This section outlines the main benefits available to people who are studying, are in work or who are unable to work due to their disability. It also outlines issues to take into account if disabled people are considering returning to study or employment.

By the end of this section you will:

- Understand how studying may affect people’s benefit entitlement
- Be clear when a person should declare a ‘change in circumstances’
- Understand the different types of welfare benefits that exist
- Understand how individual circumstances affect eligibility
- Have developed your own resources to know where to refer people to appropriately for in-depth benefit advice
SECTION EIGHT
WELFARE BENEFITS FOR DISABLED PEOPLE

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8.1 Introduction

The welfare benefit subject area is very specialised and often requires in-depth knowledge of the system and a lot of individual information from the enquirer. There are many other benefits, allowances and rules available to people which are not covered in this section such as permitted work, back-to-work bonus, Jobseeker’s Allowance and Industrial Injuries Benefit amongst others, and these all have an effect on one another.

People who require in-depth advice should be referred to a local Welfare Rights Service, Citizens Advice Bureau or other specific benefit advice agency.

Work-focused interviews
If someone is claiming Incapacity Benefit, Carer’s Allowance or Income Support (as well as some other benefits) they may have to attend work-focused interviews with a Jobcentre Plus Personal Adviser to discuss their work prospects. While this may seem like an extra hurdle for those who cannot work, if they are considering going back to work they may find it useful to talk to the adviser who can help find suitable voluntary work or training and assess their prospects for paid work. Officials can decide not to interview a person or to put off the interview if it would not be helpful or appropriate.

8.2 Change in circumstances

If a disabled person receives any welfare benefit they need to inform the Jobcentre Plus of any relevant changes in their circumstances such as starting a period of study or starting employment. They are also required to tell them of any change in financial circumstances, so they will need to let Jobcentre Plus know if they are eligible for a grant or a student loan. If someone did not tell the Jobcentre Plus about the start of their course and knew it might affect their benefit, and their entitlement is reviewed later, then they can backdate the review to the start of the course.

Action: contacts
Contact your local Jobcentre Plus office to ask for a list of what is classed as a ‘change in circumstances.’

8.3 Income Support

Income Support (IS) is a welfare benefit providing a basic income to people who do not have enough money to live on. It can be paid on its own or as a top-up to other benefits
or earnings to bring a person’s income up to the basic level that the law says someone needs. It is **means-tested**, which means that the amount received depends on how much money someone has coming in.

Usually full-time students cannot claim IS. However, disabled learners may be eligible if they fulfil certain additional conditions.

**Making a claim**
Forms can be obtained from the local Jobcentre Plus office. It is important that this is done as soon as possible so that IS can be backdated to when the form was first requested. The form needs to be completed and returned within one month, and a copy should be kept for future records.

**Who can claim Income Support?**
There are some basic conditions that need to be fulfilled, as well as some conditions specific to study. The person must:

- **Be in Great Britain**
- **Be over 16**
- **Not be required to sign on as available for work**
- **Not be working more than 16 hours per week or have a partner working over 24 hours per week**
- **Not have capital exceeding £16,000 (eg cash, savings accounts, etc)**
- **Have an income that the state says is less than the minimum to live on (applicable amount)**
- **Not be receiving Jobseeker’s Allowance**

**Studying**
If a disabled person is studying part-time and fulfils the basic conditions they can claim IS. Any student grants received are not counted as income.

If a disabled person is studying full-time, is aged over 19 and fulfils the basic conditions, they can claim IS if they also:

- **Qualify for the disability premium OR the severe disability premium (see overleaf)**
- **Have been incapable of work for 28 weeks (two or more periods of incapacity can be linked together if they are no more than 8 weeks apart)**
- **Qualify for Disabled Students’ Allowances because they are D/deaf**
Full-time students can also claim if they are

- A lone parent (or foster parent) of a child under 16
- One of a couple who are both full-time students and responsible for a child or a young person and it is the summer vacation
- A refugee learning English
- A pensioner

Pavements reflect additional costs incurred due to disability, age or the cost of children. Someone may qualify for the disability premium if they:

- Receive any part of Disability Living Allowance
- Receive Incapacity Benefit at the long-term rate
- Receive Severe Disablement Allowance
- Have been assessed as ‘incapable of work’ and have claimed incapacity benefit or statutory sick pay for a qualifying time period
- Are registered blind with a local authority

There are also other premiums such as enhanced disability premium, severe disability premium, and support for certain housing costs.

Weekly income
To work out how much IS someone is eligible for, their weekly income is calculated.

Income that is taken into account in full when calculating how much IS someone is eligible for is:

- Any net salary including holiday pay. A total of up to £20 per week is disregarded if the person is a lone parent or receiving disability premium, severe disability premium, carer’s premium or higher pensioner premium
- Capital (income from bank and building society accounts, premium bonds, stocks and shares, savings in cash and lump sum redundancy payments). If capital falls between £0 and £6000, full Income Support should be received. For every £250 of capital that a person has between £6000 and £16000, the Income Support is reduced by £1 per week
- The following benefits: Incapacity Benefit, Child Benefit, Maintenance payments, Pensions (including private pensions), Statutory Sick Pay, and Statutory Maternity Pay
- Student loan and NHS means-tested loan (low rate), even if a person does not take out the loan itself
- NHS bursaries paid on a monthly basis. For the purposes of calculating IS, it is usually taken into account over a 52-week period
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- Access to Learning funds (ALF), Learner Support funds and Dependants’ Allowances, unless ALF payments are intended to bridge the gap before starting a course or receiving a student loan, in which case they are ignored.
- The part of the Career Development Loan specifically intended to meet living expenses such as food, fuel, clothing or housing costs.

Income that is completely ignored when calculating how much IS someone is eligible for is:
- Some income from paid employment for childcare costs of up to £175 per week for one child or £300 per week for two or more children.
- The following benefits: Disability Living Allowance, Attendance Allowance, Housing Benefit, Council Tax Benefit, War Pensioner’s mobility supplement, Social Fund payments, Guardian’s Allowance, and Health benefits.
- The part of the Career Development Loan intended to cover fees or examination costs.
- Any allowances for tuition and examination fees.
- Disabled Students’ Allowances.
- Any allowance to meet the cost of attending a residential course.
- Any allowances for the cost of a home (away from college) if the rent is not met by Housing Benefit.
- Payments made to the individual by non-dependants for living and accommodation expenses.
- Any amount of grant given for a partner or child abroad.
- Government Training Allowances.

