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Introduction

This publication presents data from the Jobseeker's Allowance (JSA) Quarterly Statistical Enquiry (QSE) that covers claimants in Northern Ireland. Its main purpose is to:

- Give summary analyses that show the key features of the JSA population and how they compare with earlier periods;
- Provide a basic summary of the main features of JSA and how they affect numbers of recipients and amounts of benefit in payment; and
- Provide a menu of the types of analysis that can be produced from the QSE data set (additional analysis can be obtained from the contact point above).

Jobseeker's Allowance

JSA was introduced on 7 October 1996. It replaced Unemployment Benefit and Income Support for unemployed people and brought them together in a unified benefit with two routes of entry. It can be claimed by people who are available for and actively seeking employment, including those in remunerative work for less than 16 hours a week on average, and by people on a government training scheme. See Annex 3 for further details.

JSA Quarterly Statistical Enquiry

The JSA QSE is a 20% sample of all JSA claimants that is conducted on the second Thursday of February, May, August and November. The sample data are used to make estimates of the total number of JSA claimants in Northern Ireland.

The JSA QSE covers all unemployed people who claim JSA, including credits only cases.

The JSA QSE also collects information on claimants who receive JSA whilst participating in a government training scheme.

The data is extracted from the JSA payment system (JSAPS). Claimants are selected for the sample based on National Insurance endings. The same endings are used each quarter to ensure continuity. The data is physically extracted from JSAPS 21 days after the enquiry date. This allows for claims, which had not been put on the system at the

enquiry date, or claims, which had ended before the enquiry date and should have been excluded.

The Department of Enterprise Trade and Investment (DETI) unemployment count is used to gross up the sample. The JSA QSE is taken from the same source as the DETI unemployed claimant count. The DETI count also includes clerically processed claims, which means these are also reflected in the results. Temporarily stopped cases are now omitted for post-JSA cases, as these on average number less than fifty. Both the JSA QSE and the DETI count allow 21 days after the enquiry date for late claims and early terminations.

Automated validation checks have been carried out on data from November 1998 only. The JSA QSE is designed to cover all people who claim JSA, including those on government training schemes, however the training scheme cases are not included in this analysis. The data are not seasonally adjusted. DETI produce a headline count of claimant unemployment each month. DETI exclude claimants on government training schemes in their count. Data from each can be used to complement one another to provide consistent estimates of the number of unemployed JSA claimants

Using the publication

The publication is divided into a series of sections that look at the main features of JSA. Each section contains a list of tables, a brief summary of the subject area and a list of any key benefit rules that affect comparisons over time. Annex 5 provides a more detailed description of these rule changes.

Main changes to benefit rules

See Annex 4.

Glossary of Terms and Conventions

Glossary of terms

Benefit entitlement

Contribution-based: -

Benefit is based on National Insurance contributions and is paid at a personal rate for up to 6 months.

Income-based: -

Benefit based on claimants' and dependants' needs - payable for as long as qualifying conditions are met.

Contribution- and income-based: -

A claimant can receive either contribution or income-based JSA, but not both. However for the purposes of this publication, claimants who satisfy the conditions for contribution-based JSA, but receive income-based JSA are shown separately.

Child

A dependant aged under 16.

Continuous claim

A period of unemployment that links with a previous spell (see section 2c of Annex 3).

Couple

Two persons either married or living together as husband and wife.

Dependant

A person who is not a *Partner* and whose resources and requirements are included with those of the claimant.

Disallowances

Refusals of claims to benefit because of failure to satisfy the qualifying conditions.

Duration of claim

The length of time a claimant has been unemployed in the current claim.

Hardship Payments

Payments of reduced rate income-based JSA (see section 3b of Annex 3).

Housing Costs

Amount added in the assessment in respect of housing costs (costs that are covered by Housing Benefit are not included as housing costs - see section 5 of Annex 3).

Income Support (IS)

Income Support is an income related benefit which provides financial help for people who are not required to be available for work, are not in remunerative work and whose income from all sources is below a minimum level set by Parliament. JSA replaced Income Support for the unemployed in October 1996.

Jobseeker's Agreement

A written agreement between the jobseeker and Jobcentre Plus that forms part of the qualifying conditions (see section 2a of Annex 3).

Joint Claim

A claim to JSA will be a joint claim if a couple satisfy certain criteria (see section 2d of Annex 3).

Lone parent

A claimant without a partner but with one or more dependants.

Marital status

Whether the claimant is without a partner (single) or with a partner (couple) - see Partner.

Partner

One of a married or unmarried couple, living together.

Remunerative work

Remunerative work is work in which a person is engaged for 16 hours or more a week on average (24 hours in the case of partners of people receiving Income Support or Income-based JSA).

Sanctions

The non-payment of JSA for a specified period because the jobseeker has unreasonably caused or perpetuated their own unemployment (see section 3a of Annex 3).

Single

A claimant who is not living as one of a couple.

Unemployment related benefits

Benefits paid due to unemployment. From October 1996 they are Jobseeker's Allowance, including JSA (Cont), JSA(IB) or Hardship payments. Prior to October 1996 they were Unemployment Benefit and/or Income Support.

Vulnerable group

People in prescribed categories who have access to hardship payments throughout the whole period of a disallowance or sanction (e.g. people who care for children, see section 3b of Annex 3).

Conventions

GOR	Government Office Region
DC	District Council
JSA	Jobseeker's Allowance
JSA (C)	Contribution-based JSA
JSA (IB)	Income-based JSA
IS	Income Support
£pw	Pounds per week
0	Nil or Negligible
-	Not applicable
..	Not available
*	Numbers less than 25 are not displayed due to DSD Confidentiality Policy
**	Percentages based on numbers less than 25 are not displayed due to DSD Confidentiality Policy
***	Amounts based on numbers less than 25 are not displayed due to DSD Confidentiality Policy

ANNEX 1: TECHNICAL DETAILS

1. What is the JSA QSE?

A 20% sample of all claimants of Jobseeker's Allowance (JSA) taken on the second Thursday in February, May, August and November of each year which provides information on their numbers, benefit entitlement (e.g. JSA(C), JSA(IB) or neither), personal characteristics (e.g. age, sex, number of dependants) and financial circumstances (amount of benefit, other incomes, etc). The sample data are used to make estimates of the total number of JSA claimants in Northern Ireland.

2. What is it used for?

To provide information to monitor and evaluate JSA; answer Parliamentary Questions and similar queries; inform costings of possible changes to the JSA scheme and expenditure forecasts; and answer queries from the public, researchers, academics, etc.

