

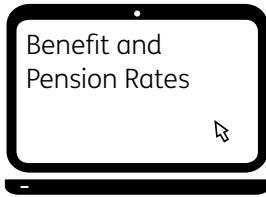


Department
for Work &
Pensions

Benefit and Pension Rates



This leaflet is only a copy of selected information taken from **www.gov.uk** on 13 January 2015. The latest information is always available online. This leaflet is for guidance only and should not be relied on as a full statement of the law in this area.



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About QR Codes

These square barcodes open a specific website, saving you typing in long web addresses.

You can get a free app to scan QR codes on most smartphones.

How much money you could get

If you are claiming or are thinking of claiming a benefit, you may want to know how much money you could get.

If you are already getting a benefit or benefits, you may want to check the amounts you get.

This leaflet can help, but it is only a general guide. It provides a list of standard benefits and the basic rates of benefits from April 2015. It then sets out some rules on extra amounts payable for dependants, and on how income and savings can affect entitlement to benefits. It does not list all the rules which explain whether or not you can get a benefit, or guarantee that you will get any amount shown.

The rules which decide how much benefit you can get can be complicated. We can only work out what benefit, and the amount you may get, when you apply for a benefit.

Most rates change in the first full week of the tax year, which will be week beginning 6 April 2015. All amounts quoted are weekly unless otherwise stated.



Benefit and Pension rates

www.gov.uk/government/publications/proposed-benefit-and-pension-rates-2015-to-2016

Attendance Allowance

Higher rate	£82.30
Lower rate	£55.10

Bereavement benefits

Bereavement Payment (lump sum)	£2,000.00
Widowed Parent's Allowance	£112.55
Bereavement Allowance (standard rate)	£112.55

Age-related Bereavement Allowance

Your age when your wife, husband or civil partner dies, or when your Widowed Parent's Allowance stops:

54	£104.67
53	£96.79
52	£88.91
51	£81.04
50	£73.16
49	£65.28
48	£57.40
47	£49.52
46	£41.64
45	£33.77

Carer's Allowance

Carer's Allowance

£62.10

Christmas Bonus

A bonus of £10 is paid to those entitled with certain qualifying benefits. However, you will not qualify for the bonus on the basis of State Pension entitlement if you are deferring your State Pension.

Disability Living Allowance

DLA Care component

Highest rate **£82.30**

Middle rate **£55.10**

Lowest rate **£21.80**

DLA Mobility component

Higher rate **£57.45**

Lower rate **£21.80**

Employment and Support Allowance (ESA)

Single person

Under 25 – assessment phase	£57.90
25 or over	£73.10
Any age – main phase	£73.10

Lone parent

Under 18 – assessment phase	£57.90
18 or over	£73.10
Any age – main phase	£73.10

Couple ESA (Income-related)¹

Both under 18	£57.90
One 18 or over, the other under 18 - higher rate ³	£114.85
Both 18 or over	£114.85
Both under 18 - higher rate ³	£87.50
Claimant aged 18-24, partner is under 18	£57.90
Claimant aged 25 or over, partner is under 18	£73.10
Claimant is main phase, partner is under 18	£73.10
Claimant is main phase, partner is under 18 - higher rate ³	£114.85

¹ Contribution-based ESA not listed as it is a single person benefit.

³ A higher rate may be paid where either member of the couple is responsible for a child or, were they not a couple each member would be entitled to Employment and Support Allowance, Income Support or Jobseeker's Allowance in their own right.