Additional information
- Voluntary or charitable payments
  These types of payments may be treated as weekly income, capital, or disregarded completely. This is partly dependent on whether the payment is made irregularly (for example a one-off payment) or regularly.

- Income Support and breaks in studying
  If a student leaves their course, they can claim IS from that date as long as they satisfy the other rules for claiming. If students complete one course and then later start a different course, they are not treated as a student during the time between courses.
If a student is on an unpaid sandwich course or has to undertake a placement, even if they are unable to find a placement or the placement ends prematurely, they are treated as a full-time student during this time.

- **Intercalating students**
  If a student takes time out from their course due to illness or for any other reason, they are still a registered student (unless they have been ill for over 26 weeks).

- **Summer vacations**
  Any income received only for term-time is not counted during the summer vacation, so Income Support should increase in this time. If a student is not eligible for Income Support during the academic months, but would be during the vacation months, then it is advisable to check with their local Jobcentre that their Income Support is being reassessed during this time.

**Appeals**
If someone is unhappy with a decision on their Income Support entitlement, they have the right to ask for an appeal. They must ask for an appeal within one month of a decision on the claim, using appeal form **GL24: If you think the decision is wrong**.

### 8.4 Disability Living Allowance (DLA)

Many people who have physical or mental health conditions, but who do not consider themselves disabled, could be claiming Disability Living Allowance (DLA). DLA is paid to people under 65 years old, who have care or mobility needs whether or not they are capable of work or study. It is tax-free and a non means-tested benefit. The exception to this is if a person is at a specialist residential establishment.

**Claiming DLA**
DLA can be claimed through any local Jobcentre Plus office or by contacting the Benefit Enquiry Line. If the completed forms are returned within six weeks they will be backdated to the day they were requested. Alternatively these forms can be downloaded from [www.dwp.gov.uk](http://www.dwp.gov.uk) but they will not be backdated.

**Effects of studying**
DLA can be paid over and above any grant, loan, Disabled Students’ Allowance or Income Support. If an institution provides care and assistance they may claim some or all of the DLA care component back from the disabled person to cover their costs. If the
person is living in a residential college, the care component will stop for the time they are there.

**Appeals**
If the claimant is not happy with the decision made on their claim they can ask for a revision to be made within one month of the date the decision was sent. A decision maker takes another look at the claim to see if the decision should be changed. In this case they may ask for more information.

The claimant can also ask for an appeal within one month of the decision being sent to the claimant. This is when the claim goes to an independent appeal tribunal.

<table>
<thead>
<tr>
<th><strong>Action: reflection</strong></th>
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<tbody>
<tr>
<td>Where would you refer a disabled person to if they were thinking about starting a short course at college and wanted to know how their Incapacity Benefit and Disability Living Allowance would be affected?</td>
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### 8.5 Incapacity Benefit and Severe Disablement Allowance

Incapacity Benefit (IB) and Severe Disablement Allowance (SDA) are for people who are unable to work because of illness or disability. At present the benefits system divides people into two groups: those who are expected to work and those who are not expected to work. Someone is not expected to work if they are considered ‘incapable’ of work because of their disability.

If a disabled person decides to return to education, the Benefits Agency/Jobcentre Plus may review their claim as they may think that because they are able to study, they may also be able to work. See page 131 for more detail about this. **There are no clear-cut rules saying someone cannot claim these benefits while studying.**

**Incapacity Benefit**
There are two types of IB:

**Contributory based** – based on National Insurance contributions, so it can only be claimed if someone has worked for long enough before becoming sick or disabled and has paid enough National Insurance contributions.
Non-contributory based or ‘incapacity benefit in youth’ – does not require National Insurance contributions and is for people aged 16 to 19 (or 25 years of age for students and trainees who were in education before age 20).

Any new claimants over 25 years of age whose National Insurance contributions are not enough for the adult IB will have to rely on Income Support.

Severe Disablement Allowance
This was abolished in April 2001 and replaced by the non-contributory IB. However, existing claimants (those already getting SDA before it was abolished) will still continue to get this benefit. Others can now only claim IB or Income Support.

How to claim
Claims can be made by contacting the local Jobcentre Plus office. Claims for IB can be backdated by up to three months but the person must ask if they want this to be done. They may also have to attend a work-focused interview with a Jobcentre Plus Personal Adviser.

The own occupation test applies for the first 28 weeks of a claim, and the Jobcentre Plus looks at whether the person is capable of their usual work. Medical certificates will have to be sent from their doctor. This test only applies where a person has been in paid work for at least 16 hours per week for more than 8 weeks in the 21 weeks before their claim.

The Personal Capability Assessment applies after 28 weeks (or from the first week if they have not worked enough to take the own occupation test) and the Jobcentre Plus looks at a person’s ability to do all types of work and a range of work-related activities such as walking, sitting, and walking up and down stairs. There are separate activities more relevant to mental health difficulties, such as ability to concentrate. The person will also need to get a doctor’s statement, although the doctor will not be asked to comment about their capacity for work. They also may be asked to attend a medical assessment.
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Certain people do not have to take the Personal Capability Assessment, including people who:

- Are receiving the highest care component of Disability Living Allowance (DLA)
- Are terminally ill
- Have certain specific conditions, eg are registered blind, have paraplegia or tetraplegia, have severe mental health difficulties

Studying but not capable of work?
There is no regulation that says someone cannot get Incapacity Benefit whilst they are studying, even full-time.

Some people, including some Jobcentre Plus staff, assume that studying proves that someone is capable of work. It is possible for someone to be capable of studying, but not capable of working. If the course involves a lot of practical work on most days it may show that the person is capable of working. However, if the course involves lectures and private reading it would not automatically show that they are capable of working.

Some of the most common differences between studying and working are:

- **Flexibility**: On many courses there is a lot of flexibility in how someone works. If someone misses one day they can catch up. An individual can plan their own work methods and timetable around their own needs and their own strengths and weaknesses.

- **Support arrangements**: The institution may have made adjustments to the course to make it easier for the person to follow.