3. Who is included?

The JSA QSE covers all unemployed people who claim JSA, including those who do not receive any benefit (either because they sign only for national insurance credits or because their claim had not been fully assessed at the time of the enquiry). It also includes people who claim income-based JSA whilst on a government training scheme. It includes all people who have a current claim on the enquiry date (i.e. the stock of claims on the day on which the enquiry is conducted). It also collects information on all claims that have ended since the previous enquiry was conducted. For example, the November 2002 QSE includes all claims which were live on the 14th of November 2002 (the enquiry date) and those which ended between then and the 8th August 2002 (the date of the previous enquiry). This includes multiple claims over this period from the same claimant.

4. How are the data collected and processed?

The data is extracted from the JSA payment system (JSAPS). Claimants are selected for the sample based on National Insurance endings. The same endings are used each quarter to ensure continuity. The data is physically extracted from JSAPS 21 days after the enquiry date. This allows for claims, which had not been put on the system at the enquiry date, or claims, which had ended before the enquiry date and should have been excluded.

The Department of Enterprise Trade and Investment (DETI) unemployment count is used to gross up the sample. The JSA QSE is taken from the same source as the DETI unemployed claimant count. The DETI count also includes clerically processed claims, which means these are also reflected in the results. Temporarily stopped cases are now omitted for post-JSA cases, as these on average number less than fifty. Both the JSA QSE and the DETI count allow 21 days after the enquiry date for late claims and early terminations.

Automated validation checks have been carried out on data from November 1998 only. The JSA QSE is designed to cover all people who claim JSA, including those on

government training schemes, however the training scheme cases are not included in this analysis. The data are not seasonally adjusted. DETI produce a headline count of claimant unemployment each month. DETI exclude claimants on government training schemes in their count. Data from each can be used to complement one another to provide consistent estimates of the number of unemployed JSA claimants.

5. Impact of the introduction of New Tax Credits

Figures in this, and future DSD publications are affected by the introduction of Child Tax Credit (CTC) in April 2003.

The main changes are:

- Child dependency increases paid with non-income related benefits are abolished for new claims to State Pension, Bereavement Benefit, Incapacity Benefit and Carer's Allowance from April 2003.
- CTC will replace the child elements of Income Support (IS) and income-based Jobseeker's Allowance (JSA(IB)). This will happen from April 2004 onwards.

Dates when there may be particular changes in the figures are:

- April 2003, when Child dependency increases paid with non-income related benefits are abolished for new claims.
- October 2003, when it is planned that families on Minimum Income Guarantee (MIG) with children will have child elements migrated to CTC.
- Financial year 2004/05, when families on Income Support and income-based Jobseeker's Allowance will have child elements migrated to CTC.

A small number of IS/JSA(IB) recipients will no longer be eligible once CTC is in payment. This is because CTC payments will raise total income above the IS/JSA(IB) threshold, or other income exceeds the threshold once child allowances are removed.

We therefore advise that customers exercise caution when performing year on year comparisons, or when comparing with the previous quarter.

ANNEX 2: Sampling errors

The estimates in the tables in this report are based on sample data and are therefore subject to 'sampling error', i.e. by chance the number of cases in the sample with certain characteristics (e.g. with children) may produce rated up estimates for the population of claimants which are slightly lower or slightly higher than the true population value.

An indication of the effect of these sampling errors can be gained from the tables of 'confidence intervals' shown below. Each figure shown in the tables is a best estimate based on the sample data. The true number will probably lie somewhere in a range around the estimate. The size of this range is usually indicated by a "95% confidence interval" i.e. there is only a 1 in 20 chance that the true value lies outside of this range. Usually this interval is approximately symmetric so, for example, an estimate of 10,000 is really showing that the true value probably lies in the range of 9,146 to 10,854. This applies only to estimates of numbers of cases and not to other features, e.g. amounts of benefit.

Estimated Value	95% Confidence Interval	Confidence interval as a % of the Estimate
700	+/-226	+/-32%
800	+/-242	+/-30%
900	+/-256	+/-28%
1,000	+/-270	+/-27%
2,000	+/-382	+/-19%
3,000	+/-468	+/-16%
4,000	+/-540	+/-14%
5,000	+/-604	+/-12%
6,000	+/-662	+/-11%
7,000	+/-715	+/-10%
8,000	+/-764	+/-10%
9,000	+/-811	+/-9%
10,000	+/-854	+/-9%
20,000	+/-1,208	+/-6%
30,000	+/-1,480	+/-5%
40,000	+/-1,709	+/-4%
50,000	+/-1,910	+/-4%
100,000	+/-2,702	+/-3%
200,000	+/-3,821	+/-2%
300,000	+/-4,679	+/-2%

Warning: Figures 600 or less should be used with caution.

ANNEX 3: SUMMARY OF KEY FEATURES OF JSA

1. Introduction

Jobseeker's Allowance (JSA) replaced Unemployment Benefit and Income Support for unemployed people on 7 October 1996. JSA is delivered by the newly formed Jobcentre Plus (formerly the Employment Service and Benefits Agency). This annex gives details of the key features of the JSA scheme. References in brackets refer to the Sections in the report that are most relevant to the features described.

2. Entitlement to JSA (Sections 1 to 3)

2a. Qualifying conditions

To be entitled to Jobseeker's Allowance, a person must:

be available for work for at least 40 hours a week. Certain groups of people including carers and those with a physical or mental condition are able to restrict their availability to less than 40 hours depending upon their personal circumstances, so long as they retain reasonable prospects of employment;

be actively seeking work;

enter into a Jobseeker's Agreement with Jobcentre Plus. The Agreement sets out:

the jobseeker's agreed availability, including any restrictions on their availability for work;

the steps the jobseeker intends to take to look for work;

the range of help to find work.

be capable of work;

not be in relevant education;

be out of work or working on average for less than 16 hours a week, and in the case of income-based Jobseeker's Allowance, any partner must be working less than 24 hours a week on average;

be under pensionable age.

2b. Route of entry to benefit

There are two routes of entry to Jobseeker's Allowance:

those who have paid sufficient National Insurance contributions get contribution-based JSA, at a personal rate for up to six months;

those who do not qualify for, or whose needs are not met by contribution-based JSA may qualify for income-based JSA for themselves and their dependants according to need. The income-based element is paid as long as needed, provided that the qualifying conditions continue to be met.

2c. Other factors

There are several other key rules that can also affect a claimant's entitlement to benefit:

Waiting days

The first three days of a job seeking period are called waiting days and no JSA is payable for these days. Certain people are excluded from serving waiting days:

those who claim JSA within 12 weeks of a previous entitlement to JSA, Income Support, Incapacity Benefit or Carer's Allowance ending, or

those who are 16 or 17 years old and getting Jobseeker's Allowance under severe hardship rules.