Premiums (income-related ESA) ²

Pensioner premium

Single, assessment phase	£78.10
Single, entitled to work-related activity component	£49.05
Single, entitled to support component	£41.90
Couple, assessment phase	£116.00
Couple, entitled to work-related activity component	£86.95
Couple, entitled to support component	£79.80

Severe Disability Premium

Single	£61.85
Couple, one qualifies	£61.85
Couple, both qualify	£123.70

Carer premium **£34.60**

Enhanced Disability Premium

Single	£15.75
Couple	£22.60

Components

Work-related activity component	£29.05
Support component	£36.20

² Premiums are not awarded in contribution based ESA

Incapacity Benefit

Under State Pension age

Short-term lower rate	£79.45
Short-term higher rate	£94.05
Long-term basic rate	£105.35

Over State Pension age

Short-term lower rate	£101.10
Short-term higher rate	£105.35

Incapacity Age Addition

Lower rate	£6.20
Higher rate	£11.15

Invalidity Allowance

Only applies to claims prior to 13 April 1995

Lower rate	£6.20
Middle rate	£6.20
Higher rate	£11.15

Income Support

Personal allowances

Single person

Aged under 25	£57.90
Aged 25 or over	£73.10

Lone parent

Aged under 18	£57.90
Aged 18 or over	£73.10

Couple

Both under 18	£57.90
Both under 18 – higher rate ³	£87.50
One under 18, one under 25	£57.90
One under 18, one 25 and over	£73.10
One over and one under 18 – higher rate ³	£114.85
Both aged 18 or over	£114.85
Dependent children	£66.90

Premiums

Family	£17.45
Disabled child	£60.06
Carer	£34.60

³ A higher rate may be paid where either member of the couple is responsible for a child or, were they not a couple each member would be entitled to Employment and Support Allowance, Income Support or Jobseeker's Allowance in their own right.

Severe disability (single)	£61.85
Severe disability (couple lower rate)	£61.85
Severe disability (couple higher rate)	£123.70
Pensioner (couple)	£116.00
Disability (single person)	£32.25
Disability (couple)	£45.95
Enhanced Disability (single person)	£15.75
Enhanced Disability (couple)	£22.60
Enhanced Disability (child)	£24.43

Housing costs – deductions for non-dependants

No deductions for non-dependants are made if the customer or partner is:

- blind or treated as blind
- getting Attendance Allowance or the care component of Disability Living Allowance for themselves
- getting the daily living component of Personal Independence Payment
- getting the Armed Forces Independence Payment

The following deductions are made where the non-dependant is:

In receipt of Pension Credit	nil
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In receipt of training allowance, full-time student (including students not working in summer vacation) co-owners or joint tenants, patients (for more than 52 weeks) or prisoners	nil
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Aged less than 25 and on IS or income-based JSA or assessment phase rate income-related ESA	nil
Aged under 25, entitled to UC and have no earned income	nil
Normally living elsewhere	nil
A non-dependant in respect of who a deduction has already been applied in Housing Benefit	nil
Aged 25 and over and on IS or income-based JSA	£14.55
Any age and in receipt of income-related ESA at main phase rate	£14.55
Aged 18 or over and not in remunerative work	£14.55
Aged 18 or over, in paid work and with a gross weekly income (before tax and National Insurance are taken off) of the following:	
Less than £129	£14.55
Not less than £129 but less than £188.99	£33.40
Not less than £189 but less than £245.99	£45.85
Not less than £246 but less than £327.99	£75.05
Not less than £328 but less than £407.99	£85.45
Not less than £408	£93.80
Reduction in benefit for people in work who are on strike	£40.50

Industrial Injuries Disablement Benefit

The amount paid is based on a person's age and their assessed level of disability on a scale from 20 per cent to 100 per cent.

Assessed level of disability	Aged 18 and over, or under 18 with dependants
100%	£168.00
90%	£151.20
80%	£134.40
70%	£117.60
60%	£100.80
50%	£84.00
40%	£67.20
30%	£50.40
20%	£33.60

Constant Attendance Allowance

Exceptional rate	£134.40
Intermediate rate	£100.80
Normal maximum rate	£67.20
Part-time rate	£33.60

Industrial Death Benefit

Widow's or widower's pension

Higher rate	£115.95
Lower rate	£34.79

Exceptionally Severe Disablement Allowance	£67.20
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Unemployability Supplement

Basic rate	£103.85
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Amounts added for early incapacity

Higher rate	£21.50
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Middle rate	£13.90
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Lower rate	£6.95
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Reduced Earnings Allowance