- **Tasks involved**: The capacity for work is assessed on a person’s ability to do certain tasks, mainly physical ones such as standing, sitting, walking, carrying etc.

- **Hours involved**: The time per week spent in formal working conditions, eg lectures, classes and seminars, may be much less than for paid employment. Full-time courses may even involve fewer hours than most part-time employment.

- **Pressure**: In paid employment the need to perform for other people and even getting paid may make a lot of difference. Studying is usually more self-motivated and may be possible for some people when employment is not.

If someone needs to explain why they can do the course although they are not capable of working then any of the above may be helpful. Jobcentre Plus should be given specific information about the course, eg the level and subject of the course, how long it is (one year, two years etc), what it involves (eg work placements, home study etc), and what support they are going to use. Many people with disabilities begin to study as a
route into work and as part of a rehabilitation process. The Jobcentre Plus may take this into account when assessing a claim.

**Appeals**

The Benefits Agency usually give, in writing, the reasons why they think the person is able to work. If not, this can be requested within one month. If the person disagrees with the decision they can ask them to revise it. This is a less formal way of resolving the disagreement than an appeal. A decision can be superseded at any time but only if:

- *There has been a change of circumstances*
- *There has been an error of law*
- *The Benefits Agency have ignored or made a mistake about a material fact*

An appeal against a decision can be made to an independent appeal tribunal, by completing an **Appeal form (GL25)**. The deadlines for appealing against a decision or requesting a revision are one month from the day the Jobcentre Plus sends out the decision to the day they receive the appeal or response. This can be extended under special circumstances by up to a further twelve months. Special circumstances are defined very strictly.

**Activity: reflection**

Someone comes to see you and you find out that they are in receipt of Incapacity Benefit. Following a discussion they decide that they want to go to college to retrain but they are worried that they will lose their Incapacity Benefit and they cannot afford to live without it. They therefore think it is safer not to inform the Jobcentre Plus office that they will be starting a course.

**What advice would you offer?**

### 8.6 Employment Support Allowance

From October 2008, the Employment and Support Allowance (ESA) will replace Incapacity Benefit and Income Support for new and repeat claimants. The new system will consider what an individual is capable of, and what help they need to manage their condition and return to work.

A new test, the Work Capability Assessment, will be introduced in October 2008 alongside the new Employment and Support Allowance and will be applied to all those people claiming the new allowance. This will replace the Personal Capability Assessment. It will assess what an individual can do – rather than what they cannot do.
Support and employment advice will be available to help them to return to work if possible.

ESA claimants will then be split into two groups, depending on the outcome of the assessment:

The ‘Work-related activity group’: Those claimants who pass the assessment and are identified as capable of taking part in some form of work-related activity will be entitled to claim ESA at a rate of £84.50 a week. They will be required to attend work-focused interviews through the pioneering Pathways to Work scheme, to help them overcome their barriers to work and support them into long-term sustainable employment. Those who do not fulfil these conditions without a good reason could have their ESA partially cut.

The ‘Support Group’: Those identified as not able to take part in any work-related activity (the most severely disabled group) will not be expected to take part in work-focused activities unless they want to, but will not face any sanctions. The poorest people in this group will have a guaranteed income of £102.10 a week, while everyone else will receive a minimum of £89.50 a week.

All people claiming ESA may also continue to be eligible for other benefits, such as Disability Living Allowance and Housing and Council Tax Benefit. Those who do not qualify for ESA can instead apply for Jobseeker’s Allowance and will be expected to take part in the work-focused interviews and programmes to help them get back to work. Students’ entitlement under Incapacity Benefit rules will not be eroded under ESA rules.

8.7 Housing Benefit and Council Tax Benefit

**Housing Benefit** (HB) helps people on low incomes pay their rent. It is a means-tested benefit so the amount received depends on how much other money there is coming in. The same rules apply for Housing Benefit as for Income Support.

**Council Tax Benefit** (CTB) assists people on low incomes to pay their council tax. This is also a means-tested benefit.

**How to make a claim**

HB and CTB application forms are available from the local authority. Forms can also be downloaded from the DWP website (www.dwp.gov.uk). Forms should be completed, signed and sent to the local authority.
It is important to send the claim immediately so that payments can start as soon as possible. A note needs to be made of the day the form was sent with a copy kept for the claimant’s own records. If any evidence needs to be sent (eg rent details, other benefits, wage slips), copies again should be kept for the claimant’s own records.

HB may be backdated for up to 52 weeks if it can be shown that there has been a ‘continuous good cause’. The authority will assess this on an individual basis.

CTB can still be claimed if the claimant has already paid their council tax bill in advance. The claimant will not actually receive money – a reduction will simply be made in the council tax bill.

If someone is already claiming HB or CTB and they begin to study, they must inform their local authority of this change of circumstances. The amount of benefit received may be reviewed.

If someone is eligible for Income Support or Income-Based Jobseeker’s Allowance, they are automatically eligible for Housing Benefit. Their income does not need to be assessed again and only the Housing Benefit needs to be worked out.

**Housing Benefit (HB)**

**Who can claim HB?**

Any person who fulfils the basic conditions, including part-time students and those on a government training scheme, can claim HB. There are some conditions specific to full-time disabled students.

**Basic conditions**

- The person’s income is low enough
- They do not have more than £16,000 in savings and capital (with the exception of older people in receipt of the guarantee credit of the pension credit)
- They normally occupy the accommodation as their home
- They are treated as being liable for rent and the payments are eligible for Housing Benefit
- They are ‘habitually resident’ in the UK and not subject to immigration control

**Studying full-time**

Most full-time students cannot claim HB although some students may be able to claim whilst studying if they:

- Are receiving Income Support or Income-Based Jobseeker’s Allowance
Meet the eligibility criteria for the disability premium or would do if not disqualified from Incapacity Benefit

Are eligible for the severe disability premium

Have been incapable of work for 28 weeks

Qualify for Disabled Students’ Allowances (DSAs) because they are D/deaf

Are waiting to go back to study having taken approved time out because of illness or caring responsibilities and are not covered by the student loan until they go back

Have a partner who is also a full-time student and one or both of them are ‘responsible’ for a child or young person

Are a lone parent or a lone foster parent where the child has been placed by a local authority or voluntary agency within a formal agreement