Linking rules

People whose claim to JSA is broken by a period of less than 12 weeks will be treated as having one continuous claim to JSA. In addition, people who leave JSA and then claim Incapacity Benefit, Maternity Allowance, Carer's Allowance or a Training Allowance or who undertake jury service also have their claims linked. The linking rules are normally beneficial and ensure, for example, that claimants do not have to serve a further set of waiting days, and that they retain their previous entitlement to mortgage interest payments when they reclaim JSA.

2d. Special groups

There are special rules for certain types of claimants:

Students

JSA is not normally payable to full-time students. However, if both members of a couple are full-time students and one is responsible for a child, they may be able to receive Jobseeker's Allowance in the summer vacation. Part-time students may be able to get JSA provided that they remain available for and actively seeking work. It will depend on their circumstances and the number of hours they are studying.

16 and 17 year olds

Young people aged 16-17 are generally excluded from receiving benefits as unemployed people. However, there are some circumstances in which they may have access to Jobseeker's Allowance, for example if they are a member of a couple with responsibility for a child, or those who would otherwise suffer severe hardship. In most cases, eligibility depends upon their being registered with the Careers Service/Connexions service for work and training.

Joint claims

A claim for JSA will be a joint claim if a couple satisfy the following criteria: one or both members of the couple are born after the 19th March 1976; and one or both is aged 18 or over; and there are no children in the assessment; and there is an element of JSA(IB) in the assessment. If these criteria apply a joint claim to JSA must be made unless the couple fall into one of the exemption categories.

From 28th October 2002 the requirement for couples without dependant children to make a joint claim to JSA(IB) was extended to those couples where either member was born after 28 October 1957.

3. Disentitlement or reduced payments of JSA (Section 3)

3a. Sanctions

People who unreasonably cause or perpetuate their own unemployment are subject to a benefit sanction. A sanction means that full JSA is not payable for the period concerned. There are two types of sanction in JSA:

A sanction of between 1 week and 26 weeks is imposed for leaving employment voluntarily without just cause, refusing employment without good cause, or losing employment through misconduct. The actual period in each case is at the discretion of the Adjudication Officer who makes the decision;

Fixed-length sanctions of 2 weeks (4 weeks if repeated within 12 months) are imposed for refusal, without good cause, to attend an employment programme or carry out a Jobseeker's Direction. Payment of benefit continues in full pending the Adjudication Officer's decision on a sanction question.

3b. Hardship payments

Hardship payments are available if:

there is a doubt if the jobseeker meets the JSA labour market entitlement conditions (i.e. whether they are available for and actively seeking work and whether they have a current Jobseeker's Agreement);

the jobseeker fails to meet the JSA labour market entitlement conditions (i.e. the Adjudication Officer has decided that they are not available for and actively seeking work or have not signed a satisfactory Jobseeker's Agreement);

and /or

a sanction has been imposed.

Jobseekers may be able to apply for hardship payments that are a reduced rate of income-based JSA if they can show that they would otherwise suffer hardship. Access to payments under the hardship provision is provided for people in a prescribed vulnerable group throughout the period of doubt over their entitlement to JSA, or the period of disallowance or sanction. People are considered to be a member of a prescribed vulnerable group where they or their partner look after children, are chronically sick, disabled, or pregnant or care for a disabled person.

People who are not in a prescribed vulnerable group have access to hardship payments from the third week. But only where there is a doubt over their entitlement to JSA or a sanction has been imposed; but have no access to hardship payments where they have failed to meet the labour market conditions of entitlement.

4. Award of JSA (Sections 6 and 7)

4a. Contribution-based JSA

A person's entitlement to contribution-based Jobseeker's Allowance is based on their National Insurance contributions in two specified tax years. If they satisfy the test they may receive a personal age-related rate of benefit for up to 182 days (6 months) irrespective of savings, capital or a partner's earnings. Additional benefit for partners or dependants are not paid with contribution-based Jobseeker's Allowance.

4b. Income-based JSA

Income-based Jobseeker's Allowance consists of three elements appropriate to a person's circumstances:

- a personal allowance for the Jobseeker and their partner (if they have one) and for each child that they look after;

- premiums for groups of people with special needs such as families with children, people with disabilities, pensioners and people who are getting Carer's Allowance;

- housing costs, including help with mortgage interest payments (see section 5 of this Annex).

Most income is taken fully into account against any benefit entitlement (i.e. the amount of benefit entitlement is reduced by any amount of income they have) although disregards will apply to part-time earnings. Where a person has capital over the specified limits this may also affect the amount of benefit in payment.

4c. Credits

Credits of National Insurance contributions are normally automatically awarded for each week that Jobseeker's Allowance is paid. Credits are also awarded where the jobseeker satisfies the conditions for Jobseeker's Allowance but does not get it because:

they have not paid enough contributions; or

they have already received their full entitlement of contribution-based Jobseeker's Allowance; or

their income is too high to get income-based Jobseeker's Allowance; or

they have chosen not to claim Jobseeker's Allowance.

Credits are not awarded to married women or widows who have chosen to pay a reduced rate of NI contribution; or to people receiving a reduced rate of Jobseeker's Allowance under the hardship provisions.

4d. Transitional arrangements

The amount of benefit in payment to some claimants is also affected by transitional arrangements that were designed to maintain the financial position of those who started their spell of unemployment before the new JSA arrangements were implemented. Any transitional allowance ceased in April 1997.

The general rule governing entitlement to cash protection in JSA was that Unemployment Benefit (UB) and/or Income Support (IS) (as an unemployed person) must have been payable for the point of change to JSA i.e. on the 5/6 October 1996.

The components that were protected included:

general cash protection for all contribution-based claimants, including 18 - 24 year olds;

dependency increases which were payable on 5 or 6 October 1996;

the previous age limit for claimants with an occupational or personal pension i.e. those under 55 were not affected by the new rules (although they were entitled to the higher threshold of £50);

the UB earnings rules.

Duration of Benefit

Under the transitional arrangements, jobseekers could be entitled to a maximum of 312 days (1 year) of contributory benefit. This depended on Unemployment Benefit being payable for 6/7 April 1996 and 5/6 October 1996 (without a break of more than 8 weeks between those dates). If Unemployment Benefit was not payable for 6/7 April 1996, claimants were entitled to a maximum of 6 months contributory benefit.

Entitlement to 312 days of contributory benefit ceased on 30 November 1997. If at 1 December a jobseeker had already received benefit for 6 months or more, their contribution-based benefit ceased. If not, they continued to receive the balance for up to 6 months.

4e. Tax

Jobseeker's Allowance is taxable. However, tax is not deducted from the allowance before it is paid. Jobseeker's may get a tax refund when their claim ends or at the end of a tax year, whichever comes first.

5. Housing costs (Section 8)

Recipients of income-based JSA may qualify for help with housing costs, such as

mortgage interest payments (but not capital payments)

ground rent

other miscellaneous costs which are not covered by Housing Benefit such as certain service charges.

