

Sefton Council



sefton.gov.uk

Handy Guide to **Benefits**

April 2021 to March 2022

Sefton Welfare Rights **Advice Line**

Tel: 0151 934 3660

Mon, Tue, Thurs and Fri 10:00am to 12.30pm

[**welfarerightsadvice@sefton.gov.uk**](mailto:welfarerightsadvice@sefton.gov.uk)

Sefton Council Welfare Rights Team provides Free and Confidential advice available to all Sefton Residents. The team can offer advice and assistance on all aspects of the welfare benefit system from initial Application to Appeal, Tribunal Representation and General Income Maximisation.

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Communities

MEANS TESTED BENEFITS

NB The figures below for the all means-tested benefits are the Maximum figures used to assess *potential* eligibility; actual amounts paid also depend on individual circumstances, income and savings.

UNIVERSAL CREDIT

All figures per month - paid monthly

Capital - Max £16,000 / Below £6000 disregarded (£4.35mth income tariff per £250 or part of, above £6K)

Single Standard Allowance

under 25 £257.33 £344.00*

25 or over £324.84 £411.51*

Couple Standard Allowance

both under 25 £403.93 £490.60*

one or both 25+ £509.91 £596.58*

* includes temp. £20/week uplift due to Coronavirus

Child Element £282.50/£237.08

Higher amount included for 1st child if born before 1.4.17

NB No additional child element for any child born on or after 6th April 2017 if two or more children have already included in award - unless exemption applies.

Disabled Child Element

low £128.89 (if any rate DLA/PIP in payment for child)

high £402.41 (if High DLA Care/Enh DL PIP in payment for child)

Limited Capability Work (n/a new claims from 03/17)

£128.89

Limited Capability Work Related Activity £343.63

Carer Element £163.73

Childcare Element 85% of monthly eligible childcare up to a max of one child £646.35/ two+ children £1108.04

Transitional SDP Element: £120 / £285 / £405

Work Allowance Low / High*

Single £0 £0

Single parent £293 £515

Single with LCW/LCWRA £293 £515

Couple, no child/ren £0 £0

Couple, with child/ren £293 £515

Couple one with LCW/LCWRA £293 £515

*High rate applies where no Housing Costs Element is included in the UC award unless claimant is living in 'temporary accommodation.'

Earnings taper 63%

Benefit Cap Mthly (outside London rates)

Couples/families £1666.67 Single people £1116.67

Housing Cost Element - Rent Social Landlord

Eligible rent x no. of weeks charged divided by 12, less

Bedroom Tax (unless exempt) reduce eligible rent by:

14% if one 'spare' bedroom / 25% two+ 'spare' bedrooms.

Housing Cost Element - Rent Private Landlord

Monthly LHA rate for size of property needed (max 4 beds)

Local Housing Allowance Rates -

www.sefton@gov.uk/benefits

Housing Costs Contributions (Non-dep monthly deduction)

All Adults over 21 years £75.53 **except** -

If Non-Dep is responsible for child under 5; on daily living PIP, CAA or AFIP; MRC/HRC DLA; AA; PC; CA; is a 'prisoner'. £0

Or if Claimant is on Daily Living PIP, MR-C/HRC, care DLA, AFIP, CAA, AA, or Reg'd blind £0

Support Mortgage Interest — help in form of loan from DWP to be repaid with interest, if in receipt of qualifying means tested benefit.

Income Support / Income Based Jobseekers Allowance

(weekly figures) - as Housing Benefit except

| | |
|---|------------------|
| Couple, both under 18 | £59.20 / £89.45 |
| Couple, one under 18, other 18-24 | £59.20 / £117.40 |
| Couple, one under 18, other 25+ | £74.70 / £117.40 |
| Pensioner Premium (included where mixed age couple) | £152.90 |

Income Related Employment Support Allowance

(weekly figures) - as Housing Benefit except:

Couple, both under 18 or during main phase £ 59.20/£ 74.70
Couple, both under 18 higher rate or during main phase
£89.45/£117.40

Couple, one under 18, other 18+ or during main phase £59.20 /
£74.70/£117.40/£74.70 / £117.40