Are aged 60 or over

Have a partner who is not a student who may be able to claim HB for both of them

The local authority can advise further on this

Disability Premiums

Premiums reflect additional daily costs. Someone may qualify for the disability premium if they:

- Receive any part of Disability Living Allowance
- Receive Incapacity Benefit at the long-term rate or at the higher rate short term because they are terminally ill
- Receive Severe Disablement Allowance
- Have been assessed as ‘incapable of work’ and have claimed incapacity benefit or statutory sick pay for a qualifying time period
- Receive the disability element or severe disability element of Working Tax Credit
- Are registered blind

In addition to the disability premium someone may qualify for the severe disability premium if:

- They receive Attendance Allowance or the middle or higher rate care component of Disability Living Allowance and
- Have no non-dependant aged 18 or over normally living with them and
- No-one receives the Carer’s Allowance for looking after them

The type of accommodation

Eligibility for HB and the amount received depends on the type of accommodation that is being rented.
Renting accommodation from an educational establishment
HB payments can be made to students who are living in accommodation owned by educational establishments if they meet other eligibility criteria (e.g., lone parents, eligible for disability premium).

Claiming HB on accommodation which is not a main home
In some circumstances, it is possible to claim HB on accommodation that is not the main home. This applies when someone has two homes and makes payments for only one of the homes (including mortgage payments). They will be treated as occupying the home that they pay for if they are a student who is eligible for HB or if they are on a training course and live in one home during study periods and another during vacations. This rule only applies to single claimants (including lone parents).

Claiming HB on two homes
There are two main ways in which someone may be able to get HB on two homes:

- They are part of a couple and either they or their partner is a student who can claim HB or a trainee on a government course and it is necessary to live apart and it is reasonable for them to receive HB on both properties
- They have moved into a new home and could not reasonably avoid paying rent on the old home (applies for four weeks only)

If living with other people
If living with a partner and both people are liable to pay rent, then one person can claim HB. If the student is part of a group of people living together and they all pay rent together and all or some are jointly liable for the rent, then they can all make separate claims based on the individual’s share of the rent and other factors. It is not normally possible to get HB when living in a close relative’s house.

Additional information

- Housing Benefit and breaks in studying
  If someone leaves or is dismissed from their course, they can claim HB from that date as long as they satisfy the other rules for claiming. If the individual is on an unpaid sandwich placement or the study includes an optional or compulsory period on placement, they are treated as a full-time student during this time, even if they are unable to find a placement or the placement ends prematurely.

- Intercalating students
  If time is taken out from a programme of study due to illness or for any other reason, the individual is still a registered student. For Housing Benefit, Council Tax Benefit and Jobseeker’s Allowance, they can still receive these benefits as a student until
the date they return to study but can only intercalate for a maximum of one year for the purposes of these benefits.

- **Summer holiday period**
  In order to calculate student income, the academic year is divided into four quarters. If the claimant is in receipt of HB, this should increase in this time. If the individual is not eligible for HB during the three academic quarters, but would be during the summer quarter, then they need to ensure they make a claim for HB during this time.

**Council Tax Benefit (CTB)**
Some dwellings are **exempt from council tax**. This means if someone lives in one of these kinds of homes they do not have to pay council tax at all. Exempt dwellings include:

- Halls of residence mainly occupied by students
- Dwellings where all the residents are students
- Dwellings wholly occupied by persons under 18 years of age
- Dwellings where all occupants who would be liable for council tax are severely mentally impaired

**Who can claim CTB**
CTB helps people pay their council tax. There are some basic conditions that need to be fulfilled, as well as some conditions specific to students.

**Basic conditions**

- They are liable for council tax for the home they are normally resident in
- Their income is low enough
- They do not have savings and capital exceeding £16,000 (does not apply to those in receipt of Pension Guarantee Credit)
- They are a UK resident and not subject to immigration control

**Studying and claiming CTB**
Most students cannot claim CTB. However, if someone is studying they may be able to claim if they:

- Are a part-time student
- Are receiving Income Support or Income-Based Jobseeker’s Allowance
- Are a work trainee on a training allowance
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- Meet the eligibility criteria for the disability premium or would do if they were not disqualified from Incapacity Benefit
- Qualify for a Disabled Students' Allowance because they are deaf
- Have been incapable of work for 28 weeks
- Are waiting to go back on to a course having taken approved time out and are not covered by the student loan until they go back
- Have a partner who is also a full-time student and one or both of them are ‘responsible’ for a child or young person
- Are a lone parent
- Are aged 60 or over

Second Adult Rebate (SAR)
An alternative to CTB is Second Adult Rebate. The local authority will assess the claimant for CTB and SAR and will award the person whichever is the higher amount. Income and savings do not affect SAR. SAR can be claimed if there is one or more ‘second adult’ living with the claimant. A ‘second adult’ must be aged 18 or over, not be paying rent, be liable to pay council tax, be on a low income and be a non-dependant.

Disability Reduction Scheme
Disabled people may be able to get a reduction in their council tax bill. The Disability Reduction Scheme applies where the claimant or another resident is ‘substantially and permanently disabled’. The claimant can be living in any type of dwelling, but the property must have:
- A second bathroom or kitchen that is needed by the disabled person
- A room (other than bathroom, kitchen) that is needed by the disabled person
- Enough space indoors if the disabled person needs to use a wheelchair

The amount of reduction received depends on the Council Tax valuation band the home is in. This does not form part of CTB and a separate claim must be made.

Appeals
If the claimant is unhappy with a decision on their Housing Benefit or Council Tax Benefit entitlement, they have the right to ask for an appeal. They must ask for an appeal within one month of a decision on their claim, using appeal form GL24: If you think our decision is wrong.
Activity: reflection

Someone comes to see you who is currently unemployed and receives Income Support, Housing Benefit, Council Tax Benefit and Disability Living Allowance. They have decided that they want to take a step towards employment and attempt to do a degree part-time.

Will their benefits be affected?

8.8 Tax Credits

Tax credits are payments made by the Inland Revenue. There are two types of tax credit:

- **Working Tax Credit (WTC)** is a means-tested credit for working people on a low income.

