

Benefit Rates (April 2018-2019)

Means tested benefits

Income Support &

INCOME-BASED

Jobseekers Allowance

JC+. Means tested. IS not taxable. JSA in taxable. **Capital limit:** £16,000. **Tariff income:** £1 per £250 (£500 over pension age) of capital above £6,000 (£10,000 in care)

PERSONAL ALLOWANCES:

Single Person (without children):	
aged 16 to 24.....	£57.90
aged 25 and over.....	£73.10
Lone Parent:	
aged under 18.....	£57.90
aged 18 or over.....	£73.10

Couples:

one or both aged under 18. varies £57.90-£87.50
both aged 18 or over.....£114.85

Dependant Child / Young Person:

No allowances or premiums in most cases. Claim CTC and CB instead. Where amounts still included, see rates under HB and count CB as income. Due to switch to CTC.

PREMIUMS:

Any of these that qualify:

Carers - per qualifying adult.....	£36.00
Severe Disability - per qual. adult.....	£64.30
Enhanced Disability ¹	£16.40 / £23.55

¹ not payable with Pensioner Premium

Only the highest of:

Single Disability (not ESA).....	£33.55	Couple²
Pensioner.....	£89.90 ³	£133.95 ³

³ Single: JSA/ESA only where male claimant over women's pension age and u65. Couple: IS/JSA/ESA where claimant is under women's pension age but partner is over. May be simpler/better off on Pension Credit.

INCOME-RELATED

Employment and Support Allowance

JC+. Means tested, not taxable. **Capital limit:** £16,000. **Tariff income:** £1 per £250 of capital above £6,000 (£10,000 in care).

PERSONAL ALLOWANCES:

Single Person (without children):	
aged under 25.....	£57.90/£73.10
aged 25 or over.....	£73.10
Lone Parent:	
aged under 18.....	£57.90/£73.10
aged 18 or over.....	£73.10
Couples:	
both under 18.....	£57.90/£73.10
both under 18 with child.....	£87.50/£114.85
one or both over 18.....	£114.85
one 25 or over, one under 18.....	£73.10
one under 25, one under 18.....	£57.90

PREMIUMS:

carers - per qualifying adult.....	£36.00
severe disability - per qualifying adult.....	£64.30
enhanced disability ²	£16.40 / £23.55

² not payable with Pensioner Premium

Either:

ESA Work Related Activity.....	£29.05 ⁵
ESA Support Component.....	£37.65 ⁵

⁵ main phase only. ESA Work Related Activity abolished for new claims made on or after 03/04/17

RATES COMMON TO IS/JSA/ESA:

INCOME DISREGARDS:

Earnings: net of tax, NI and half pens. contributions

single.....	£5.00
couple.....	£10.00
higher rate.....	£20.00 ⁷
ESA permitted work.....	£125.50
childminding.....	two thirds

⁷ applies if either on Disability, Higher Pens. Or Carers Premiums or lower permitted work or a lone parent or in certain specified jobs.

Benefits:

AA, Child Tax Credit, DLA, PIP, Constant AA, ESDA, Guardians All, Housing and Council Tax Bens, WDP Mobility Supp, ADIs for no family.....all of War Pens./Widowed Parents Allw.....£10.00
If on CTC all CB will be ignored.

Other income:

child maintenance.....ignore all of student loans after book & travel.....£10.00
student covenanted income.....£5.00
boarders rent.....£20.00 + 50% rest sub-tenants rent.....£20.00
Also ignore all payments: in kind, fostering, s17 & s24, loan protection, all voluntary / charitable payments

Pension Credit

PDCS. Means tested, not taxable, no capital limit. **Tariff income:** £1 per £500 over £10,000. Age at which can be claimed increasing in line with women's pension age

GUARANTEE CREDIT

single.....	£163.00
couple.....	£248.80

no amounts for dependant children. Claim CTC.
plus for severe disability⁹.....£64.30
plus for carers⁹.....£36.00

⁹ per qualifying adult

SAVINGS CREDIT

Max. savings credit ¹⁰	£13.40	£14.99
Threshold	£140.67	£223.82

¹⁰ based on 60% of SC qualifying income above threshold, up to the maximum, reduced by 40% of amount which income (for GC) exceeds GC levels.

