. If you are in a care home, for each £250 or part of £250 of capital over £10,000, your benefit is reduced by £1 a week.

Housing Benefit and Council Tax Benefit

- If you are under 60, for each £250 or part of £250 of capital over £6,000, benefit is reduced by £1 a week.
- If you are aged 60 or over, for each £500 or part of £500 of capital over £6,000, benefit is reduced by £1 a week.
- If you are in a care home and under 60, for each £250 or part of £250 of capital over £10,000, your benefit is reduced by £1 a week.
- If you are in a care home and aged 60 or over, for each £500 or part of £500 of capital over £10,000, your benefit is reduced by £1 a week.
- Capital over £16,000 will usually mean you cannot get benefit.

Any person claiming HB/CTB who is in receipt of Income Support, income-based Jobseeker's Allowance or the guarantee credit part of Pension Credit (with or without a Savings Credit) will not have the tariff income rules applied to their HB/CTB claim, as that person will have their savings/capital ignored for HB/CTB.

Expenses for subtenants

Furnished or unfurnished:	£4.00
Addition for heating (where included):	£11.95

Extra benefits for dependants

These payments are added to the basic rates of some benefits.

Dependent adults

For a spouse, civil partner or a person looking after children with State Pension on your own National Insurance contributions (NICs) and Unemployability Supplement (please note this payment does not apply to civil partners)	£50.50
Carer's Allowance	£28.05
Severe Disablement Allowance	£28.25
long-term Incapacity Benefit	£46.95
short-term Incapacity Benefit if you are under State Pension age	£36.60
short-term Incapacity Benefit if you are over State Pension age	£45.15
Maternity Allowance	£36.60

Earnings rules

Your own earnings

- If you are getting Carer's Allowance, you can earn up to £84.00 (after allowable expenses) before it affects your benefit.
- If you are getting Incapacity Benefit or Severe Disablement Allowance, you may be able to earn up to a permitted work limit of £20.00 or £81.00 without it affecting your benefit.
- If you are getting State Pension or a widow's benefit, you can earn any amount without any effect on these benefits. But if you are getting Income Support on top of either of them, any earnings could reduce your Income Support and therefore the total amount of money you will get.

Dependent adult's additions

If your adult dependant lives with you, you will not get paid an addition if they earn more than the appropriate amount below:

- State Pension: £57.45
- Severe Disablement Allowance: £57.45
- Unemployability Supplement standard rate: £57.45

If your claim for extra benefit dates from before 16 September 1985 and you are a man with

- Carer's Allowance: £28.05
- long-term Incapacity Benefit: £57.45
- short-term Incapacity Benefit if you are over State Pension age: £45.15
- short-term Incapacity Benefit if you are under State Pension age: £36.60
- none of these: £45.09

If your dependent adult does not live with you the limits are:

- State Pension: £50.50
- long-term Incapacity Benefit: £46.95
- Unemployability Supplement: £46.95
- with Severe Disablement Allowance: £28.25

Dependent child's additions

Your dependent child's additions paid with benefits may be affected if your spouse or partner lives with you and earns more than:

- for the first child: £175.00
- for each extra child add on: £23.00

Occupational pensions

For benefit claims made since 26 November 1984, an occupational pension paid to your partner counts as earnings.

National Insurance contribution rates

The HM Revenue & Customs National Insurance Contribution Office deals with National Insurance contributions (NICs) and credits. For more information on NI contributions, read the leaflet **CA5603 Voluntary National Insurance Contributions.**

You can request this leaflet from your nearest HM Revenue & Customs (National Insurance Contributions) office. You can also view it on the HM Revenue & Customs website at www.hmrc.gov.uk/taxcredits

Employed rate – Class 1

- Employee's earnings threshold £97.00 a week
This is the level of earnings where you have to start paying Class 1 National Insurance contributions (NICs) if you work for an employer. You have to pay NICs on the amount of your earnings above this level.
- Lower earnings limit (LEL) £84.00 a week
This is the minimum level of earnings needed to qualify for benefit. If your earnings from an employer reach or exceed the LEL, but do not exceed the Earnings Threshold, you will be treated as having paid Class 1 NICs for benefit purposes on those earnings between the LEL and the Earnings Threshold.
- Upper earnings limit (UEL) £645.00 a week
If you work for an employer and earn more than the UEL, you have to pay NICs only at the rate of 1% on those earnings which exceed the UEL.

