

Example A

Family unit

- Single pensioner
- living in one bedroom GHA unit
- Savings under £7,000

Income	Weekly	Annually
Guernsey Pension	£212.27	
total income	£212.27	

Income Support need

Rent	£180.15
Single householder	£179.17
need	£359.32

Income Support need £147.05
(need minus total income)

Impact of Benefit Limitation rules

Benefit limitation	£0.00
Actual benefit limitation	£0.00

Benefit limitation deduction £0.00
(Income Support need, minus actual benefit limitation)

Income Support payable £147.05
(Income Support need minus benefit limitation deduction)

Value of current Rent Rebate £117.75

Better off in cash terms by £29.30 £1523.60

(Income Support payable minus Rent Rebate)

- Also, now qualifies for free medical cover. For example 1 GP visit per year per person could have a value of over £40.00
- Also, now qualifies for winter fuel allowance (October to April) and this could have a value of over £700.00

Potentially better off by more than £2200.00
(medical plus fuel allowance plus better off in cash terms)

N.B. The benefit increase in this example is higher than it might otherwise be. The individual is presently entitled to Supplementary Benefit but is not claiming it.

Example B

Family unit

- Couple – both working with 2 children under 15
- A working non-dependant adult is also a member of the household
- Living in three bed social housing unit
- Savings under £5,000

Income	Weekly	Annually
Net weekly earnings (less 2 earning disregard of £35.00)	£539.40	
Family Allowance	£27.80	
total income	£567.20	

Income Support need

Rent (less £75 non-dependant charge)	£204.51
Couple	£296.84
One child aged 8	£78.85
One child aged 14	£105.14
need	£685.34

Income Support need £118.14
(need minus total income)

Impact of Benefit Limitation rules

Benefit limitation	£670.00
Family Allowance	£27.80
Value of Family Allowance disregarded	£15.34
(The amount of Family Allowance will be disregarded in line with the level of need and will never exceed this value)	

Actual benefit limitation £685.34

Benefit limitation deduction £0.00
(Income Support need, minus actual benefit limitation)

Income Support payable £118.14
(Income Support need minus benefit limitation deduction)

Value of current Rent Rebate £53.03

Family unit also better off in cash terms by £65.11 £3385.72
(Income Support payable minus Rent Rebate)

- Also, family now qualify for free medical cover. For example 1 GP visit per year per person in the family could have a value of over £150.00
- Also, family now qualify for winter fuel allowance (October to April) and this could have a value of over £700.00

Family unit potentially better off by £4000.00

Example C

Family unit

- Couple – one working and one incapable of work
- Four children under 13
- Living in three bed social housing unit
- Savings under £5,000

Income	Weekly	Annually
Net weekly earnings (less earning disregard of £35.00)	£357.31	
Family Allowance	£55.60	
Incapacity Benefit	£182.28	
total income	£595.19	

Income Support need

Rent	£264.75
Couple	£296.84
Two children under 5	£105.14
One child aged 8	£78.85
One child aged 12	£105.14
need	£850.72

Income Support need £255.53
(need minus total income)

Impact of Benefit Limitation rules

Benefit limitation	£670.00
Family Allowance	£55.60
Actual benefit limitation	£725.60

Benefit limitation deduction £125.12
(Need minus actual benefit limitation)

Income Support payable £130.41
(Income Support need minus benefit limitation deduction)

Value of current Rent Rebate £135.63

Family unit worse off in cash terms by £5.22 £271.44
(Income Support payable minus Rent Rebate)

- But, family now qualify for free medical cover. For example 1 GP visit per year per person in the family could have a value of over £225.00
- But, family now qualify for a winter fuel allowance (October to April) and this could have a value of over £700.00

Family unit potentially better off by £600.00
(medical plus fuel allowance minus worse off in cash terms)

Example D

Family unit

- Couple – one working
- Five children under 11
- Living in three bed social housing unit
- Savings under £5,000

Income	Weekly	Annually
Net weekly earnings (less earning disregard of £35.00)	£700.87	
Family Allowance	£69.50	
total income	£770.37	
Income Support need		
Rent	£274.89	
Couple	£296.84	
One child aged 2	£52.57	
Four children aged 5 to 10	£315.40	
need	£939.70	
Income Support need (need minus total income)	£169.33	
Impact of Benefit Limitation rules		
Benefit limitation	£670.00	
Family Allowance	£69.50	
Actual benefit limitation	£739.50	
Benefit limitation deduction (Need, minus actual benefit limitation)	200.20	
Income Support entitlement (Income Support need minus benefit limitation deduction)	-£30.87	
Value of current Rent Rebate	£73.75	
Family unit worse off in cash terms by (Income Support entitlement minus Rent Rebate)	£73.75	£3835.00
<ul style="list-style-type: none"> • But, family now qualify for free medical cover. For example 1 GP visit per year per person in the family could have a value of over 		£260.00
Family unit potentially worse off by (medical minus worse off in cash terms)		£3500.00

N.B. This family will be entitled to benefit from transitional provisions for 3 years, provided that their circumstances do not change (see Appendix 3).