INCOME DISREGARDS: As IS but also

ignore:
£20 or all of discretionary trustee payments, all vol/ charitable payments, student grants/loans, cash in lieu of coal.

For Savings Credit qualifying income also ignore: IB, SDA, MA, JSA (cb), spousal maintenance and WTC.

Housing Benefit

LA. Means tested, not taxable. **Capital limits:** Upper limit £16,000 for all, except those on PC Guarantee Credit. **Tariff income** of £1 per £250 over £6,000 (£1 per £500 if over women's pension age, over £10,000).

APPLICABLE AMOUNT As ESA/JSA

except: (NB: child allowances/premiums continue in HB/CTB)

PERSONAL ALLOWANCES:

couple - one or both aged 18 or over.....	£114.85
both aged under 18.....	£87.50 / £114.85 ¹¹

¹¹ higher amount applies to "main phase" ESA only child/dep. Young person u20.....£66.90¹²
pensioner (inc. Pens Premium): **single couple**
-women's pens. age to 64.....£163.00 / £248.80
-age 65 or over.....£176.40 / £263.80

PREMIUMS:

Family Premium - one per family.....	£17.45 ¹³
Disabled Child Premium.....	£62.86 ¹²
Enhanced Disability (child).....	£15.48 ¹²

¹² per qualifying adult/young person
¹³ only on new claims from 01/05/16 or become responsible for a child after 30/04/16

NON-DEPENDANT DEDUCTIONS

Apply to Housing Benefit
Only one if non-dep couple. NB: Check if non-dependant/s or householder exempt.

Non-dep. gross earnings:

£439 or more.....	£98.30
from £354 to £438.99.....	£89.55

from £265 to £353.99.....	£78.65
from £204 to £264.99.....	£48.05
from £139 to £203.99.....	£35.00
under £139 or benefits ¹⁴	£15.25

¹⁴ except that if:

on IS/JSA/ESA and 25+.....	£15.25
on PC or IS/JSA/ESA u25.....	£0.00 ¹⁵

¹⁵ if under 25 on main phase ESA, deduction is.....£15.25

INCOME DISREGARDS as IS, except:

Earnings:

lone parent not on IS.....	£25.00
workers over 30/16 hrs ¹⁶	£17.10
permitted work.....	£125.50

¹⁶ If on WTC or if Fam, Disability or Higher. Pens Premium

¹⁷ higher permitted work disregard applies to claimants on both income-related and Contributory ESA, also IB ESDA

Benefits:

Widowed Parents Allowance.....	£15.00
War Pensions.....local disregard +	£10.00
Child Benefit.....	full disregard

CTC counts in full but balanced by child personal allowances/premiums.

Other: spousal maintenance.....£15.00
childcare costs up to maximum.£175/£300
1 child / 2+ children

TAPERS - per £1 income over Applicable Amount

Housing Benefit.....	65p
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Council Tax Reduction

LA. Means tested, not taxable. **Capital limits:** Upper limit £16,000 for all except those on PC Guarantee Credit.

PERSONAL ALLOWANCES:

Single Person (without children):	
aged 18 to 24.....	£60.25
aged 25 and over.....	£76.10
aged above women's pension age.....	£163.00
aged 65+.....	£176.40
Lone Parent:	
aged 16 & 17 (£76.10 on main phase ESA).....	£60.25
aged 18 and over.....	£76.10
Couples:	
both aged under 18.....	£87.50-£119.00
one or both age 18 or over.....	£199.00
aged above women's pension age.....	£248.80
aged 65+.....	£263.80
Dependant Child / Young Person¹:	
child under 16 / YP under 20.....	£66.90

PREMIUMS:

Any (or all) of these that qualify:

carers - per qualifying adult.....	£36.00
disabled child - per qualifying adult.....	£62.86
enhanced disability, adult ²	£16.40 / £23.55 ²
enhanced disability, child - per qualifying child.....	£25.48
family - one per family.....	£17.45
severe disability - per qualifying adult.....	£64.30