- **Child Tax Credit (CTC)** is a means-tested credit for families with dependent children, whether or not anyone in the family is working. CTC has replaced the Child Dependant’s Grant for students. It has also replaced dependants’ additions in benefits such as Incapacity Benefit, and has replaced the child and family elements in Income Support and income-based Jobseeker’s Allowance.

A tax credit is not the same as an income tax allowance, and a person may be entitled to tax credits even if they are not a taxpayer. Tax credits are means-tested. If someone is living with a partner of the opposite sex, their income will also be taken into account. Some types of income are not taken into account and there is no upper limit on the amount of savings a person can have, although income from savings may be taken into account.

To get Tax Credits, a claimant must be present and ordinarily resident in the UK.

**How to apply for Tax Credits**

The Inland Revenue administers WTC and CTC and claim forms can be obtained from them or at the local Jobcentre Plus office. It is important to send the application immediately so the Tax Credit payments can start as soon as possible. Applications can be backdated for up to three months. It is advisable for people to make a note of the day they sent the form and to keep a copy of the application form. If they need to send any evidence (eg wage slips, details of other benefits), make sure copies are kept of this information.
CTC will be paid directly to the main carer in the family, while WTC is usually paid through the worker's wage packet (except the childcare element, which is paid to the main carer.)

**Working Tax Credit (WTC)**

**Who can apply for Working Tax Credit?**
Disabled students may be entitled to WTC if they are doing paid work either in term-time or during vacations. If they are not currently doing any paid work, they may be entitled to WTC as soon as they start work after finishing their course of study.

To qualify for WTC, the claimant or their partner must:
- Do paid work for 16 hours or more a week (either employed or self-employed) and
- Expect to work for at least four consecutive weeks

The claimant (or their partner, if they are working) must also be:
- Aged 16 or over and disabled
- Aged 16 or over and responsible for at least one dependent child
- Aged 50 or over and qualify for the 50-plus element (seek advice)
- Aged 25 or over and usually work at least 30 hours a week

For the purpose of these rules, a person will count as disabled if they have a physical or mental disability that puts them at a disadvantage in getting a job and they qualify for the ‘disability element’ of WTC.

**What does the calculation involve?**
The amount of WTC depends on how much money there is from other sources and circumstances eg whether they have a partner. Certain types of income are disregarded when calculating entitlement to tax credits. An estimate of a person’s entitlement can be obtained from the Inland Revenue website at www.hmrc.gov.uk/taxcredits

WTC consists of:
- Basic element
- Element for couples and lone parents
- 30-hour element for people working over 30 hours per week (or couples working over 30 hours per week in total)
- Disability element
- Severe disability element
- 50-plus return-to-work element
Childcare element

To qualify for the disability element, the person working must:
- Have a disability that reduces their work prospects and
- Be in receipt of a qualifying benefit eg DLA
- or have recently been in receipt of a qualifying disability benefit eg long-term Incapacity Benefit or disability premium paid with Income Support
- or become sick or disabled while in work and be eligible under the ‘fast track’ route

The rules for the disability element are complex, so further advice should be sought.

Tax credits are calculated on an annual basis and depend on a person’s gross income for the tax year. Certain types of income are not counted when working out tax credits, such as:
- All student grants (except dependants’ grants)
- NHS bursaries
- Student loans
- Disability Living Allowance
- Child Benefit
- Housing Benefit and Council Tax Benefit
- Income Support
- Maintenance payments

Income from savings can be taken into account, but the first £300 (per year) of income from savings is disregarded. The maximum award can be received if the gross income is below the threshold. The threshold is £5220 if the person is entitled to WTC. If income is above the threshold level, the maximum award is reduced at the rate of 37 pence for every pound of gross income over the threshold.

Activity: reflection

Someone comes to see you who has epilepsy and receives DLA. They have been out of work for one year due to their disability and now want to enter the workforce. They have heard of Working Tax Credit and want to know whether they will be entitled.

What advice would you give them?
Are there any other disability benefits that they could be entitled to?
Child Tax Credit (CTC)

Who can apply for Child Tax Credit?
A person will probably be entitled to Child Tax Credit (CTC) if they are responsible for at least one dependent child under 16 (or under 19 and in full-time non-advanced education). CTC can be paid whether or not anyone in the family is doing paid work. CTC is means-tested, but a person can have a fairly high gross income (£50,000, or even higher if they have a baby under one year old) and still qualify.

What does the calculation involve?
Estimates of entitlement from the Inland Revenue website are available at www.taxcredits.inlandrevenue.gov.uk/home.aspx

CTC consists of the following elements:
- **Family element**
- **Child element for each child in the family**
- **Baby element if there is a child under one year old**
- **Disabled child element, for each child who gets Disability Living Allowance (DLA) or is registered blind**
- **Severely disabled child element, for each child who gets DLA highest rate care component**

As with WTC, CTC depends on gross income for the tax year. The types of income that are not counted are the same as for WTC.

The maximum award is received if the gross income is below the threshold. The threshold is £5220 per year if entitled to WTC; £13,910 per year if entitled to CTC only. If the income is above the threshold level the maximum award is reduced at the rate of 37 pence for every pound of gross income over the threshold.

The family element of CTC, worth £545, does not begin to be withdrawn until the income is just over £50,000, and it then starts to be tapered away at a rate of 6.67%. Therefore families with an income of up to £57,780 (or more in some circumstances) can get CTC.

Appeals
If the claimant is unhappy with a decision on Tax Credit, they will normally have the right to ask for an appeal. An appeal must be asked for within 30 days of the date of the decision the claimant is appealing against. Appeals should be in writing, preferably
using **form TC/AP** which can be obtained from the Inland Revenue. An explanation will need to be given as to why the person thinks that the decision is wrong.

### Activity: contacts

The following national organisations may be able to offer specific welfare benefit advice to individuals.

- Citizen’s Advice Bureau Adviceguide [www.adviceguide.org.uk](http://www.adviceguide.org.uk)
- Benefit Enquiry Line Tel: 0800 88 22 00
- Department for Work and Pensions [www.dwp.gov.uk](http://www.dwp.gov.uk)
- Inland Revenue, Tax Credits Online [www.taxcredits.inlandrevenue.gov.uk](http://www.taxcredits.inlandrevenue.gov.uk)
- Jobcentre Plus [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)
- National Union of Students [www.nusonline.co.uk](http://www.nusonline.co.uk)

**Find out contact details of your local Welfare Rights Advisers that you can refer disabled people to.**

**Make a list of who disabled people may need to approach to claim specific benefits**

- Income Support = Jobcentre Plus
- Tax Credits = Inland Revenue

### Action: research

Look at the DWP and Jobcentre Plus websites and order supplies of useful leaflets to display in your office.