Example E

Family unit

- Pensioner couple
- Living in one bed GHA unit
- Savings less than £7,000

Income	Weekly	Annually
Pensions	£365.10	
total income	£365.10	

Income Support need

Rent	£193.00
Couple	£296.84
need	£489.84

Income Support need £124.74
(need minus total income)

Impact of Benefit Limitation rules

Benefit limitation	£0.00
Actual benefit limitation	£0.00

Benefit limitation deduction £0.00
(Income Support need, minus actual benefit limitation)

Income Support payable £124.74
(Income Support need minus benefit limitation deduction)

Value of current Rent Rebate £118.00

Family unit better off in cash terms by £6.74 £350.48
(Income Support payable minus Rent Rebate)

- Also, family now qualify for free medical cover. For example 1 GP visit per year per person in the family could have a value of over £80.00
- Also, family now qualify for winter fuel allowance (October to April) and this could have a value of over £700.00

Family unit potentially better off by £1100.00
(medical plus fuel allowance plus better off in cash terms)

Example F

Family unit

- Couple – one pensioner and one person working
- Living in one bed social housing unit
- Savings less than £5,000

Income	Weekly	Annually
Net weekly earnings (less earning disregard of £35.00)	£234.26	
Pension	£173.69	
total income	£407.95	

Income Support need

Rent	£216.00
Couple	£296.84
need	£512.84

Income Support need £104.89
(need minus total income)

Impact of Benefit Limitation rules

Benefit limitation	£0.00
Actual benefit limitation	£0.00

Benefit limitation deduction £0.00
(Income Support need, minus actual benefit limitation)

Income Support payable £104.89
(Income Support need minus benefit limitation deduction)

Value of current Rent Rebate £107.75

Family unit worse off in cash terms by £2.86 £148.72
(Income Support payable minus Rent Rebate)

- But, family now qualify for free medical cover. For example 1 GP visit per year per person in the family could have a value of over £80.00
- But, family now qualify for a winter fuel allowance (October to April) and this could have a value of over £700.00

Family unit potentially better off by £600.00
(medical plus fuel allowance minus worse off in cash terms)

Example G

Family unit

- Single pensioner
- living in one bed social housing unit
- Savings under £7,000

Income	Weekly	Annually
Guernsey Pension	£212.27	
UK Pension	£46.97	
Occupational Pension (£10.00 disregard)	£127.63	
Private Pension	£3.31	
total income	£390.18	

Income Support need

Rent	£141.53
Householder	£179.17
need	£320.70

Income Support need £-69.48
(need minus total income)

Impact of Benefit Limitation rules

Benefit limitation	£0.00
Actual benefit limitation	£0.00

Benefit limitation deduction £0.00
(Income Support need, minus actual benefit limitation)

Income Support payable £0.00
(Income Support need minus benefit limitation deduction)

Value of current Rent Rebate £34.53

Worse off in cash terms by £34.53 **£1795.56**
(Income Support payable minus Rent Rebate)

- But, now qualifies for free medical cover. For example 1 GP visit per year per person in the family could have a value of over £40.00

Potentially worse off by £1700.00
(worse off in cash terms minus medical)

N.B. This individual will be entitled to benefit from transitional provisions for 18 months, provided that their circumstances do not change (see Appendix 3).

Example H

Family unit

- Single person - working
- Two children under 14
- Living in a 3 bed GHA unit
- Existing Supplementary Benefit claim
- Savings of less than £3,000

Income	Weekly	Annually
Net weekly earnings (less earning disregard of £35.00)	£30.30	
Family Allowance	£27.80	
Maintenance	£91.62	
total income	£149.72	
Income Support need		
Rent	£323.08	
Householder	£179.17	
One child aged 4	£52.57	
One child aged 13	£105.14	
need	£659.96	
Income Support need	£510.24	
(need minus total income)		
Impact of Benefit Limitation rules		
Benefit limitation	£0.00	
Actual benefit limitation	£0.00	
Benefit limitation deduction	£0.00	
(Income Support need, minus actual benefit limitation)		
Income Support payable	£510.24	
(Income Support need minus benefit limitation deduction)		
Value of current Supplementary Benefit	£459.38	
Family unit better off in cash terms by	£50.86	£2644.72
(Income Support payable minus Supplementary Benefit)		
<ul style="list-style-type: none"> • Also, family continue to qualify for free medical cover. For example 1 GP visit per year per person in the family could have a value of over • Also, family continue to qualify for winter fuel allowance (October to April) and this could have a value of over 	£120.00	
		£700.00
Family unit potentially better off by		
(medical plus fuel allowance plus better off in cash terms)		£3400.00

Example I

Family unit

- Single person - working
- One child age 14
- Living in two bed social housing unit
- Savings of less than £3,000

Income	Weekly	Annually
Net weekly earnings (less earning disregard of £35.00)	£397.65	
Family Allowance	£13.90	
Maintenance	£46.80	
total income	£458.35	

Income Support need

Rent	£222.00
Householder	£179.17
One child aged 14	£105.14
need	£506.31

Income Support need £47.96
(need minus total income)

Impact of Benefit Limitation rules

Benefit limitation	£0.00
Actual benefit limitation	£0.00

Benefit limitation deduction £0.00
(Income Support need, minus actual benefit limitation)

Income Support payable £47.96
(Income Support need minus benefit limitation deduction)

Value of current Rent Rebate £83.79

Family unit worse off in cash terms by £35.83 £1863.16
(Income Support payable minus Rent Rebate)

- But, family now qualify for free medical cover. For example 1 GP visit per year per person in the family could have a value of over £80.00
- But family now qualify for winter fuel allowance (October to April) £700.00

Family unit potentially worse off by more than £1000.00

N.B. This family will be entitled to benefit from transitional provisions for 18 months, provided that their circumstances do not change (see Appendix 3).