



Quick Guide 2019 2020

A guide to benefit and
tax credit rates
from April 2019

Consultancy and referral line
03000 268 978 Mon-Fri 12:30-3:30pm
Email: welfare.rights@durham.gov.uk

Income Support / Income-based Jobseeker's Allowance

Personal allowances

Single under 25 or lone parent under 18	£57.90
Single 25 or over, lone parent 18 or over	£73.10
Couple: both under 18, or one under 18 and one 18-24	£57.90
both under 18, with dependent child	£87.50
one under 18, one 25 or over	£73.10
both 18 or over	£114.85
Dependent child ¹	£66.90

Premiums

Family ¹	£17.45
Disability – single / couple	£34.35 / £48.95
Enhanced disability – single / couple	£16.80 / £24.10
Enhanced disability – child ¹	£26.04
Severe disability – single or couple where one qualifies	£65.85
Severe disability – couple where both qualify	£131.70
Disabled child ¹	£64.19
Carer	£36.85

Income disregards (weekly)

Earnings disregard – single / couple	£5.00 / £10.00
Earnings disregard if in receipt of carer or disability premium	£20.00
Specific employments (e.g. part-time firefighter, aux coastguard)	£20.00
War pensions and widowed mother's or parent's allowance	£10.00
Boarders' & subtenants' payments (+50% of remainder of board payments)	£20.00
Student loan	£10.00

Capital rules (£1 tariff income for every £250 or part thereof over tariff threshold)

	Capital limit	Tariff income threshold
Adult(s)	£16,000	£6,000
Adult(s) in care/nursing home	£16,000	£10,000
Dependent child ¹	£3,000	N/A

Note: ¹ Only applicable in pre-April 2004 claims where no child tax credit in payment

Income-related Employment and Support Allowance

Personal allowances

Assessment phase – same as Income Support / Income-based JSA

Main phase

Single <25 or lone parent <18 / single 25+ or lone parent 18+	£57.90 / £73.10
Couple: one or both under 18, no dependent child	£73.10
one or both under 18, with dependent child	£114.85
both 18 or over	£114.85

Components and premiums

Work-related activity component	£29.05
Support component	£38.55
Pensioner, single (reduced by amount of any component paid)	£94.15
Pensioner, couple (reduced by amount of any component paid)	£140.40

All other premiums are the same as IS, except there is no disability premium, family premium, or child-related premiums. The enhanced disability premium is awarded automatically to people in the support group. WRAC only applies pre-Apr 2017.

Housing Benefit and Council Tax Reduction as for Income Support except:

Personal allowances

Single or lone parent (any age) entitled to main phase ESA	£73.10
Single or l.p. of qualifying age for PC to 64 / 65 or over	£167.25 / £181.00
Couple: both under 18 (n/a to CTR)	£87.50
one or both 18 or over or entitled to main phase ESA	£114.85
one or both of qualifying age for PC to age 64	£255.25
one or both aged 65 or over	£270.60
Dependent child	£66.90

Premiums and components

Family premium lone parent rate	£22.20
ESA work-related activity component	£29.05
ESA support component	£38.55

Capital: Cut-off limit is £16,000 except for those getting PGC who have no limit.
Tariff income threshold is £6,000 except for those of PC qualifying age where it is £10,000.

▶ Pension Credit		
Guarantee Credit		
Standard minimum guarantee – single / couple		£167.25 / £255.25
Premiums: The severe disability and carer premiums apply as with Income Support		
Capital: Tariff income is generated at £1 for every £500 or part thereof over savings threshold of £10,000. There is no cut-off limit.		
Savings Credit	Threshold	Maximum
Single	£144.38	£13.72
Couple	£229.67	£15.35
▶ Tax Credits		
Child Tax Credit (child element not payable for any child after the second born on or after 6/4/17)		annual
Family element (not payable where eldest child born on or after 6/4/17)		£545
Child element / disabled child element (add to child element)		£2,780 / £3,355
Severe disability element (add to disabled child element)		£1,360
Income threshold if entitled to CTC only (41% taper)		£16,105
Working Tax Credit (annual except for weekly child care element)		
Basic element / 30 hour element (add to basic element)		£1,960 / £810
Lone parent or couple element		£2,010
Disabled worker element / severe disability element		£3,165 / £1,365
Child care element, 1 child / 2 or more children (70% of max of:)		£175 / £300
Income threshold if entitled to WTC or WTC + CTC (41% taper)		£6,420
▶ Universal Credit (monthly amounts)		
Standard allowances		
Single under 25 / over 25		£251.77 / £317.82
Couple joint claim both under 25 / one or both 25 or over		£395.20 / £498.89
Elements		
First child / second or subsequent child ²		£277.08 / £231.67
Disabled child addition lower / higher		£126.11 / £392.08
Carer element		£160.20
Limited capability for work / and work-related activity elements		£126.11 / £336.20
Childcare costs max element one child / two or more		£646.35 / £1108.04
Non-dependants' housing cost contributions		£73.89
Note: ² No 'higher rate' payable for first child born on or after 6/4/17. Where a third or subsequent child is born on or after 6/4/17 no child element will be payable for them (some exceptions exist).		
Work allowances		
Higher allowance (no housing element)		
Single or joint claimant, no children and no limited capability for work		£0.00
Single or joint claimant, one or more children or limited capability for work		£503.00
Lower allowance (housing element in payment)		
Single or joint claimant, no children and no limited capability for work		£0.00
Single or joint claimant, one or more children or limited capability for work		£287.00
Capital: Cut-off limit is £16,000. Tariff income: income of £4.35 a month is assumed from every £250 or part thereof over £6,000.		
▶ Non means-tested benefits		
Attendance Allowance	low / high	£58.70 / £87.65
Disability Living Allowance	care component l / m / h	£23.20 / £58.70 / £87.65
	mobility component l / h	£23.20 / £61.20
PIP	daily living component standard / enhanced	£58.70 / £87.65
	mobility component standard / enhanced	£23.20 / £61.20
Carer's Allowance	standard rate / earnings limit	£66.15 / £123.00
Child Benefit	first child / subsequent child	£20.70 / £13.70
Guardian's Allowance		£17.60
New style JSA	under 25 / 25 or over	£57.90 / £73.10
New style ESA	assessment phase	same as cbJSA
	main phase	component + £73.10
Incapacity Benefit		
	Short term under pension age, lower / higher	£84.65 / £100.20
	Adult / child dependant (only paid with higher)	£50.80 / £11.35
	Long term	£112.25
	Adult / child dependant paid with long term	£65.20 / £11.35
	Age addition 35-44 / under 35	£6.60 / £11.90
Maternity Allowance	standard rate / threshold	£148.68 / £30.00
Bereavement benefits		
	Bereavement Support Payment	Higher £3,500 + 18 x £350 Lower £2,500 + 18 x £100
	Widowed Parent's Allowance ³	£119.90
State Pension (Old)	Cat A and Cat B for widow(er)s	£129.20
	Cat B (husband's NI) and Cat C or Cat D	£77.45
State Pension (New)	Full rate	£168.60
Note: ³ Not payable for claims from April 2017 – claim Bereavement Support Payment instead.		