

# A quick guide to welfare benefits

## Benefit Rates from April 2019

Money Advice Unit

<b>OTHER BENEFITS</b>	
<b>ATTENDANCE ALLOWANCE</b>	
Higher	87.65
Lower	58.70
<b>BEREAVEMENT BENEFITS</b>	
Spouse/civil partner died before 6 April 2017	
<b>Widowed parents allowance</b>	
Claimant	119.90
First child	8.00
Each other child	11.35
<b>Bereavement Allowance</b>	
Basic rate, age 55-state pension age when spouse/civil partner died	119.90
Basic rate is reduced if aged 45-54 when spouse/civil partner died	
<b>Bereavement Payment</b>	2,000
<b>BEREAVEMENT SUPPORT PAYMENT</b> monthly amounts spouse/civil partner died on or after 6 April 17	
Higher rate for up to 18 months	350.00
Plus one off payment	3500.00
Standard rate for up to 18 months	100.00
Plus one off payment	2500.00
<b>CARER'S ALLOWANCE</b>	
Claimant	66.15
Adult dependant	38.90
First child	8.00
Each other child	11.35
Earnings limit	123.00
<b>CHILD BENEFIT</b>	
Only/eldest child	20.70
Other children	13.70
<b>DISABILITY LIVING ALLOWANCE</b>	
<b>Care component</b>	
Highest	87.65
Middle	58.70
Lowest	23.20
<b>Mobility component</b>	
Higher	61.20
Lower	23.20
<b>EMPLOYMENT AND SUPPORT ALLOWANCE contributory</b>	
Basic Allowance	
Aged 25 and over	73.10
Aged under 25 assessment phase	57.90
Aged under 25 main phase	73.10
Work-related activity component	29.05
Support component	38.55
<b>GUARDIAN'S ALLOWANCE</b>	
Each child	17.60
<b>INCAPACITY BENEFIT</b>	
<b>Long term rate</b>	
Adult dependant	112.25
First child	65.20
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	11.90
Illness/disability began between ages 35 and 44	6.60
<b>INDUSTRIAL DISABLEMENT BENEFIT</b>	
<b>Amount varies, depending on extent of disability</b>	
20% disabled	35.80
100% disabled	179.00
<b>JOBSEEKER'S ALLOWANCE</b>	
<b>For income-based JSA rates see Income Support</b>	
<b>Contribution-based</b>	
Aged under 25	57.90
Aged 25 and over	73.10
<b>MATERNITY ALLOWANCE</b>	
Standard rate	148.68
Threshold	30.00
<b>PERMITTED WORK</b>	
Permitted work earnings limits	higher
or	lower
	131.50
	20.00
<b>PERSONAL INDEPENDENCE PAYMENT</b>	
<b>Daily living component</b>	
Standard rate	58.70
Enhanced rate	87.65
<b>Mobility component</b>	
Standard rate	23.20
Enhanced rate	61.20
<b>SEVERE DISABLEMENT ALLOWANCE</b>	
Claimant	79.50
Adult dependant	39.10
First child	8.00
Each other child	11.35
<b>Age additions</b>	
Illness/disability began before age 40	11.90
Illness/disability began between ages 40 and 59	6.60
<b>STATE PENSION pension age before 6 April 2016</b>	
Claimant	129.20
Cat B spouse pension	77.45
Adult dependant	70.00
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>	168.60
<b>STATUTORY MATERNITY/ADOPTION PAY</b>	
1st 6 weeks	90% of weekly earnings
Remaining 33 weeks – standard rate	148.68
<b>STATUTORY PATERNITY PAY (max 2 weeks)/</b>	
<b>STATUTORY SHARED PARENTAL PAY (max 37 weeks)</b>	
Standard rate	148.68
<b>STATUTORY SICK PAY</b>	94.25
<b>EARNINGS THRESHOLD FOR STATUTORY BENEFITS</b>	118.00