### Activity: Case studies

After reading the information about welfare benefits look at the case studies below. There are questions at the end of the case study to test your knowledge of general benefits information. You may also want to think about what kind of support could have been offered and how you would have advised the person if they had approached you.

There are suggested answers to the case studies on page 149. These are not the only relevant answers but will give some ideas.
SECTION EIGHT
WELFARE BENEFITS FOR DISABLED PEOPLE

Ruth

Ruth passionately wants to become a nurse. She has multiple sclerosis (MS) which means that she sometimes uses a wheelchair. Ruth lives in a large town and ideally would like to stay at home to study.

The nearest university that offers the nursing course that Ruth wants to do is 25 miles away from her home. Ruth has had two years out of study/work due to a period of ill health, and is receiving Incapacity Benefit, Income Support and Disability Living Allowance.

Ruth comes to see you to discuss her options for university, and mentions that she is concerned about the financial implications of studying and the possibility of losing her benefits.

What would the issues for Ruth be at university?

What would she need to consider when choosing a course and university?

Would Ruth lose her benefits?

Jacob

Jacob is 47 years old and has been self-employed up until recently, as a carpenter. Due to arthritis, Jacob has had to give up his profession. He does not want to be a ‘burden on society’ and he wants to feel that he is doing something worthwhile. He is thinking about starting a counselling course at a local college.

Is Jacob entitled to any disability benefits?

Would the benefits be affected if he were to start a course?

Would he be entitled to help with fees for his course if he were in receipt of benefits?

Who will you refer Jacob to for further advice on benefits?
8.9 Useful Resources

*Disability Rights Handbook April 2008-2009*
Available from the Disability Alliance, Universal House, 88-94 Wentworth Street, London E1 7SA £16.50

*Student Support and Benefits Handbook 2008-2009*
Available from Child Poverty Action Group, 94 White Lion Street, London N1 9PF £10

Answers to case studies

Ruth

**What would the issues for Ruth be at university?**
As part of the application process to a nursing degree/diploma course, there are certain ‘fitness to practise’ regulations that require nursing students to be of good health and to be able to meet the demands of the job. At present this involves completing a health questionnaire and once offered a place, the college or university's occupational health adviser will look at the health questionnaire and, if necessary, arrange a more in-depth occupational health assessment. In a small number of cases it will be decided that a student is not fit to practise and therefore cannot be registered on the course.

However, there is nothing intrinsic to being in a wheelchair that rules out nursing as a viable option. Many disabled people have qualified as nurses and are enjoying a successful career.

Ruth needs to think through what support she would need both at the university and on placement and who is going to fund it. She will have protection under the Disability Discrimination Act both on course and in her placement. She may also need to consider if she has periods of illness and how she will catch up.

**What would she need to consider when choosing a course and university?**
Can she study from home?
Is she looking at a diploma or a degree?
How far is she going to have to travel and what means of transport is she going to use?
Is there accessible accommodation available?
Is the university physically accessible?
Is she going to study full or part-time?
Would Ruth lose her benefits?
Incapacity Benefit – this would depend on her individually. Factors to consider would include whether she is studying full or part-time and if she is studying from home. Also, what support would she receive whilst studying. The answers to such questions would allow the Jobcentre Plus to make a decision on whether Ruth was capable of work.

Income Support – if Ruth does a degree or diploma where she is entitled to a means-tested bursary she would be entitled to a student loan which will affect her entitlement to Income Support. An individual calculation would have to be worked out.

Disability Living Allowance – this is not affected by study or work and will therefore not be affected.

Jacob

Is Jacob entitled to any disability benefits?
Possibly. He could certainly apply for the non means-tested Disability Allowance if he has any care or mobility needs. Jacob may have to apply for Incapacity Benefit to prove his entitlement for Income Support, ie unable to work. Income Support is means-tested therefore his savings and capital would be taken into consideration.

If he is able to claim Income Support he may also be able to claim Housing Benefit and Council Tax Benefit.

If however, Jacob is assessed as capable of work he could claim Jobseeker’s Allowance but would have to be actively seeking employment.

Would the benefits be affected if he were to start a course?
If Jacob began a further education course and was in receipt of income support:

His benefit would not be affected if he was studying part-time. If he was studying full-time he would also have to fit additional specific criteria to be classed as a disabled student.

If he were in receipt of Disability Living Allowance this should not be affected.

If Jacob was in receipt of Jobseeker’s Allowance:

It should not be affected if he were studying part-time as long as he was still available for work.
If he was studying full-time he would probably have his Jobseeker’s Allowance stopped. However, there are special considerations.

**Would he be entitled to help with fees for his course if he were in receipt of benefits?**
If in receipt of a means-tested benefit such as Income Support or Housing Benefit Jacob should be entitled to a fee waiver.

If he was in receipt of a non means-tested disability benefit such as IB or DLA the college has discretion to reduce the fees but there is no guidance to say they have to.