² EDP (adult) cannot count above women's pension age.
Only one of these: **single couple**
addition for lone parents.....£4.75⁴ n/a
disability.....£33.55.....£47.80
ESA WRA.....£29.35.....no cpl rate
ESA Support.....£37.65.....no cpl rate
³ applies whether only 1 or both partners qualify ⁴ if continuous claim as lone parent since 5/4/98

NON-DEPENDANT DEDUCTIONS

Non-dep. Gross earnings:	CTRS
£440 or over.....	£13.10
£355 to £440.....	£10.95
£205 to £355.....	£8.70
under £205 or benefits.....	£4.35

Universal Credit
Means tested. Capital limit £16,000

PERSONAL ALLOWANCES: paid calendar monthly. Tariff income £4.35 per £250 or part of.

Single Person: aged 18 to 24.....£251.77
aged 25 and over.....£317.82

Couples: both under 25.....£395.20
both aged 25 and over.....£498.89

Elements:
1 child/YP (1st child born before 06/04/17).....£277.08
Additional child (see CTC for 3rd+ child).....£231.67

disabled child - lower rate.....£126.11¹⁹
disabled child—higher rate.....£383.86²⁰

¹⁹ DLA/PIP or registered blind
²⁰ higher rate care of DLA/enhanced daily living of PIP or registered blind

Limited Capability for Work.....£126.11²¹
Limited Capability for Work Related Activity.....£328.32²¹
Carers.....£156.45²²

²¹ only one element per claim regardless of whether both members of a couple qualify. ²² can be included in claim if claimant or partner is not the qualifying person for limited capability for work or work related activity and is regularly and substantially caring.

Childcare costs 85% of costs up to max 1/2 or more children.....£646.35..£1108.04

NON-DEP HOUSING COSTS.....£72.16

Work Allowance:
Higher Work Allowance.....£409.00
If no housing element * dependant children and/or limited capability for work.
Lower Work Allowance.....£198.00
If has housing element for rent & dependant children and/or limited capability for work

Taper rate.....63p per £1

Tax Credits

Child Tax Credit
HMRC. Means tested, not taxable. No capital limits.

MAXIMUM CTC ANNUAL WEEKLY
Family element (restricted to children born before 06/04/17).....£545.....£10.50
Individual element (3rd or subsequent child disregarded if born after 06/04/17).....£2780.....£53.34
plus for disability¹.....£3275.....£62.98
plus for severe disability².....£1325.....£25.48
¹ per child on any rate DLA
² per child on Higher Care

INCOME DISREGARDS: as WTC

THRESHOLD: THRESHOLD TAPER
Individual³.....£16,105 (£307.02)..41p/£1
³ If claiming CTC with WTC, use WTC threshold instead

Working Tax Credit
HMRC. Means tested, not taxable. No capital limits.

MAXIMUM WTC ANNUAL WEEKLY
Basic element (for all claims).....£1960.....£37.59
30 hours +£810.....£15.54
Lone Parent / 2nd Adult.....£2010.....£38.57
Disabled Worker.....£3090.....£59.42
Severe Disability.....£1330.....£25.58
Childcare.....70% actual cost⁴

⁴ costs up to £175 for one child, £300 for 2 or more children.

THRESHOLD THRESHOLD TAPER
All elements.....£6420 (£123.13)..41%

INCOME DISREGARDS:
Ignore first £2500 of increase / first £2500 decrease over previous tax year

Earnings:
Ignore all: pension contributions, non-taxable expenses and perks, payments in kind.

Benefits:
Ignore most benefit, but count: Bereavement Benefits, Carers Allwnc., Contrib JSA & ESA, Incap. Ben. (but not short term lower or pre 4/95 long term), child additions (not if with SDA), Ret. Pens, Stat Sick Pay and Stat Maternity / Paternity / Adoption Pay (over £100)

Other:
Ignore first £300 of investment/pension/property/foreign income.