<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	57.90
Single person aged 25 or over	73.10
Lone parent aged 16-17	57.90
Lone parent aged 18 or over	73.10
Couple, both under 18 (max)	87.50
Couple, both aged 18 or over	114.85
<b>DEPENDENT CHILDREN</b>	66.90
<b>PREMIUMS</b>	
Carer	36.85
Family	17.45
Each disabled child	64.19
	<b>Single Couple</b>
Disability	34.35 48.95
Severe disability	65.85 131.70
Enhanced disability	16.80 24.10
Enhanced disability - child rate	26.04
<b>RESIDENTIAL ACCOMMODATION</b>	
<b>Personal expenses allowance</b>	24.90
<b>HOUSING COSTS</b>	
Non-dependant deductions as for housing benefit	
<b>EMPLOYMENT AND SUPPORT ALLOWANCE income-related</b>	
Single 25 or over assessment phase	73.10
Single under 25 assessment phase	57.90
Lone parent under 18 assessment phase	57.90
Lone parent 18 and over assessment phase	73.10
Single/lone parents (all ages) main phase	73.10
Couple (both under 18) max assessment phase	87.50
Couple (both under 18) max main phase	114.85
Couple (both 18 and over) assessment & main phase	114.85
Work-related activity component	29.05
Support component	38.55
<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 over state pension age* - £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	29.05
ESA support group component	38.55

NB: no disability premium paid where claimant on ESA but enhanced disability premium paid to those getting ESA support component, or DLA higher care or PIP enhanced daily living component		
<b>PERSONAL ALLOWANCES FOR PENSIONERS</b>		
Single claimant who has reached pensionable age		181.00
Couple (one or both have reached pensionable age)		270.60
<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	32.70	Lighting 2.60
Hot water	3.80	Cooking 3.80
All fuel		42.90
<b>Meals:</b>		
Breakfast only provided		3.55
Full board provided (adults)		28.55
Half board provided (adults)		19.05
Full board provided (children)		14.50
Half board provided (children)		9.55
<b>Non-dependants: Aged 18 and over in full-time work:</b>		
gross income less than £143		15.60
gross income £143 - £208.99		35.85
gross income £209 - £271.99		49.20
gross income £272 - £362.99		80.55
gross income £363 - £450.99		91.70
gross income £451 and over		100.65
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 and over, on IS/income-based JSA, ESA (IR)		15.60
All others aged 18 and over		15.60
<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		167.25
Couple		255.25
<b>Additional amounts</b>		
Severe disability – single		65.85
Severe disability – couple (both qualify)		131.70
Carers		36.85
Children (first child born before 6 April 2017)		63.84
Subsequent children		53.34
Disabled child lower rate		29.02
Disabled child higher rate		90.23
<b>Savings credit threshold</b>		
Single		144.38
Couple		229.67
<b>Maximum amount</b>		
Single		13.73
Couple		15.35
<b>Capital – no upper capital limit</b>		
Disregarded		10,000
Tariff income £1 for every £500 above these amounts		

<b>TAX CREDITS - Annual amounts</b>	
<b>Working Tax Credit</b>	
Threshold	6,420
<b>Elements</b>	
Basic	1,960
30-hour	810
Couples and lone parent	2,010
Disabled worker	3,165
Severe disability	1,365
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)	16,105
<b>Elements</b>	
Family (only if child born before 6/4/17)	545
Child (per child)	2,780
Disabled child	3,355
Severe disability	1,360
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	251.77
Single aged 25 or over	317.82
Couple – under 25	395.20
Couple where either is aged 25 or over	498.89
<b>Child elements</b>	
Only/eldest child (only if child born before 6/4/17)	277.08
Other children	231.67
<b>Disabled child elements</b>	
Lower rate	126.11
Higher rate	392.08
<b>Limited capability for work elements</b>	
Limited capability for work	126.11
Limited capability for work and work related activity	336.20
Carer Element	160.20
<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> 73.89	
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	503.00
Lower work allowance	287.00