**Who will you refer Jacob to for further advice on benefits?**
Arthritis Care offers a helpline and a useful publication about benefits available on their website. A local welfare rights adviser.
SECTION EIGHT
WELFARE BENEFITS FOR DISABLED PEOPLE

Appendix 1: Benefit rates 2008/2009

Means-tested benefits
Income Support & income-based Jobseeker’s Allowances

<table>
<thead>
<tr>
<th>Personal allowances</th>
<th>£ per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td></td>
</tr>
<tr>
<td>under 25</td>
<td>47.95</td>
</tr>
<tr>
<td>25+</td>
<td>60.50</td>
</tr>
<tr>
<td>Lone parent</td>
<td></td>
</tr>
<tr>
<td>under 18</td>
<td>47.95</td>
</tr>
<tr>
<td>18 or over</td>
<td>60.50</td>
</tr>
<tr>
<td>Couple</td>
<td></td>
</tr>
<tr>
<td>both under 18</td>
<td>47.95 / 72.35</td>
</tr>
<tr>
<td>one under 18</td>
<td>47.95 / 60.50 / 94.95</td>
</tr>
<tr>
<td>both aged 18</td>
<td>94.95</td>
</tr>
<tr>
<td>Dependent children</td>
<td>52.59</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Employment and Support Allowance (b)</th>
<th>£ per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Allowance</td>
<td></td>
</tr>
<tr>
<td>single</td>
<td>60.60</td>
</tr>
<tr>
<td>couple</td>
<td>94.95</td>
</tr>
</tbody>
</table>
### SECTION EIGHT
WELFARE BENEFITS FOR DISABLED PEOPLE

<table>
<thead>
<tr>
<th>Premiums</th>
<th>£ per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carer</td>
<td>27.75</td>
</tr>
<tr>
<td>Disability single</td>
<td>25.85</td>
</tr>
<tr>
<td>couple</td>
<td>36.85</td>
</tr>
<tr>
<td>Disabled Child</td>
<td>48.72</td>
</tr>
<tr>
<td>Enhanced Disability single/lone parent</td>
<td>12.60</td>
</tr>
<tr>
<td>couple</td>
<td>18.15</td>
</tr>
<tr>
<td>child</td>
<td>19.60</td>
</tr>
<tr>
<td>Family</td>
<td>16.75 (a)</td>
</tr>
<tr>
<td>Pensioner single (JSA only)</td>
<td>63.55</td>
</tr>
<tr>
<td>couple</td>
<td>94.40</td>
</tr>
<tr>
<td>Severe Disability</td>
<td>50.35 (per person)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pension Credit</th>
<th>£ per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum guarantee single</td>
<td>124.05</td>
</tr>
<tr>
<td>couple</td>
<td>189.35</td>
</tr>
<tr>
<td>Additional amounts severe disability</td>
<td>50.35 (per qualifying person)</td>
</tr>
<tr>
<td>carer</td>
<td>27.75</td>
</tr>
<tr>
<td>Savings credit threshold single</td>
<td>91.20</td>
</tr>
<tr>
<td>couple</td>
<td>145.80</td>
</tr>
</tbody>
</table>
### Housing Benefit/Council Tax Benefit (c)

As for income support/income-based JSA or Pension Credit except:

<table>
<thead>
<tr>
<th>Personal allowances</th>
<th>£ per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single person aged 65+</td>
<td>143.80</td>
</tr>
<tr>
<td>Lone parent</td>
<td>143.80</td>
</tr>
<tr>
<td>Couple both under 18 (n/a for CTB)</td>
<td>72.35</td>
</tr>
<tr>
<td>one under 18</td>
<td>94.95</td>
</tr>
<tr>
<td>one or both aged 65+</td>
<td>215.50</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Premiums</th>
<th>£ per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family lone parent rate</td>
<td>22.20</td>
</tr>
<tr>
<td>lone parent/baby rate</td>
<td>32.70</td>
</tr>
<tr>
<td>couple/baby rate</td>
<td>27.25</td>
</tr>
</tbody>
</table>

### Child Tax Credit (d)

<table>
<thead>
<tr>
<th>Premiums</th>
<th>£ per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family element</td>
<td>545.00</td>
</tr>
<tr>
<td>Baby addition</td>
<td>545.00</td>
</tr>
<tr>
<td>Child element</td>
<td>2 085.00</td>
</tr>
<tr>
<td>Disabled child</td>
<td>2 540.00</td>
</tr>
<tr>
<td>Severely disabled child</td>
<td>1 020.00</td>
</tr>
</tbody>
</table>
### Working Tax Credit (d)

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount (£ per year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic element</td>
<td>1 800.00</td>
</tr>
<tr>
<td>Couple/lone parent</td>
<td>1 770.00</td>
</tr>
<tr>
<td>30 hours element</td>
<td>735.00</td>
</tr>
<tr>
<td>Disability element</td>
<td>2 405.00</td>
</tr>
<tr>
<td>Severe disability element</td>
<td>1 020.00</td>
</tr>
<tr>
<td>50+ return to work 16–29 hours</td>
<td>1 235.00</td>
</tr>
<tr>
<td>50+ return to work 30+ hours</td>
<td>1 840.00</td>
</tr>
<tr>
<td>Childcare costs 1 child</td>
<td>70% of up to 175.00/week</td>
</tr>
<tr>
<td>Childcare costs 2+ children</td>
<td>70% of up to 300.00/week</td>
</tr>
</tbody>
</table>

### Tax Credit thresholds

<table>
<thead>
<tr>
<th>Threshold</th>
<th>Amount (£ per year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>First threshold</td>
<td>5 220.00</td>
</tr>
<tr>
<td>– no Working Tax Credit</td>
<td>13 910.00</td>
</tr>
<tr>
<td>Second threshold</td>
<td>50 000.00</td>
</tr>
</tbody>
</table>

### Capital limits - (lower/upper) Income Support/JSA

<table>
<thead>
<tr>
<th>Category</th>
<th>Total (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>under 60</td>
<td>6 000 / 16 000</td>
</tr>
<tr>
<td>aged 60+</td>
<td>6 000 / 16 000</td>
</tr>
<tr>
<td>care home</td>
<td>10 000 / 16 000</td>
</tr>
</tbody>
</table>
## SECTION EIGHT
WELFARE BENEFITS FOR DISABLED PEOPLE

### Pension Credit

<table>
<thead>
<tr>
<th>Type</th>
<th>Total (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>standard</td>
<td>6 000 / no upper limit</td>
</tr>
<tr>
<td>care home</td>
<td>10 000 / no upper limit</td>
</tr>
</tbody>
</table>

### Housing Benefit/Council Tax Benefit

<table>
<thead>
<tr>
<th>Type</th>
<th>Total (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>under 60</td>
<td>6 000 / 16 000</td>
</tr>
<tr>
<td>aged 60 or over</td>
<td>6 000 / 16 000</td>
</tr>
<tr>
<td>care home (HB only)</td>
<td>10 000 / 16 000</td>
</tr>
<tr>
<td>Pension Credit guarantee</td>
<td>no lower or upper limit</td>
</tr>
</tbody>
</table>