Maximum rate	£67.20
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Retirement Allowance

Maximum rate	£16.80
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Jobseeker's Allowance (JSA)

Contribution-based JSA

Person aged under 25	£57.90
Person aged 25 or over	£73.10

Income-based JSA

Personal allowances

Single person

Aged 16 to 24	£57.90
Aged 25 or over	£73.10

Couple

With both people aged 16 or 17	£57.90
With both people aged 16 or 17, payable in certain circumstances	£87.50
With one person aged 16 or 17, and one person aged 18 to 24	£57.90
With one person aged 16 or 17, and one person aged 25 or over	£73.10
With both people aged 18 or over	£114.85

Lone parents

Aged under 18	£57.90
Aged 18 or over	£73.10
Dependent children	£66.90

Premiums

Family	£17.45
Disabled child	£60.06
Carer	£34.60

Severe Disability Premium

Single	£61.85
Couple (where one person qualifies)	£61.85
Couple (where both people qualify)	£123.70

Pensioner Premium

Single person	£78.10
Couple	£116.00

Disability premium

Single person	£32.25
Couple	£45.95

Enhanced Disability premium

Single person	£15.75
Couple	£22.60
Child	£24.43

Housing costs – deductions for non-dependants

Amounts are the same as for Income Support.

Benefit for people in work who are on strike – reduction in benefit

£40.50

Maternity Allowance

Paid for 39 weeks at a weekly rate equal to 90% of your average gross weekly earnings up to a maximum of

£139.58

Pension Credit

Guarantee Credit

Single person **£151.20**

Couple **£230.85**

Amount added for severe disability

Single person **£61.85**

Couple (where one person qualifies) **£61.85**

Couple (where both people qualify) **£123.70**

Amount added for carers **£34.60**

Savings Credit

Maximum for single people **£14.82**

Maximum for couples **£17.43**

Threshold for single people **£126.50**

Threshold for couples **£201.80**

Housing costs – deductions for non-dependants.

Amounts are mainly the same as for Income Support.

Assumed income

For each £500, or part of £500, of capital (for example, savings and investments) you have above £10,000, your entitlement is reduced by £1 a week.

Personal Independence Payment (PIP)

PIP Daily Living Component

Enhanced rate	£82.30
Standard rate	£55.10

PIP Mobility Component

Enhanced rate	£57.45
Standard rate	£21.80

Severe Disablement Allowance

Severe Disablement Allowance	£74.65
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Age-related additions

Higher rate	£11.15
Middle rate	£6.20
Lower rate	£6.20

Social Fund

Sure Start Maternity Grant (lump sum)	£500
Funeral Payment specified costs, plus for other funeral expenses (lump sum)	up to £700
Cold Weather Payment for the period 1 November 2014 to 31 March 2015	£25.00

State Pension

Basic State Pension – rates shown are for full entitlement.

Based on your own or late spouse's or late civil partner's National Insurance contributions (NICs) **£115.95**

Based on your husband's, wife's or civil partner's NICs **£69.50**

Any additional State Pension, also called State Earnings Related Pension or State Second Pension you were getting before April 2015 is increased by 2.7 per cent.

Over 80 Pension

Paid if you get no State Pension or a State Pension of less than £69.50 a week at age 80 as long as residence conditions are met **£69.50**

Age addition **£0.25**

Graduated Retirement Benefit

Graduated Retirement Benefit unit value **£0.1330**

Any increments to basic State Pension, additional State Pension, Graduated Retirement Benefit and an inheritable lump sum are increased by 2.7 per cent.

Incapacity age addition – state pension

Higher rate **£21.50**

Lower rate **£10.80**

Invalidity Allowance (transitional) for state pension

Higher rate **£21.50**

Middle rate **£13.90**

Lower rate **£6.95**

Statutory Adoption Pay

Paid for 39 weeks at a weekly rate of **£139.58** or 90% of your average gross weekly earnings, if that is less.

Statutory Maternity Pay

Paid for 39 weeks.

