

Level of Need

Establishing the claimant's basic living needs

Having identified the resources available to the claimant and his family, we need to identify how much of these resources he/she needs to live on, identified as their “Applicable Amount”.

For HB/CTB, the Applicable Amount is made up of two components:

- ➔ **Personal Allowances** - basic allowances based on the claimant's age
- ➔ **Dependant Allowances** – children and young person in the family
- ➔ **Premiums** - additional amounts payable to cover special circumstances

Personal Allowances 2018/2019

Personal Allowance	Amounts
Single Claimant 18 -24	57.90
Single Claimant over 25	73.10
Lone Parent Under 18	57.90
Lone Parent Over 18	73.10
Couple under 18 (HB only)	87.50
Couple one or both over 18	114.85
Polygamous Partner	41.75
Pensioner Single under 65	163.00
Pensioner Single over 65	176.40
Pensioner Couple one or both members under 65	248.80
Pensioner Couple one or both members aged 65 or over	263.80

Dependants Allowances 2018/2019

Dependants Allowances	Amounts
Child from birth to September following 16 th birthday	66.90
Young person from September following 16 th birthday to day before 20 th birthday	66.90

Family Premiums 2018/2019

Premium	Description	Amount
Family	<p>Child or Young Person in the Household (Can be awarded with other premiums)</p> <p>Only one family premium for each household Not awarded to new claims after 01/05/2016</p>	17.45
Family with child(ren) under 1	<p>Child or Young Person in the Household One or more child is under 1 years old. (Can be awarded with other premiums)</p> <p>Withdrawn from 06 April 2011</p>	
Family Lone Parent (Protected)	<p>Child or Young Person in the Household. Only available to certain protected claimants receiving the lone parent rate of Child Benefit (Can be awarded with other premiums)</p>	22.20
Family Lone Parent With Child(ren) under 1 (Protected)	<p>Child or Young Person in the Household. Only available to certain protected claimants receiving the lone parent rate of Child Benefit One or more child is under 1 years old. (Can be awarded with other premiums)</p> <p>Withdrawn from 06 April 2011</p>	

Disability Premiums 2018/2019

Premium	Type	Amount
Disability	Single	33.55
	Couple	47.80
Enhanced Disability	Single	16.40
	Couple	23.55
	Child	25.48
Disabled Child	Child	62.86
Severe Disabled	Single	64.30
	Couple lower	64.30
	Couple Higher	128.60
ESA Components	Work-Related	29.05
	Support	37.65
Carer		36.00

Disability Premiums Descriptions

Disability Premium

Claimant or partner is aged under Pension Credit Age and

- Receives Attendance Allowance, disability working allowance, disability living allowance (all), another benefit for attendance e.g Attendance allowance, long term incapacity benefit or severe disablement allowance OR
- Has an invalid vehicle or money for one from DWP or receives mobility supplement OR
- Is registered blind or ceased to be registered within the past 28 weeks OR
- Is incapable of work for social security purposes and has been continuously for the past 52 weeks (must supply medical certificates)

Note condition (d) must be satisfied by the claimant hence it is important to decide who is the claimant.

Awarded on top of any other premium except Pensioner

Enhanced Disability - Awarded where the Higher Rate Care Component of DLA is in payment for the claimant or a member of the claimant's family who is under Pension credit age. Receiving support component of Employment and Support Allowance.

Awarded on top of any other premium except Pensioner

Disability Premiums Descriptions (cont)

Disabled Child - Awarded for each child/young person in the family who receives either, any rate of disability living allowance or who is registered blind or ceased to be registered within the past 28 weeks.

Awarded on top of any other premium

Severe Disability - Awarded to a single claimant who receives middle or higher rate disability living allowance care component or another benefit for attendance e.g. attendance allowance, or constant attendance allowance, and has no non-dependants and no-one receives invalid care allowance for him/her.

Note Couples only get this premium (higher rate) if both partners satisfy all conditions. However if one of the couple has a carer then it is only paid at the Couple Lower Rate

Awarded on Top of Disability premium and any other premium

Carer - Awarded if the claimant or partner is in receipt of invalid care allowance or having claimed, qualifies for ICA but no award is made because of an overlapping benefit or they ceased to receive ICA with the past 8 weeks.

Please note: if couple both receive ICA then they receive double premium rate.

Awarded on top of any other premium