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### Non means-tested benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Rate</th>
<th>£ per week</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Attendance Allowance</strong></td>
<td>lower</td>
<td>44.85</td>
</tr>
<tr>
<td></td>
<td>higher</td>
<td>67.00</td>
</tr>
<tr>
<td><strong>Bereavement benefits</strong></td>
<td>Aged 45 to 54</td>
<td>27.21 – 84.35</td>
</tr>
<tr>
<td></td>
<td>Aged 55 to pension age (e)</td>
<td>90.70</td>
</tr>
<tr>
<td></td>
<td>Widowed Parent’s Allowance</td>
<td>90.70</td>
</tr>
<tr>
<td></td>
<td>Child dependant</td>
<td>11.35 (f)</td>
</tr>
<tr>
<td><strong>Carer’s Allowance</strong></td>
<td>Adult dependant</td>
<td>30.20</td>
</tr>
<tr>
<td></td>
<td>Child dependant</td>
<td>11.35 (f)</td>
</tr>
<tr>
<td></td>
<td>Only/eldest child</td>
<td>18.80</td>
</tr>
<tr>
<td><strong>Child Benefit</strong></td>
<td>Lone parent rate</td>
<td>18.80</td>
</tr>
<tr>
<td></td>
<td>Other children</td>
<td>12.55</td>
</tr>
<tr>
<td><strong>Disability Living Allowance</strong></td>
<td>Care Component – lower</td>
<td>17.75</td>
</tr>
<tr>
<td></td>
<td>Care Component – middle</td>
<td>44.85</td>
</tr>
<tr>
<td></td>
<td>Care Component – higher</td>
<td>67.00</td>
</tr>
<tr>
<td></td>
<td>Mobility Component – lower rate</td>
<td>17.75</td>
</tr>
<tr>
<td></td>
<td>Mobility Component – higher rate</td>
<td>46.75</td>
</tr>
<tr>
<td><strong>Guardian’s Allowance</strong></td>
<td></td>
<td>13.45</td>
</tr>
<tr>
<td><strong>Incapacity Benefit</strong></td>
<td>lower rate</td>
<td>63.75</td>
</tr>
<tr>
<td>(short term/ under pension age)</td>
<td>higher rate</td>
<td>75.40</td>
</tr>
<tr>
<td></td>
<td>adult dependant</td>
<td>39.40</td>
</tr>
<tr>
<td></td>
<td>child dependant (higher rate)</td>
<td>11.35 (f)</td>
</tr>
<tr>
<td><strong>Incapacity Benefit (long term)</strong></td>
<td></td>
<td>84.50</td>
</tr>
<tr>
<td></td>
<td>age addition (under 35)</td>
<td>17.75</td>
</tr>
<tr>
<td></td>
<td>age addition (aged 35 - 44)</td>
<td>8.90</td>
</tr>
<tr>
<td></td>
<td>adult dependant</td>
<td>50.55</td>
</tr>
<tr>
<td></td>
<td>child dependant</td>
<td>11.35 (f)</td>
</tr>
</tbody>
</table>
### SECTION EIGHT
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<table>
<thead>
<tr>
<th>Benefit</th>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Industrial Injuries Benefit</strong></td>
<td>under 18</td>
<td>16.77 – 83.85</td>
</tr>
<tr>
<td></td>
<td>18+ (or with dependants)</td>
<td>27.36 – 136.80</td>
</tr>
<tr>
<td><strong>Jobseeker’s Allowance</strong></td>
<td>under 25</td>
<td>47.95</td>
</tr>
<tr>
<td>(NI based)</td>
<td>25+</td>
<td>60.50</td>
</tr>
<tr>
<td><strong>Maternity Allowance</strong></td>
<td>Standard rate</td>
<td>117.18</td>
</tr>
<tr>
<td></td>
<td>adult dependant</td>
<td>39.40</td>
</tr>
<tr>
<td><strong>Retirement Pension</strong></td>
<td>Cat A</td>
<td>90.70</td>
</tr>
<tr>
<td></td>
<td>Cat B for a widow/widower</td>
<td>90.70</td>
</tr>
<tr>
<td></td>
<td>adult dependant (with Cat A)</td>
<td>54.35</td>
</tr>
<tr>
<td></td>
<td>Cat B (husband’s NI)</td>
<td>54.35</td>
</tr>
<tr>
<td></td>
<td>Cat D (non contributory)</td>
<td>54.35</td>
</tr>
<tr>
<td></td>
<td>age addition</td>
<td>0.25</td>
</tr>
<tr>
<td></td>
<td>child dependant</td>
<td>11.35 (f)</td>
</tr>
<tr>
<td><strong>Severe Disablement Allowance</strong></td>
<td></td>
<td>51.05</td>
</tr>
<tr>
<td></td>
<td>age addition (under 40)</td>
<td>17.75</td>
</tr>
<tr>
<td></td>
<td>age addition (aged 40 - 49)</td>
<td>11.40</td>
</tr>
<tr>
<td></td>
<td>age addition (aged 50 - 59)</td>
<td>5.70</td>
</tr>
<tr>
<td></td>
<td>adult dependant</td>
<td>30.40</td>
</tr>
<tr>
<td></td>
<td>child dependant</td>
<td>11.35 (f)</td>
</tr>
<tr>
<td><strong>Statutory Adoption Pay</strong></td>
<td></td>
<td>106.00</td>
</tr>
<tr>
<td><strong>Statutory Maternity Pay</strong></td>
<td></td>
<td>117.18</td>
</tr>
<tr>
<td><strong>Statutory Paternity Pay</strong></td>
<td></td>
<td>117.18</td>
</tr>
<tr>
<td><strong>Statutory Sick Pay</strong></td>
<td></td>
<td>75.40</td>
</tr>
</tbody>
</table>
Key

(a) Not applicable for new claimants.

(b) Due to be introduced from autumn 2008 for new claimants. Paid at a reduced rate to under-25s during 13-week assessment phase.

(c) Replaced by Local Housing Allowance – based on area and family size – in the private rented sector from April 2008.

(d) Annual figures. First threshold £6420 (£15,575 if not entitled to WTC). Second threshold £50,000.

(e) 60 for women, 65 for men.

(f) Reduced for an eldest/only child where CB is payable.