A standard deduction is made from the amount allowed for housing costs for any non-dependants in the household, whether or not they make a contribution.

No help is payable for the first 9 months of the claim except half of any eligible mortgage interest payments are met after 8 weeks of the claim for loans taken out before October 1995, and the full amount after 26 weeks - unless the claimant (or their partner) is aged 60 or over.

Help with housing costs is also available to recipients of Income Support – see IS Quarterly Statistical Enquiry.

6. Incomes and other benefits (Section 9)

Most income and benefits are taken fully into account against income-based JSA (see section 4b of this annex). However, there are some exceptions:

6a. Earnings rules

In Jobseeker's Allowance, the earnings rules are similar to those that currently apply in Income Support. If the claimant is working, a certain amount of the net weekly earnings is ignored. The rest is counted as a resource. The same applies to the partner's earnings.

For most people a single £5 weekly disregard applies to all their earnings.

The disregard for couples in income-based JSA is £10, as a whole.

Some people, such as lone parents or those in special occupations (such as part-time firefighters, members of the territorial or reserve forces, lifeboat men and some coastguards) benefit from a £20 disregard in income-based JSA.

6b. Occupational and personal pensions

A jobseeker can get an occupational and personal pension of up to £50 a week before contribution-based Jobseeker's Allowance is affected. This applies regardless of age. Occupational and personal pensions are taken fully into account in income-based Jobseeker's Allowance.

6c. Other benefits

For income-based JSA, Child Benefit and the main National Insurance benefits and pensions are counted in full as income. Disability Living Allowance and Attendance Allowance are usually totally ignored.

JSA will not cover rent or Council Tax. Recipients of income-based Jobseeker's Allowance may be entitled to maximum Housing Benefit and Council Tax Benefit and have access to the Social Fund. Those in receipt of contribution-based JSA may qualify for Housing Benefit or Council Tax Benefit on the grounds of low income but have to apply direct.

7. Deductions (Section 10)

Amounts can be deducted from JSA and paid to a third party where the jobseeker is in debt for or has difficulty in meeting the cost of a basic amenity, such as water or fuel, and it is essential to safeguard the continued supply of that amenity. Deductions from JSA can also be made to enable the recovery of statutory and other liabilities, for example rent and Council Tax arrears and child maintenance payments, as well as enabling the recovery of overpayments of Social Security benefit and Social Fund loans.

Different rules apply depending upon whether the jobseeker has entitlement to JSA (C) and JSA (IB), but deductions are mostly made from the latter. The main rules for JSA (IB) are:

The claimants must have a debt (arrears) before they can be considered for the scheme;

Normally, each deduction for arrears is set at 5% of the adult personal allowance;

The maximum aggregate deduction for arrears is 15% of the adult personal allowance;

A priority order is used where more than three deductions can be taken;

Deductions can exceed the 5 or 15% maximum where they are to cover liabilities for current consumption as well as arrears.

The main rules for JSA (Cont) are that:

Deductions can be made in respect of a smaller range of arrears, mainly statutory debts;

Deductions are usually made at a rate equivalent to one-third of the appropriate age-related amount;

This is also the maximum amount that can be deducted - therefore normally only one deduction at a time can be made.

8. Back to Work Bonus (*analyses not yet available*)

The Back to Work Bonus was introduced on 7 October 1996. It enables people who receive Jobseeker's Allowance and Income Support (and their partners, if they are claiming for one) to build up a lump sum based on earnings from part-time work. Following completion of a 3 month qualifying period, an amount equivalent to half of any earnings above the appropriate earnings disregard will count towards the accrued bonus amount. The minimum bonus payable is £5 and the maximum is £1,000.

In the majority of cases, a bonus payment will be made where the claimant or partner moves into work or increases their hours of work or earnings, so that entitlement to Jobseeker's Allowance or Income Support ceases. However, any accrued bonus amount is paid automatically when the claimant reaches state pensionable age (age 65 for men and age 60 for women) in Jobseeker's Allowance or age 60 in Income Support.

Analyses of people who have an accrual whilst their claim is current (or at the point at which it ends) will be available for both JSA and IS at a later date. This will not include information on amounts actually paid out as this information is not available until after the JSA claim has ended (this cannot be collected by the QSE).

9. Impact of New Tax Credits

Figures in this, and future DSD publications are affected by the introduction of Child Tax Credit (CTC) in April 2003. The main changes are:

- Child dependency increases paid with non-income related benefits are abolished for new claims to State Pension, Bereavement Benefit, Incapacity Benefit and Carer's Allowance from April 2003.
- CTC will replace the child elements of Income Support (IS) and income-based Jobseeker's Allowance (JSA(IB)). This will happen from April 2004 onwards.

Dates when there may be particular changes in the figures are:

- April 2003, when Child dependency increases paid with non-income related benefits are abolished for new claims.
- October 2003, when it is planned that families on Minimum Income Guarantee (MIG) with children will have child elements migrated to CTC.
- Financial year 2004/05, when families on Income Support and income-based Jobseeker's Allowance will have child elements migrated to CTC.

A small number of IS/ JSA(IB) recipients will no longer be eligible once CTC is in payment. This is because CTC payments will raise total income above the IS/JSA(IB) threshold, or other income exceeds the threshold once child allowances are removed.

We therefore advise that customers exercise caution when performing year on year comparisons, or when comparing with the previous quarter.

ANNEX 4: MAIN CHANGES TO BENEFIT RULES

Pre-JSA:

16 and 17 year olds are generally not entitled to claim (April 1988).

Changes to Contribution Conditions (October 1988).

Changes to labour market rules (October 1989).

Removal of benefit entitlement for students (September 1990).

Mortgage interest paid direct to lender for most claimants who receive full amount (November 1992).

Waiting periods were introduced for claimants without a pensioner premium before help is given (8 weeks for those with loans taken out before the date and 9 months for those with loans taken out thereafter) - (October 1995).

Most claimants with mortgage interest payments have them calculated using a standard rate based on the average largest building societies basic mortgage rates. (October 1995).

Differential uprating of UB and IS which reduced numbers who could claim both (April 1996).

Deductions for payment of arrears of mortgage interest abolished (April 1997).

If there was doubt as to whether a claimant satisfied the labour market criteria or had broken a benefit rule, their UB and part of their IS was suspended immediately. Claimants whose UB was suspended pending a decision on entitlement could claim IS. Claimants who were sanctioned for UB and IS could claim IS at a reduced rate.

Post-JSA:

With the introduction of JSA personal allowances of JSA (Cont) and JSA (IB) were aligned (UB and IS rates could vary); Lower rates of personal allowance for JSA (Cont) claimants aged under 25 introduced; no additional amounts for adult dependants of JSA (Cont) claimants; occupational/personal pension disregard increase to £50,

Occupational/personal pensions of over £50 affect a claimant's rate of entitlement irrespective of age,

Benefit is paid in full pending a decision on whether a sanction should be applied; sanctions begin from the week following the date of the decision; claimants can then apply for JSA hardship payments,

JSA only payable to age 60/64 (under pensionable age); Unemployment Benefit was payable at pension rates to age 65/70.