Non contracted-out rate

Total weekly earnings NIC contributions

For employees paying the standard rate

Below £84.00	nil
£84.01 – £97.00	0% but treated as paid for NICs purposes
£97.01 – £645.00	11% on earnings from £97.01 to £645.00
over £645.00	11% on earnings from £97.01 to £645.00, then 1% on earnings over £645.00

For employees paying the reduced rate

Below £84.00	nil
£84.01 – £97.00	0% but treated as paid for NICs purposes
£97.01 – £645.00	4.85% on earnings from £97.01 to £645.00
over £645.00	4.85% on earnings from £97.01 to £645.00, then 1% on earnings over £645.00

Contracted-out rate

Total weekly earnings NIC contributions

For employees paying the standard rate

below £84.00	nil
£84.01 – £97.00	0% but treated as paid for NICs purposes
£97.01 – £645.00	9.4% on earnings from £97.01 to £645.00
over £645.00	9.4% on earnings from £97.01 to £645.00, then 1% on earnings over £645.00

For employees paying the reduced rate

below £84.00	nil
£84.01 – £97.00	0% but treated as paid for NICs purposes
£97.01 – £645.00	4.85% on earnings from £97.01 to £645.00
over £645.00	4.85% on earnings from £97.01 to £645.00, then 1% on earnings over £645.00

Self-employed rate – Class 2

Flat rate:	£2.10
Class 2 share fishermen:	£2.75
Small earnings exemption:	£4,465 a year

Voluntary contributions rate – Class 3

Flat rate:	£7.55
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Class 4

Lower profits limit (LPL):	£5,035 a year
Upper profits limit (UPL):	£33,540 a year
NICs on profits: 8% on profits between LPL and UPL, then 1% on profits over UPL.	

Where to get help and advice

You can get more information from our websites.

The addresses are:

www.jobcentreplus.gov.uk

www.thepensionservice.gov.uk

www.dwp.gov.uk

Alternatively, contact Jobcentre Plus for working age benefits, or The Pension Service for pension-related information.

Look for **Jobcentre Plus** in the phone book.

Contact **The Pension Service** on **0845 60 60 265**, lines are open 8am to 8pm, Monday to Friday. If you have speech or hearing difficulties a textphone service is available on **0845 60 60 285**.

For more information about the benefits mentioned in this leaflet, see our other leaflets which are available on our websites, or by contacting Jobcentre Plus or The Pension Service.

- **JPS1 The work you want, the help you need** A basic guide to benefits and services available from Jobcentre Plus and elsewhere to people of working age
- **RM1 Retirement** A guide to benefits for people who are retiring or have retired
- **BC1 Babies and children** A guide to benefits and tax credits for anyone expecting a baby or caring for children
- **HBA5JP Help with your rent**
- **CTA5JP Help with your council tax**
- **PC1L Pension Credit** For more information on Pension Credit or you can contact the Pension Service website: www.pensions.gov.uk/pensioncredit

- **IIDBAA5JP Industrial Injuries Disablement Benefit – Accidents**
- **IIDBDA5JP Industrial Injuries Disablement Benefit – Diseases**
- **IIDBASA5JP Industrial Injuries Disablement Benefit – Working with Asbestos**

To apply for Pension Credit, phone the Pension Credit Application Line on **0800 99 1234**. Lines are open 8am to 8pm Monday to Friday and 9am to 1pm on Saturdays. If you have speech or hearing difficulties a textphone service is available on **0845 601 5613**.

To find out more about Child Tax Credit and Working Tax Credit, visit www.hmrc.gov.uk/taxcredits. If you would rather ring HM Revenue & Customs, call the Helpline on the following numbers (all lines open 8am–8pm seven days a week (except Christmas Day, Boxing Day, New Year’s Day and Easter Sunday) unless otherwise stated.

- England, Scotland and Wales **0845 300 3900**
- Northern Ireland only **0845 603 2000**

Textphone for people with hearing or speech difficulties:

- England, Scotland and Wales **0845 300 3909**
- Northern Ireland only **0845 607 6078**
- If you need help or a form in Welsh, please telephone **0845 302 1489** (8.30am–5pm, Monday to Friday)

Calls to The Pension Service and Inland Revenue are charged at local rate based on current charges from BT landlines. Charges for calls from mobile phones and other networks may be different.

This page is for your notes.

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Remember that this leaflet is a guide only. It is not meant to say exactly what your legal rights are, or to give a full description of the benefit system or the amount of benefit we will pay. While we have tried to make sure that the information in this leaflet is correct at the date shown on the cover it is possible that there may be incorrect information or some items may be oversimplified. Also please remember that the information in this leaflet is likely to become less accurate over time, for example because of changes in benefit rates or changes to the law.