First 6 weeks are paid at a weekly rate equal to 90% of your average gross weekly earnings with no upper limit.

The remaining 33 weeks are paid at a weekly rate of **£139.58** or 90% of your average gross weekly earnings, if that is less.

Statutory Paternity Pay

Statutory Paternity Pay (Ordinary)

Paid for 2 weeks at a weekly rate equal of **£139.58** or 90% of your average gross weekly earnings, if that is less.

Statutory Paternity Pay (Additional)

Paid for 39 weeks.

Paid during the mother's/partner's Statutory Maternity Pay, Maternity Allowance or Statutory Adoption pay period only.

Paid at a weekly rate of **£139.58** or 90% of your average gross weekly earnings, if that is less.

Statutory Shared Parental Pay

Paid for a maximum of 37 weeks in the year following the birth or adoption.

Paid at a weekly rate of **£139.58** or 90% of your average gross weekly earnings, if that is less.

Statutory Sick Pay

Statutory Sick Pay is paid at a standard weekly rate of **£88.45**.

Universal Credit

Standard allowance

Single claimant aged under 25	£251.77 per month
Single claimant aged 25 or over	£317.82 per month
Joint claimants both aged under 25	£395.20 per month
Joint claimants where either is aged 25 or over	£498.89 per month

Child element

First child or qualifying young person	£277.08 per month
Second and each subsequent child or qualifying young person	£231.67 per month

Additional amount for disabled child or qualifying person

Lower rate	£126.11 per month
Higher rate	£367.92 per month
Limited capability for work	£126.11 per month
Limited capability for work and work-related activity	£315.60 per month
Carer element	£150.39 per month

Childcare costs element

70% of the amount paid as charges for relevant childcare up to:

Maximum amount for one child	£532.29 per month
Maximum amount for two or more children	£912.50 per month

Housing Cost element

Social Sector tenants: Actual housing costs (excluding ineligible service charges and utility charges), less any under-occupancy deduction.

Private Sector tenants: Lower of actual costs or the Local Housing Allowance.

Owner occupiers: A flat rate of interest (based on the average mortgage rate published by the Bank of England) applied to loans up to £200,000.

Under Occupancy Deduction

14% (one room under occupied)

25% (two or more rooms under occupied)

Housing Cost Contribution (non-dependants): **£69.37**

Widow's benefits

Widowed Mother's Allowance **£112.55**

Widow's Pension (standard rate) **£112.55**

Age-related Widow's Pension

Based on your age when your husband dies, or when Widowed Mother's Allowance stops.

If you started getting this after 11 April 1988

Your age

54 **£104.67**

53 **£96.79**

52 **£88.91**

51 **£81.04**

50 **£73.16**

49 **£65.28**

48 **£57.40**

47 **£49.52**

46 **£41.64**

45 **£33.77**

If you started getting this before 11 April 1988

Your age

49	£104.67
48	£96.79
47	£88.91
46	£81.04
45	£73.16
44	£65.28
43	£57.40
42	£49.52
41	£41.64
40	£33.77

Extra amounts for dependants

Dependent adults

For a wife, husband, civil partner (except in the case of State Pension) or a person looking after children if you are getting any of the following.

State Pension on your own NICs	£65.70
Unemployability Supplement	£62.10
Carer's Allowance	£36.55
Severe Disablement Allowance	£36.75
Long-term Incapacity Benefit	£61.20
Short-term Incapacity Benefit if you are under State Pension age	£47.65
Short-term Incapacity Benefit if you are over State Pension age	£58.90

Dependent children

With any of the benefits listed above:

For the oldest child who gets Child Benefit	£8.00
For each other child who gets Child Benefit	£11.35

Not available to new claims starting from 6 April 2003 or later.

Earnings rules

Your own earnings

If you get Carer's Allowance, you can earn up to £110 (after certain expenses) before it affects your benefit.