Reduction in the period for which contribution-based benefit is payable;

Requirement to sign a Jobseeker's Agreement;

Increase in the number of hours that a partner of a recipient of income-based benefit can work from 16 to 24.

Transitional protection for most contribution-based cases ceased (April 1997).

Lone Parent Premium was amalgamated with the Family Premium to form a single higher rate Family Premium for Lone Parents (April 1997).

Transitional payments of adult dependency additions ceased to those who had been in receipt of unemployment benefit (April 1997).

Family Premium (Lone Parent) was abolished, although those in receipt at that time continue to receive it until a relevant change of circumstances (April 1998).

Introduction of New Deal for young people (April 1998).

New Deal for Long-term unemployed people aged 25+ (June 1998).

Introduction of new budgeting loan scheme in (April 1999).

The dependants allowance payable for each child under 11 was increased by £2.50 per week. (November 1998).

The dependants allowance payable for each child under 11 was increased by £4.70 per week (October 1999).

Family Credit and Disability Working Allowance were replaced by Working Families Tax Credit and Disabled Person's Tax Credit respectively (October 1999).

The dependants allowance for under 11's was abolished increasing the amount payable for children aged under 11 to match that of the under 16's. There are now only two remaining rates: for dependants under 16, and dependants aged 16 and over (April 2000).

The MIG was updated in line with earnings (April 2000).

Further increase (by £4.35) in the amount payable in respect of children aged under 16 (October 2000).

Joint claims to JSA introduced {see Annex 3 2d for details} (March 2001).

Further increase (by £1.50) in the amount payable in respect of children aged under 16 (October 2001).

Jobseeker's agreement signed in the newly formed Jobcentre Plus, the amalgamation of the Employment Service and the Benefit's agency (October 2001).

Further increase (by £3.50) in the amount payable in respect of children under 16, and aged 16 and over (October 2002).

Invalid Care Allowance (ICA) is renamed Carer's Allowance (CA) (April 2003).

Introduction of Child tax credit (CTC) and Working Tax Credit (WTC). WTC will replace the adult support in Working Families' Tax Credit, Disabled Person's Tax Credit and the Employment Credit for people aged 50 or over. (April 2003).

Alignment of the allowance paid to dependant children up to age 18, one rate payable (April 2003).

ANNEX 5: MAIN BENEFIT RULES FOR JSA, UNEMPLOYMENT BENEFIT AND INCOME SUPPORT FOR THE UNEMPLOYED

	Unemployment Benefit	Income Support	JSA (Cont)	JSA (income-based)
Availability for work	Be available every day claimed	Be available for at least 24 hours a week	Be available for at least 40 hours work a week. Certain groups e.g. carers or those with a physical or mental condition can restrict their availability to less than 40 hours depending on personal circumstances	
Actively seeking work	Actively seeking work every week	Actively seeking work every week	Actively seek work every week by applying for jobs or improving employment prospects. Not entitled when behaviour stops them getting a job	
Jobseeker's Agreement	Voluntary Back to Work plan for claimants		Enter into and sign a Jobseeker's Agreement as a condition of benefit	
Route to benefit	Contribution -based	Income-based	Contribution-based	Income-based
Components	Personal allowance, extra amounts may be payable for adult dependants; and for dependent children if the claimant was above pensionable age	All dependent members of a family group included on claim. Includes: personal allowance for claimant, partner and any children; premiums for families with children, people with disabilities, pensioners, and carers; plus help with housing costs such as mortgage interest payments	Personal allowance only	All dependent members of a family group included on claim. Includes: personal allowance for jobseeker, partner and any children; premiums for families with children, people with disabilities etc; plus help with housing costs such as mortgage interest payments
Awards	3 waiting days at start of fresh claim then awarded for 2 weeks at a time	Payment from first day of claim for indefinite period	3 waiting days at start of fresh claim then open-ended award, paid fortnightly in arrears	
Duration	6 days a week for up to 312 days in a period of interruption of employment	7 days a week. Indefinite award	Weekly benefit up to a maximum of 6 months (182 days) based on the same two tax years	Weekly benefit paid while person's circumstances remain unchanged

	Unemployment Benefit	Income Support ⁽¹⁾	JSA (cont)	JSA (income-based)
Age limits	UB payable up to 60/64; or up to 65/70 at pensionable rates	Unemployed IS claimants could choose not to sign as unemployed once they reached the age of 60.	Age limits: 60/65 Men aged 60-64 can choose between IS and JSA.	
Earnings Rules	Cannot earn more than the lower earnings limit in any week (£61 in 1996), (£62 in 1997) or more than £2 per day. Earnings taken into account on the day the work was done	Disregards per week: £5 for single person £10 per couple £20 for certain groups Then benefit reduced 1p for 1p of earnings	Disregards per week: £5 for single person, £20 for special groups ⁽¹⁾ Then benefit reduced 1p for 1p of earnings	Disregards per week: £5 for single person £10 per couple £20 for special groups – e.g. lone parents, lifeboat men ⁽¹⁾ Then benefit reduced 1p for 1p of earnings
Partner's earnings	Partner's earnings below the UB dependant addition disregarded. If earnings above the level of the addition, no addition is payable.	Partner's earnings (for work up to 24 hours) do not affect benefit	Partners' earnings do not affect	Partner's earnings (for work up to 24 hours) has a £10 disregard Then benefit reduced 1p for 1p of earnings
Hours of work	Daily rule - must not be in gainful employment i.e. have earnings above the daily/ weekly limits	May work up to 16 hours a week	Must not be in remunerative work - more than 16 hours a week on average	
Partner's hours	Unaffected	Claimant's partner may work up to 16 hours a week	Unaffected	Claimants' partner may work up to 24 hours a week

Notes: 1. See section 6a) of Annex 3

	Unemployment Benefit	Income Support ⁽¹⁾	JSA (cont)	JSA (income-based)
Savings	Unaffected	Affected by personal and partner's total capital Limits: lower - £3,000 upper - £8,000 For people not in residential care and aged over 60 new capital limits Lower £6,000 Upper - £12,000 For people in residential care/ nursing home Limits: lower - £10,000 upper - £16,000	Unaffected	Affected by personal and partner's total capital Limits: lower - £3,000 upper - £8,000 For people not in residential care and aged over 60 new capital limits Lower £6,000 Upper - £12,000 For people in residential care/ nursing home Limits: lower - £10,000 upper - £16,000
Occupational and personal pensions	For those over 55, reduced in line with pension over £35 per week Benefit reduced 10p for 10p of pension	Reduced in line with any pension received Benefit reduced 1p for 1p of pension	Reduced in line with any pension received over £50 per week Benefit reduced 1p for 1p of pension	Reduced in line with any pension received Benefit reduced 1p for 1p of pension
Labour market disallowances	Disallowed if fail to be available for/actively seeking work	Hardship payable if unavailable, both pending decision and if decision is adverse No hardship payable if not actively seeking work;	Disallowed if fail to be available for/actively seeking work/ have not signed a satisfactory Jobseeker's Agreement.	Access to reduced rate in case of hardship for people in prescribed vulnerable groups pending decision and following adverse decision. People not in prescribed groups have access from the third week only where doubt over entitlement to JSA; but no access where adverse decision reached

