

# A quick guide to welfare benefits

## Benefit Rates from April 2020

<b>OTHER BENEFITS</b>	
<b>ATTENDANCE ALLOWANCE</b>	
Higher	89.15
Lower	59.70
<b>BEREAVEMENT SUPPORT PAYMENT</b>	
Spouse/civil partner died on or after 6 April 2017	
Higher rate for up to 18 months (monthly)	350.00
Plus one off payment	3500.00
Standard rate for up to 18 months (monthly)	100.00
Plus one off payment	2500.00
<b>Widowed parents allowance</b>	
Spouse/civil partner died before 6 April 2017	
Claimant	121.95
First child	8.00
Each other child	11.35
<b>CARER'S ALLOWANCE</b>	
Claimant	67.25
First child	8.00
Each other child	11.35
Earnings limit	128.00
<b>CHILD BENEFIT</b>	
Only/eldest child	21.05
Other children	13.95
<b>DISABILITY LIVING ALLOWANCE</b>	
<b>Care component</b>	
Highest	89.15
Middle	59.70
Lowest	23.60
<b>Mobility component</b>	
Higher	62.25
Lower	23.60
<b>EMPLOYMENT AND SUPPORT ALLOWANCE contributory</b>	
Basic Allowance	
Aged 25 and over	74.35
Aged under 25 assessment phase	58.90
Aged under 25 main phase	74.35
Work-related activity component	29.55
Support component	39.20
<b>GUARDIAN'S ALLOWANCE</b>	
Each child	17.90
<b>INCAPACITY BENEFIT</b>	
<b>Long term rate</b>	
Adult dependant	114.15
First child	66.30
Each other child	8.00
Each other child	11.35
<b>Age additions for Incapacity Benefit (Long term rate only)</b>	
Illness/disability began before age 35	12.10
Illness/disability began between ages 35 and 44	6.70

<b>INDUSTRIAL DISABLEMENT BENEFIT</b>	
Amount varies, depending on extent of disability	
20% disabled	36.40
100% disabled	182.00
<b>JOBSEEKER'S ALLOWANCE</b>	
For income-based JSA rates see Income Support	
<b>Contribution-based</b>	
Aged under 25	58.90
Aged 25 or over	74.35
<b>MATERNITY ALLOWANCE</b>	
Standard rate	151.20
Threshold	30.00
<b>PERMITTED WORK</b>	
Permitted work earnings limits	higher
or	lower
	140.00
	20.00
<b>PERSONAL INDEPENDENCE PAYMENT</b>	
<b>Daily living component</b>	
Standard rate	59.70
Enhanced rate	89.15
<b>Mobility component</b>	
Standard rate	23.60
Enhanced rate	62.25
<b>SEVERE DISABLEMENT ALLOWANCE</b>	
Claimant	80.85
Adult dependant	39.75
First child	8.00
Each other child	11.35
<b>Age additions</b>	
Illness/disability began before age 40	12.10
Illness/disability began between ages 40 and 59	6.70
<b>STATE PENSION pension age before 6 April 2016</b>	
Claimant	134.25
Cat B spouse pension	80.45
First child	8.00
Each other child	11.35
Addition at age 80	0.25
<b>NEW STATE PENSION pension age from 6 April 2016</b>	
	175.20
<b>STATUTORY MATERNITY/ADOPTION PAY</b>	
1st 6 weeks	90% of weekly earnings
Remaining 33 weeks – standard rate	151.20
<b>STATUTORY PATERNITY PAY (max 2 weeks)/</b>	
<b>STATUTORY SHARED PARENTAL PAY (max 37 weeks)</b>	
Standard rate	151.20
<b>STATUTORY SICK PAY</b>	
	95.85
<b>EARNINGS THRESHOLD FOR STATUTORY BENEFITS</b>	
	120.00

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<b>INCOME SUPPORT, INCOME-BASED JOBSEEKER'S ALLOWANCE</b>	
Capital limits: - £16,000, disregarded capital - £6,000; people permanently in residential/nursing care - £16,000, disregarded capital - £10,000	
<b>PERSONAL ALLOWANCES</b>	£
Single person aged 16-24	58.90
Single person aged 25 or over	74.35
Lone parent aged 16-17	58.90
Lone parent aged 18 or over	74.35
Couple, both under 18 (max)	89.00
Couple, both aged 18 or over	116.80
Dependent children	68.27
<b>PREMIUMS</b>	
Carer	37.50
Family	17.60
Each disabled child	65.52
	<b>Single Couple</b>
Disability	34.95 49.80
Severe disability	66.95 133.90
Enhanced disability	17.10 24.50
Enhanced disability - child rate	26.60
Pensioner (couples only)	148.40
<b>RESIDENTIAL ACCOMMODATION</b>	
Personal expenses allowance	24.90
<b>HOUSING COSTS</b>	
Non-dependant deductions as for housing benefit	
<b>EMPLOYMENT AND SUPPORT ALLOWANCE</b>	
income-related	
Single 25 or over	74.35
Single under 25	58.90
Lone parent under 18	58.90
Lone parent 18 and over	74.35
Couple (both under 18) max	58.90
Couple (both under 18) max with a child	89.00
Couple (both 18 or over) assessment & main phase	116.80
Work-related activity component	29.55
Support component	39.20
<b>PREMIUMS</b>	
For ESA premiums see income support rates above.	
NB: no disability premium paid with ESA but enhanced disability premium paid to those on support component, or getting DLA higher care or PIP enhanced daily living component	
<b>HOUSING BENEFIT</b>	
Capital upper limit: - £16,000, disregarded capital - £6,000; people aged state pension age or over*	
- £16,000, disregarded capital - £10,000; people getting guarantee credit - no upper capital limit	
* this age is rising from 65 to 66 by October 2020 and to 67 between 2026-28	
<b>PERSONAL ALLOWANCES, PREMIUMS AND COMPONENTS</b> - see income support and ESA, except:	
<b>PREMIUMS</b>	
Family premium (some lone parents)	22.20
ESA work-related activity group component	29.55
ESA support group component	39.20

