

## Glossary of Terms

Working Age	Age for which the Government expect State Pension to not be claimed. Currently age 66.
Up rating	Department for Work and Pensions annual income-related social security benefit increases each April. These benefits, and the amount which the government state is required to live on each week are increased each April by a percentage. The increase is based on either the Retail Price Index (RPI) or Consumer Price Index (CPI) as at September the previous year.
Income Bands	The amount of weekly net income used in the calculation of the award. Some income is not included, such as certain disability benefits. Where income changes but stays within the same band, then there is no change to entitlement, but the change is still recorded.
Capping	This is a ceiling limit on an award. A capping level could be applied to the council tax bands, so instead of applying Council Tax Reduction (CTR) using all the council tax bands A-H, that only bands A-E are applied. This means that the capping level is at a band E Council Tax amount, and those claims for properties in Bands F-H would only see a maximum level of support to a band E Council Tax liability. The claimant would need to pay the difference between their CTR award and their Council Tax liability.
National Minimum Wage	For 2026/2027 the rate is £12.71
Oxford Living Wage	For 2026/2027 the rate is £14.06
Benefit Cap	<p>The benefit cap is a limit on the total amount of benefit you can get. It applies to most people aged 16 or over who have not reached State Pension Age. A cap is usually applied when a claimant is not in employment for more than 16 hours per week, and is not exempt by disability.</p> <p>The Cap level currently for outer London is:</p> <ul style="list-style-type: none"> <li>• £423.46 per week if you are a couple or a lone parent.</li> <li>• £283.71 per week if you are a single adult</li> </ul>
Non-dependant	A non-dependant is an adult who lives with you. This doesn't mean your partner or adult children who are still dependent on you – for example, because they are in education. It could be for example, an adult son or daughter who is working or unemployed and who still lives with you. A deduction is made on the assumption that the 'non-dependant' should make a contribution towards your council tax of at least the amount of the deduction.

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