	Unemployment Benefit	Income Support ⁽¹⁾	JSA (cont)	JSA (income-based)
Sanctions	Disqualification for up to 26 weeks for leaving voluntarily, misconduct, refusal of employment and refusal of training. No UB payable pending decision on first two categories.	IS automatically reduced by 40% of personal allowance both pending decision and following adverse decision on leaving voluntarily, misconduct and refusal of employment.	Disqualification for up to 26 weeks for leaving voluntarily, misconduct, refusal of employment. Loss of benefit for 2 weeks (4 if repeated) for refusal of training scheme or employment programme, refusal to carry out Jobseeker's Direction	Access to reduced rate only in case of hardship: not during first 2 weeks of a standard sanction or throughout a New Deal sanction, except for people in prescribed vulnerable groups.
NI credits	Claimants awarded NI credits if employed for not more than 8 hours a week and the employment was not their usual occupation; or where employment was on one day only in a week and earnings were below the lower earnings limit.		All claimants receive NI credits if working less than 16 hours a week and satisfy entitlement conditions for JSA except they are not required to complete a Jobseeker's Agreement.	
Employment on Trial	Those unemployed for at least 26 weeks, having tried a job for at least 6 weeks but fewer than 12, can leave a job voluntarily without disqualification from benefit for leaving voluntarily.		The Employment on Trial rule extended to those unemployed for 13 weeks and must have tried job for at least 4 weeks but fewer than 12 weeks	
Back to Work Bonus	Not available – Bonus only accrued from 7 October 1996	Not available - Bonus only accrued from 7 October 1996	Claimants and their partners (if they claim for one) working part-time can build up a lump sum equivalent to half their earnings from part-time work (after disregard). Bonus will be payable (up to £1,000) when the claimant moves off benefit into work and as a result JSA or IS ceases to be paid.	

Notes 1. Rules in Income Support which applied prior to 7 October 1996

ANNEX 6: PERSONAL ALLOWANCES AND RATES OF PREMIUMS

Table 1a: Jobseeker's Allowance: Personal Allowances 1996 to 2003

	£ per week										
	Single person / Lone Parents					Couple					
	Under 18				Lone parent 18 or over / Single person 25 or over	Both under 18	Both under 18, One disabled	Both under 18, With one child	One under 18, one 18-24	One under 18, one 25+	Both 18 or over
Usual rate	Higher rate	18 to 24	18 to 24								
7 October 1996	28.85	37.90	37.90	47.90	57.20	75.20 ⁽¹⁾
07 April 1997	29.60	38.90	38.90	49.15	58.70	77.15 ⁽¹⁾
06 April 1998	30.30	39.85	39.85	50.35	30.30	39.85	60.10	39.85	50.35	79.00	
12 April 1999	30.95	40.70	40.70	51.40	30.95	40.70	61.35	40.70	51.40	80.65 ⁽⁴⁾	
10 April 2000	31.45	41.35	41.35	52.20	31.45	41.35	62.35	41.35	52.20	81.95	
9 April 2001	31.95	42.00	42.00	53.05	31.95	42.00	63.35	42.00	53.05	83.25	
8 April 2002	32.50	42.70	42.70	53.95	32.50	42.70	64.45	42.70	53.95	84.65	
7 April 2003	32.90	43.25	43.25	54.65	32.90	43.25	65.30	43.25	54.65	85.75	
	Dependent children				Dependent children ⁽²⁾						
	Under 11	11 to 15	16 to 17	18	Under 11 ^(2a)	11 to 16 ^(2b)	16-18 ^(2c)				
7 October 1996	16.45	24.10	28.85	37.90	.	.	.				
7 April 1997	.	.	.	.	16.90	24.75	29.60			
6 April 1998	.	.	.	.	17.30	25.35	30.30			
9 November 1999	.	.	.	.	19.80 ⁽³⁾	25.35	30.30			
12 April 1999	.	.	.	.	20.20	25.90	30.95			
4 October 1999	.	.	.	.	24.90 ⁽⁴⁾	25.90	30.95			
					Dependant children ⁽²⁾						
					Up to and inc 16 ^(5a)	16-18 ^(5b)					
10 April 2000	.	.	.	.	26.60	31.75				
23 October 2000 ⁽⁶⁾	30.95	31.75					
9 April 2000	.	.	.	.	31.45	32.25				
22 October 2001	.	.	.	.	32.95	33.75				
8 April 2002	.	.	.	.	33.50	34.30				
14 October 2002 ⁽⁷⁾	37.00	37.80					
					Up to and inc. 18						
7 April 2003 ⁽⁸⁾					38.50						

Notes: 1 Pre 6 April 1998 this personal allowance rate was based on only one of the couple being over 18.
 As of 6 April 1998 there have been 6 new personal allowance rates included, which are specific to JSA and in the main refer to those aged 25 or under.
 2. From 7 April 1997 the age bandings used for the benefit calculation of dependant children have changed.
 a. Birth to September following 11th birthday.
 b. From September following the 11th birthday to September following the 16th birthday.
 c. From September following the 16th birthday to the day before the 19th birthday.
 Some children will remain eligible for a different rate of benefit i.e. have "protected rights".
 * Child aged 11 before 7 April 1997: allowance £25.35
 * Child aged 16 before 7 April 1997: allowance £30.30
 * Child aged 18 before 7 April 1997: allowance £39.85
 3. From 9 November 1998 the dependant's allowance payable for dependants under 11 increased by £2.50.
 4 From 4 October 1999 the dependant's allowance payable for dependants under 11 increased by £4.70.
 5. From 10 April 2000 there are 2 age bands for dependants. From this date the age banding are as follows:
 a. Birth to September following 16th birthday
 b. From September following 16th birthday to the day before the 19th birthday
 6. From 23rd October 2000 the dependant's allowance payable for dependants under 16 increased by £4.35
 7. From October 2002, claimants with dependants received an addition of £3.50 for each child
 8. From April 2003 the allowance paid to dependant children was aligned, one rate payable to all aged up to and Inc. 18