No disability premium - replaced in main phase by: Work
related activity component (*Abolished new claims from April 2017*) £29.70
or Support component £ 39.40

Pensioner Premium (included where mixed age couple)

Couple £152.90 (*amount reduced by any WRAG or Support Component*)

Housing Benefit – Working Age (weekly figures)

Capital Limit Max £16,000 (Notional Tariff Income £1/wk per £250 (or part of) over £6,000)

Personal Allowances

Single

Under 25 assessment **phase** £59.20

In WRAG / Support Group £74.70

Aged 25 - Pension age* £74.70

Lone Parent

Under 18 £59.20

In WRAG / Support Group £74.70

Aged 18 - Pension age* £74.70

Couples

Both aged under 18 £89.45

One in WRAG/Support Group £117.40

At least one aged 18 or over** £117.40

Children for *each dependent child under 20 £68.60

NB *No additional child allowance for child born on or after 6th April 2017
where two or more already included in award unless exemption applies.

** HB will come to an end where the older member of a couple reaches
pension age except where the younger member is the main claimant of
IR-ESA, IB-JSA or Income Support.

Premiums

| | |
|--|--------|
| Family (n/a new claims from 01/5/16) | £17.65 |
| Work related activity Comp. (NB only claims pre 03/04/2017) | £29.70 |
| Limited Capability Work Related Activity Component | £39.40 |
| Disability (qualifying person under Pension Age) | |
| Single £35.10 Couple £50.05 | |
| Enhanced Disability (qualifying person under Pension Age) | |
| Single £17.20 Couple £24.60 Child £26.67 | |
| Severe Disability Premium | |
| Single £67.30 Couple (only if both qualify SDP) £134.60 | |
| Disabled Child Premium | £65.94 |
| Carer Premium | £37.70 |

Housing Benefit – Pension Credit Age (wkly figures)

Max Capital £16k-unless on Guarantee Pension Credit (Notional Tariff Income £1/wk. per £500 (or part of) over £10,000)

| | |
|--|---------|
| Single claimant Turned pension age before 1.4.21 | £191.15 |
| Turned pension age on or after 1.4.21 | £177.10 |
| Couple One or both turned pension age before 1.4.21 | £286.05 |
| Both pension age on or after 1.4.21 | £270.30 |
| Child | *£68.60 |

NB *No additional child allowance for child born on or after 6th April 2017 where two or more already included in award unless exemption applies

Premiums

| | |
|--|---------|
| Family (not for new claims from 1/02/2016) | £17.65 |
| Severe Disability (SDP) | £67.30 |
| Couple (both qualify) SDP | £134.60 |
| Disabled Child | £65.94 |
| Enhanced Disability (Child) | £26.67 |
| Carer | £37.70 |

Tax Credits (Max)

Working Tax Credit

| |
|---------------------------|
| Basic £2,005 |
| Couple/lone parent £2,060 |
| 30-hour Element £830 |
| Disabled worker £3,240 |
| £1,390 |
| Severe disability £1,400 |

Child Tax Credit

| |
|-------------------------|
| Family* £545 |
| Child** £2,845 |
| Disabled child £3,435 |
| Severely Disabled child |

*Abolished from April 2017 unless exemption applies

**No additional child element for child born on or after 6th April 2017 if 2 or more children already included in award unless exemption applies.

Child Care Element (WTC) One child 70% of weekly child care cost up to £175 per week 2 or more children 70% of weekly child care costs up to £300 per week.