NB: no disability premium paid where claimant on ESA but enhanced disability premium paid to those getting ESA support group, or DLA higher care or PIP enhanced daily living.			
<b>PERSONAL ALLOWANCES FOR PENSIONERS</b>			
Single claimant who has reached state pension age		187.75	
Couple (one or both of whom have reached state pension age)		280.85	
<b>TAPER FOR INCOME ABOVE INCOME SUPPORT RATE</b>			
Housing benefit		65%	
<b>DEDUCTIONS FROM RENT</b>			
Fuel (can be less if actual charge is less or for 1 room):			
Heating	34.30	Lighting	2.75
Hot water	4.00	Cooking	4.00
All fuel			45.05
<b>Meals:</b>			
Breakfast only provided			3.60
Full board provided (adults)			29.05
Half board provided (adults)			19.35
Full board provided (children)			14.75
Half board provided (children)			9.70
<b>Non-dependants:</b> Aged 18 and over in full-time work:			
gross income less than £149			15.85
gross income £149 - £216.99			36.45
gross income £217 - £282.99			50.05
gross income £283 - £376.99			81.90
gross income £377 - £468.99			93.25
gross income £469 and over			102.35
Aged 16-17; aged 18-24 on UC (with no earned income)/IS/IBJSA or IRESA assessment phase only; normal home elsewhere; full time student; youth trainee; in prison; getting pension credit; in hospital over 52 weeks; claimant or partner blind, or receiving AA/DLA care component or PIP daily living component			Nil
Aged 25 or over, on IS/IBJSA/IRESA			15.85
All others aged 18 and over			15.85
<b>MAXIMUM CHILDCARE DISREGARD</b>			
One qualifying child			175.00
2 or more qualifying children			300.00
<b>PENSION CREDIT</b>			
<b>Guarantee Credit</b>			
Single			173.75
Couple			265.20
<b>Additional amounts</b>			
Severe disability – single			66.95
Severe disability – couple (both qualify)			133.90
Carers			37.50
Children (first child born before 6 April 2017)			64.82
Subsequent children			54.32
Disabled child lower rate			29.52
Disabled child higher rate			92.12
<b>Savings credit threshold</b>			
Single			150.47
Couple			239.17
<b>Maximum amount</b>			
Single			13.97
Couple			15.62
<b>Capital – no upper capital limit</b>			
Disregarded			10,000
Tariff income £1 for every £500 above this amount			

<b>TAX CREDITS - Annual amounts</b>	
<b>Working Tax Credit</b>	
Threshold	6,530
<b>Elements</b>	
Basic	3,040
30-hour	825
Couples and lone parent	2,045
Disabled worker	3,220
Severe disability	1,390
Childcare	
- 70% of <b>weekly</b> cost for 1 child up to costs of	175
- 70% of <b>weekly</b> cost for 2 or more children up to costs of	300
<b>Child Tax Credit</b>	
Threshold (entitled to CTC but not WTC)	16,385
<b>Elements</b>	
Family (only if child born before 6/4/17)	545
Child (per child)	2,830
Disabled child	3,415
Severe disability	1,385
Income rise/fall	2,500
<b>UNIVERSAL CREDIT - Monthly amounts</b>	
Capital limits: - £16,000, disregarded capital - £6,000	
<b>Standard allowances</b>	
Single under 25	342.72
Single aged 25 or over	409.89
Couple under 25	488.59
Couple where either is aged 25 or over	594.04
<b>Child elements</b>	
Only/eldest child (only if child born before 6/4/17)	281.25
Other children	235.83
<b>Disabled child elements</b>	
Lower rate	128.25
Higher rate	400.29
<b>Limited capability for work elements</b>	
Limited capability for work	128.25
Limited capability for work and work related activity	341.92
Carer Element	162.92
<b>Childcare costs elements - 85% of costs up to max</b>	
1 child	646.35
2+ children	1108.04
<b>Housing element</b>	
May be payable for rent within limits	
<b>Housing Costs Contribution - for renters only</b>	
<b>Non-dependant deductions if aged 21 or over</b>	75.15
No deduction where the claimant or partner is registered blind or receiving AA/DLA middle/highest rate care/daily living component of PIP	
No deduction where the non dependant is under 21 or getting: state pension credit; carer's allowance; AA/DLA middle/highest rate care component or either rate of the daily living component of PIP; or responsible for a child under 5; or prisoners on temporary release.	
<b>Work allowances</b>	
Higher work allowance	512.00
Lower work allowance	292.00