Table 1b: Jobseeker's Allowance: Rates of Premiums 1996 to 2003

£ per week

	Disabled		Disability		Severe Disability			Enhanced Disability		
	child	Carer	Single	Couple	Single	Couple (one)	Couple (both)	Child	Single	Couple
7 October 1996	20.40	13.00	20.40	29.15	36.40	36.40	72.80	.	.	.
7 April 1997	20.95	13.35	20.95	29.90	37.15	37.15	74.30	.	.	.
6 April 1998	21.45	13.65	21.45	30.60	38.50	38.50	77.00	.	.	.
12 April 1999	21.90	13.95	21.90	31.25	39.75	39.75	79.50	.	.	.
10 April 2000	22.25	14.15	22.25	31.75	40.20	40.20	80.40	.	.	.
9 April 2001	30.00	24.40	22.60	32.25	41.55	41.55	83.10	11.05	11.05	16.00
8 April 2002	35.50	24.80	23.00	32.80	42.25	42.25	84.50	11.25	11.25	16.25
7 April 2003	41.30	25.10	23.30	33.25	42.95	42.95	85.90	16.60	11.40	16.45

	Family			Pensioner		Enhanced Pensioner		Higher Pensioner	
	Family	Couple	Lone parent	Single	Couple	Single	Couple	Single	Couple
7 October 1996	10.55	.	5.20	19.15	28.90	N/A	31.90	25.90	37.05
7 April 1997	.	10.80	15.75	19.65	29.65	N/A	32.75	26.55	38.00
6 April 1998	.	11.05	15.75	20.10	30.35	N/A	33.55	27.20	38.90
12 April 1999	.	13.90	15.75	23.60	35.95	N/A	39.20	30.85	44.65
10 April 2000	.	14.25	15.90	26.25	40.00	N/A	43.40	30.85	49.10
9 April 2001	.	14.50	15.90	39.10	57.30	N/A	57.30	39.10	57.30
8 April 2002	.	14.75	15.90	44.20	65.15	N/A	65.15	44.20	65.15
7 April 2003	.	15.75	15.90	47.45	70.05	N/A	70.05	47.45	70.05

	Bereavement
8 April 2002	21.55
7 April 2003	22.80

Notes: From 7 April 1997 Lone Parents received one premium (Family premium-Lone Parent rate) instead of two Separate premiums i.e. Family premium and Lone Parent premium.

From 6 April 1998 Lone Parents with new claims or change of circumstances are only entitled to the lower rate of Family premium

From 9th April 2001 all premiums payable to pensioners were aligned as part of the minimum income guarantee.

Bereavement premium introduced from 8th April 2002

Table 2 Unemployment Benefit: Rates 1980 to 1996

	<i>£ per week</i>						
	Personal Benefit ⁽¹⁾			Increase for dependants			
	Standard	3/4	1/2	Adult			Each child
Standard				3/4	1/2		
27 November 1980	20.65	15.49	10.33	12.75	9.56	6.38	1.25
26 November 1981	22.50	16.88	11.25	13.90	10.43	6.95	0.80
25 November 1982	25.00	18.75	12.50	15.45	11.59	7.73	0.30
24 November 1983	27.05	20.29	13.53	16.70	12.53	8.35	0.15
26 November 1984	28.45	21.34	14.23	17.55	13.16	8.78	⁽²⁾
28 November 1985	30.45	22.84	15.23	18.80	14.10	9.40	.
31 July 1986	30.80	23.10	15.40	19.00	14.25	9.50	.
9 April 1987	31.45	23.59	15.73	19.40	14.55	9.70	.
14 April 1988	32.75	⁽³⁾	⁽³⁾	20.20	⁽³⁾	⁽³⁾	.
10 April 1989	34.70	.	.	21.40	.	.	.
9 April 1990	37.35	.	.	23.05	.	.	.
11 April 1991	41.40	.	.	25.55	.	.	.
9 April 1992	43.10	.	.	26.60	.	.	.
15 April 1993	44.65	.	.	27.55	.	.	.
11 April 1994	45.45	.	.	28.05	.	.	.
10 April 1995	46.45	.	.	28.65	.	.	.
8 April 1996	48.25	.	.	29.75	.	.	.

Notes: 1. Earnings-related supplement was also payable until June 1982

2. Child dependency addition abolished from 26 November 1984.

3. Payment of half and three quarter rate benefit where the contribution condition was partially satisfied was abolished with effect from 5 October 1986. Where a period of interruption of employment began before that date, payment of a reduced rate benefit continued until benefit was exhausted or 4 October 1987 which ever was earlier

Table 3a: Income Support Personal Allowances 1993 to 2003

	£ per week						
	Single person				Lone parent		
	Under 18		18 to 24	25 or over	Under 18		
	Usual rate	Higher rate			Usual rate	Higher rate	18 or over
12 April 1993	26.45	34.80	34.80	44.00	26.45	34.80	44.00
11 April 1994	27.50	36.15	36.15	45.70	27.50	36.15	45.70
10 April 1995	28.00	36.80	36.80	46.50	28.00	36.80	46.50
8 April 1996	28.85	37.90	37.90	47.90	28.85	37.90	47.90
7 April 1997	29.60	38.90	38.90	49.15	29.60	38.90	49.15
6 April 1998	30.30	39.85	39.85	50.35	30.30	39.85	50.35
12 April 1999	30.95	40.70	40.70	51.40	30.95	40.70	51.40
10 April 2000	31.45	41.35	41.35	52.20	31.45	41.35	52.20
9 April 2001	31.95	42.00	42.00	53.05	31.95	42.00	53.05
8 April 2002	32.50	42.70	42.70	53.95	32.50	42.70	53.95
7 April 2003	32.90	43.25	43.25	54.65	32.90	43.25	54.65
	Couple		Dependant children				
	Both under 18	One or both 18 or over	Under 11	11 to 15	16 to 17	18	
12 April 1993	52.40	69.00		15.05	22.15	26.45	34.80
11 April 1994	54.55	71.70		15.65	23.00	27.50	36.15
10 April 1995	55.55	73.00		15.95	23.40	28.00	36.80
8 April 1996	57.20	75.20		16.45	24.10	28.85	37.90
					Dependant children		
					Under 11 ^(1a)	11 to 16 ^(1b)	16-18 ^(1c)
7 April 1997	58.70	77.15			16.90	24.75	29.60
6 April 1998	60.10	79.00			17.30	25.35	30.30
9 November 1998	.	.			19.80 ⁽²⁾	25.35	30.30
12 April 1999 ⁽³⁾	.	80.65			20.20	25.90	30.95
4 October 1999	.	.			24.90 ⁽²⁾	25.90	30.95
					Dependant children ⁽⁴⁾		
					Up to and inc 16 ^(4a)	16-18 ^(4b)	
10 April 2000	.	81.95			26.60	31.75	
23 October 2000 ⁽⁵⁾	.	.			30.95	31.75	
9 April 2001	.	83.25			31.45	32.25	
22 October 2001	.	.			32.95	33.75	
8 April 2002	.	84.65			33.50	34.30	
14 October 2002 ⁽⁶⁾	.	.			37.00	37.80	
					Up to and inc. 18		
7 April 2003 ⁽⁷⁾	.	85.75				38.50	

Notes: 1. From 7 April 1997 the age bandings used for the benefit calculation of dependant children have changed see below:

- Birth to September following 11th birthday.
- From September following the 11th birthday to September following the 16th birthday.
- From September following the 16th birthday to the day before the 19th birthday.