WTC threshold £6,565 CTC threshold £16,480

Withdrawal rate 41%

Income rise disregard £2,500 /Income fall disregard £2,500

Pension Credit

Disregarded Capital £10,000 No Upper Capital Limit
(Tariff income £10k+ each £500 £1 assumed weekly income)

| | Single | Couple |
|---|--|---------|
| Standard Minimum Guarantee | £177.10 | £270.30 |
| Additions | | |
| Severe Disability | £67.30 | £134.60 |
| Carers | | £37.70 |
| First Child (if born before 6/4/17) | | £65.10 |
| Standard (subject 2 child rules 6/4/17) | | £54.60 |
| Child Disability | Lower rate £29.66 / Higher Rate £92.54 | |

Savings Credit (if reached Pension Age by 06/04/2016)

| | | |
|-------------------------|---------|---------|
| Saving Credit Threshold | £153.70 | £244.12 |
| Maximum Saving Credit | £14.04 | £15.71 |

Residential/Nursing Care Personal Expenses £24.90

Housing Benefit and Council Tax Non-Dependant Deductions (NDD) Weekly Deductions

| For each Non-Dependant in the household who is | HB NDD | Council Tax NDD Claimant Pension Age | Council Tax Claimant Working Age |
|--|----------------------------------|--------------------------------------|----------------------------------|
| Receiving IS, IBJSA, IRESA, UC (no earnings), PC | (only if under 25 years) 0.00 | 0.00 | 0.00 |
| 18+ not working* | £15.95** | £4.05 | £2.00 |
| 18+ Gross earning - | | | |
| Under £149.00 | £15.95 | £4.05 | £2.00 |
| Under £217.00 | £15.95 | £4.05 | £2.00 |
| £149 - £216.99 | £36.65 | £4.05 | £2.00 |
| £217 - £282.99 | £50.30 | £4.05 | £2.00 |
| £217 to £282.99 | £50.30 | £8.30 | £5.00 |
| £283 to £376.99 | £82.30 | £8.30 | £5.00 |
| £377 to £468.99 | £93.70 | £10.40 | £5.00 |
| £469 or over | £102.35 | £12.45 | £5.00 |

*Working 16hrs+**inc Main Phase IR ESA only

NB If Person claiming HB or CTRS is in receipt of DLACC, PIPDL, AA, AFIP,CAA or Reg PS/Blind No NDD apply.

Please visit www.sefton@gov.uk/benefits for more information Reduction Schemes, claim form and full details Non-Dependant Deductions and Exemptions.

NB This leaflet is only intended to offer a brief guide to the Benefit System please contact if more information required.

NON-MEANS TESTED BENEFITS

(weekly rates)

Child Benefit

| | |
|-----------------------|--------|
| Only or Eldest child | £21.15 |
| Each Subsequent Child | £14.00 |
| Guardians Allowance | £18.00 |

Maternity Allowance

| | |
|-----------------------------------|---------|
| Standard Rate | £151.97 |
| MA Threshold (for variable rates) | £30.00 |

Statutory Maternity/Paternity/Adoption Pay

| | |
|---------------|---------|
| Standard Rate | £151.97 |
|---------------|---------|

Statutory Sick Pay

Contributory/New Style Jobseekers Allowance

| | |
|-----------------|--------|
| Age 16 to 24 | £59.20 |
| Age 25 and over | £74.70 |

Contributory /New-Style Employment Support Allowance

| | | |
|------------------|----------|--------|
| Assessment phase | Under 25 | £59.20 |
| | Age 25+ | £74.70 |
| Main phase | | £74.70 |

Plus either

WRAC (*Abolished from April 2017 so only if Protected*) £29.70

Or LCWRA £39.40

State Retirement Pension (Basic)

| | |
|---------------------------|---------|
| Single Category A | £137.60 |
| Category B spouse/partner | £82.45 |

New State Pension (if reach Pension age after 6/4/16) £179.80

Bereavement Support Payment

Higher Rate First Payment £3500 then £350 month paid up to 18 months

Lower Rate First Payment £2500 then £100 month paid up to 18 months

Attendance Allowance

| | |
|-------------|--------|
| Higher Rate | £89.60 |
| Lower Rate | £60.00 |

Disability Living Allowance

| | Care | Mobility |
|-------------|-------------|-----------------|
| Higher Rate | £89.60 | £62.55 |
| Middle Rate | £60.00 | |
| Lower Rate | £23.70 | £23.70 |

Personal Independence Payments

| | Daily Living | Mobility |
|---------------|---------------------|-----------------|
| Enhanced Rate | £89.60 | £62.55 |
| Standard Rate | £60.00 | £23.70 |

Carers Allowance (Claimant) £67.60