Ignore all of: maintenance, most student grants & loans and any other non-taxable income.

Non-means tested benefits

Attendance Allowance
HMRC. Not taxable. No capital limits.

Higher Rate.....£85.60
Lower Rate.....£57.30

Disability Living Allowance
PDCS. Non-contributory, not taxable

CARE COMPONENT:
Higher Rate.....£85.60
Middle Rate.....£57.30
Lower Rate.....£22.65

MOBILITY COMPONENT:
Higher Rate.....£59.75
Lower Rate.....£22.65

Personal Independence Payments
PDCS. Non-contributory, not taxable

DAILY LIVING:
Enhanced Rate.....£85.60
Standard Rate.....£57.30

MOBILITY:
Enhanced Rate.....£59.75
Standard Rate.....£22.65

Carers Allowance
PDCS. Non-contributory, taxable, overlapping.

Claimant.....£64.60
Adult dependant (claim pre 4.6.10).....£38.00

Earnings limit.....£120.00

Child Benefit
HMRC. Non-contributory, not taxable.

first child.....£20.70
each other dependant child.....£13.70

Guardians Allowance
HMRC. Non-contributory, not taxable.

for each qualifying child.....£17.20

CONTRIBUTION-BASED Jobseekers Allowance
JC+. Contributory, taxable, overlapping, up to 6 months

claimant aged 25+.....£73.10
claimant aged 18-24.....£57.90

Earnings disregard.....£5.00

Employment and Support Allowance (CONTRIBUTORY)
JC+. Contributory-except ESA (Youth). Taxable. Replaced IB for new claims from 27th Oct 08; From April 2012: limited to 12 months for those on Work Related Activity Component, including time already in receipt of Contributory ESA. No new claims for ESA youth.

claimant 16-24.....£57.90/£73.10¹
claimant aged 25+.....£73.10

¹ higher amount applies to "main phase" ESA only

Work Related Activity Component.....£29.05
Support Component.....£37.65

NB: No dependant/age additions nor long term rates in ESA.

Permitted Earnings Limit under 16 hrs.....£125.50

Statutory Sick Pay
Employer. Non-contributory, taxable, overlapping, for 28 weeks

claimant.....£92.05

Earnings threshold.....£116.00

Retirement Pension
PDCS. Taxable, overlapping Cat A & B are contributory, Category D is non-contributory for over 80s. Claimants may have extra amounts in their RP for: over 80s, Graduated Pension/SERP/Second State Pension, pre-1995 Invalidity Age Allowances.
NB: Women's pension age increasing from April 2010.

CATEGORY A & B PENSIONS
Cat. A or Cat. B widow/er.....£125.95

Cat. B married spouse/civil partner.....£75.50
adult dependant (claim pre 4.6.10).....£68.35 (reduced if incomplete NI.)

CATEGORY D PENSION
claimant.....£75.50

New State Pension
For men born on/after 6/4/51, women born after 6/4/53

claimant.....£164.35

Bereavement Support Payment
deaths on or after 06/04/17.

Standard Rate:
Lump sum.....£2500
Monthly.....£100

Higher Rate:
Lump sum.....£3500

Maternity Allowance
JC+. Non-contributory, taxable - but ignored for tax

claimant.....£145.18

Earnings threshold.....£30.00

Statutory Maternity Pay
Employer. Non-contributory, taxable - but first £100 ignored

claimant (first 6 weeks).....90% pay (weeks 7 to 29) ...lesser of 90% or £145.18

Earnings threshold.....£116.00

Statutory Paternity & Statutory Adoption Pay
Employer. Non-contributory, taxable - but first £100 ignored for tax credits, overlapping. Stat. Paternity Pay for 2 weeks, Stat. Adoption Pay for 39 weeks

claimant.....lesser of 90% or £145.18

Earnings threshold.....£116.00

Welfare Rights Advice Line (for advisers): 01792 637755
(open Mon & Wed 9.00 - 10.30 am & 2.00 - 4.00 pm & Fri 9.00 - 12.00 pm)