Some children will remain eligible for a different rate of benefit i.e. have "protected rights". These are as follows:

- * Child aged 11 before 7 April 1997: allowance £25.35
 - * Child aged 16 before 7 April 1997: allowance £30.30
 - * Child aged 18 before 7 April 1997: allowance £39.85
- From November 1998 the dependant's allowance payable for dependants under 11 increased by £2.50
From October 1999 the dependant's allowance payable for dependants under 11 increased by £4.70
 - From 12 April 1999 the personal allowance for married and unmarried couples where both members are not yet 18 or one of the couple is aged 18 or over depends on the couples' circumstances. They may be entitled to a couple allowance or a single person's allowance dependent on certain criteria.
 - From 10 April 2000 there are only 2 age bands for dependants. From this date the age banding is as follows:
 - Birth to September following 16th birthday
 - From September following 16th birthday to the day before the 19th birthday
 - From 23rd October 2000 the dependant's allowance payable for dependants under 16 increased by £4.35
 - From October 2002, claimants with dependants received an addition of £3.50 for each child
 - From April 2003 the allowance paid to dependant children was aligned, one rate payable to all aged up to and inc. 18

Table 3b: Income Support: Rates of Premiums 1988 to 2003

£ per week

	Disabled		Disability		Enhanced Disability ⁽⁵⁾			Severe Disability		
	child	Carer ⁽¹⁾	Single	Couple	Child	Single	Couple	Single	Couple (one)	Couple (both)
11 April 1988	6.15	.	13.05	18.60	.	.	.	24.75	24.75	49.50
10 April 1989	6.50	.	13.70	19.50	.	.	.	26.20	26.20	52.40
9 April 1990	15.40	10.00	15.40	22.10	.	.	.	28.20	28.20	56.40
8 April 1991	16.65	10.80	16.65	23.90	.	.	.	31.25	31.25	62.50
6 April 1992	17.80	11.55	17.80	25.55	.	.	.	32.55	32.55	65.10
12 April 1993	18.45	11.95	18.45	26.45	.	.	.	33.70	33.70	67.40
11 April 1994	19.45	12.40	19.45	27.80	.	.	.	34.30	34.40	68.60
10 April 1995	19.80	12.60	19.80	28.30	.	.	.	35.05	35.05	70.10
8 April 1996	20.40	13.00	20.40	29.15	.	.	.	36.40	36.40	72.80
7 April 1997	20.95	13.35	20.95	29.90	.	.	.	37.15	37.15	74.30
6 April 1998	21.45	13.65	21.45	30.60	.	.	.	38.50	38.50	77.00
12 April 1999	21.90	13.95	21.90	31.25	.	.	.	39.75	39.75	79.50
10 April 2000	22.25	14.15	22.25	31.75	.	.	.	40.20	40.20	80.40
10 April 2000	22.25	14.15	22.25	31.75	.	.	.	40.20	40.20	80.40
9 April 2001	30.00	24.40	22.60	32.25	11.05	11.05	16.00	41.55	41.55	83.10
8 April 2002	35.50	24.80	23.00	32.80	11.25	11.25	16.25	42.25	42.25	84.50
7 April 2003	41.30	25.10	23.30	33.25	16.60	11.40	16.45	42.95	42.95	85.90

	Family ⁽²⁾				Pensioner		Enhanced Pensioner ⁽³⁾		Higher Pensioner	
	All	Couple	Lone Parent	Lone Parent ⁽⁴⁾	Single	Couple	Single	Couple	Single	Couple
11 April 1988	6.15	.	.	3.70	10.65	16.25	.	.	13.05	18.60
10 April 1989	6.50	.	.	3.90	11.20	17.05	.	.	13.70	19.50
9 October 1989	6.50	.	.	3.90	11.20	17.05	13.70	20.55	16.20	23.00
9 April 1990	7.35	.	.	4.10	11.80	17.95	14.40	21.60	17.05	24.25
8 April 1991	7.95	.	.	4.45	13.75	20.90	15.55	23.35	18.45	26.20
6 April 1992	9.30	.	.	4.75	14.70	22.35	16.65	25.00	20.75	29.55
12 April 1993	9.65	.	.	4.90	17.30	26.25	19.30	29.00	23.55	33.70
11 April 1994	10.05	.	.	5.10	18.25	27.55	20.35	30.40	24.70	35.30
10 April 1995	10.25	.	.	5.20	18.60	28.05	20.70	30.95	25.15	35.95
8 April 1996	10.55	.	.	5.20	19.15	28.90	21.30	31.90	25.90	37.05
7 April 1997	.	10.80	15.75	.	19.65	29.65	21.85	32.75	26.55	38.00
6 April 1998	.	11.05	15.75 ⁽⁴⁾	.	20.10	30.35	22.35	33.55	27.20	38.90
12 April 1999	.	13.90	15.75	.	23.60	35.95	25.90	39.20	30.85	44.65
10 April 2000	.	14.25	15.90	.	26.25	40.00	28.65	43.40	33.85	49.10
9 April 2001 ⁽⁶⁾	.	14.20	15.90	.	39.10	57.30	39.10	57.30	39.10	57.30
8 April 2002	.	14.75	15.90	.	44.20	65.15	44.20	65.15	44.20	65.15
7 April 2003	.	15.75	15.90	.	47.45	70.05	47.45	70.05	47.45	70.05
6 October 2003	.	15.75	15.90	.	.	.	.	.	.	.

	Bereavement ⁽⁷⁾
8 April 2002	21.55
7 April 2003	22.80

Notes:

- 1 Carer premium introduced in October 1990.
- 2 Family premium increased to £8.70 from 7 October 1991.
- 3 Enhanced Pensioner premium introduced in October 1989.
- 4 From 7 April 1997 Lone parents receive one premium (Family premium - Lone parent rate) instead of two separate premiums i.e. Family premium & Lone parent premium.
- 5 Enhanced Disability Premium introduced in April 2001.
- 6 Alignment of Premiums paid to 'aged 60 or over' (MIG) April 2001
- 7 Bereavement Premium introduced in April 2002