If you get Incapacity Benefit, Severe Disablement Allowance or Employment and Support Allowance, you may be able to earn up to £20 or £104 before it affects your benefit

If you get State Pension or a Bereavement benefit (including Widow's benefit), you can earn any amount and it does not affect these benefits. But if you also get Income Support, Pension Credit or income-based JSA, anything you earn could reduce these benefits.

Universal Credit

If you are getting Universal Credit and you start working you will be able to keep some of the money that you earn before the amount of Universal Credit you get is affected. This is called a Work Allowance. Only one work allowance is allowed in one household whichever is the most.

Higher work allowance (taking the highest of whichever of the following amounts is applicable)

Single claimant

Not responsible for a child or qualifying young person	£111
Responsible for one or more children or qualifying young persons	£734
With limited capability for work	£647

Joint claimants

Neither responsible for a child or qualifying young person	£111
Responsible for one or more children or qualifying young persons	£536
One or both have limited capability for work	£647

Lower work allowance (taking the highest of whichever of the following amounts is applicable)

Single claimant

Not responsible for a child or qualifying person	£111
Responsible for one or more children or qualifying young persons	£263
With limited capability for work	£192

Joint claimants

Not responsible for a child or qualifying young person	£111
Responsible for one or more children or qualifying young persons	£222
One or both have limited capability for work	£192

When you are earning more than your work allowance, we will gradually reduce the amount of Universal Credit you get paid. We will apply this reduction after all tax, National Insurance and pension contributions have been made.

Other person's earnings

Amounts added for dependent adults

If a dependent adult lives with you, you will not get extra for them or your benefit will be reduced if they earn more than the amount which applies below.

State Pension	£73.10
Long-term Incapacity Benefit	£73.10
Severe Disablement Allowance	£73.10
Unemployability Supplement standard rate	£73.10
One of the above benefits and your extra benefit started before 16 September 1985	£45.09
Carer's Allowance	£36.55

If your dependent adult does not live with you, the limits are as follows.

State Pension	£65.70
Short-term Incapacity Benefit if you are under State Pension age	£47.65
Short-term Incapacity Benefit if you are over State Pension age	£58.90
Long-term Incapacity Benefit	£61.20
Unemployability Supplement	£62.10
Severe Disablement Allowance	£36.75
Carer's Allowance	£36.55

Amounts added for dependent children

This extra benefit may be affected if your husband, wife or civil partner lives with you and is paid more than the following weekly amount:

For one child **£230**

For each extra child add the following to the amount for one child **£30**

Amounts added for dependants – occupational and personal pensions

For claims since 26 November 1984, an occupational or personal pension paid to your partner counts as earnings for the purposes of the earnings rules for amounts added for dependent adults and dependent children above.

Common rules

Some common rules apply to:

- Income Support
- Income-based Jobseeker's Allowance, and
- income-related Employment and Support Allowance.

These rules are set out below.

Savings rules (also called capital rules)

The following limits apply:

- Upper limit (income-based JSA, income-related ESA and IS) **£16,000**
 - Lower limit (income-based JSA, income-related ESA and IS) **£6,000**
-

For people living in care homes, the following limits apply:

- Upper limit (income-based JSA, income-related ESA and IS) **£16,000**
 - Lower limit (income-based JSA, income-related ESA and IS) **£10,000**
-

Income from capital rules

Owning capital may mean you get less benefit.

Income-based JSA, income-related ESA and IS

If you have capital over £6,000 up to £16,000. For each £250 or part of £250 of capital you have, your benefit is reduced by £1 a week.

If you have capital of over £16,000. You cannot normally get these benefits.

If you live in a care home, and have capital over £10,000 up to £16,000. For each £250 or part of £250 of capital you have, your benefit is reduced by £1 a week.

Universal Credit

If you have capital over £6,000 up to £16,000

For each £250 or part of £250 of capital you have, your benefit is reduced by £4.35 per month.

If you have capital of over £16,000. You cannot normally get Universal Credit.

Benefit cap

The benefit cap can be applied either through Housing Benefit or Universal Credit.

The level of the cap applied through Housing Benefit is:

- £500 a week for couples with or without children and lone parents
- £350 a week for single adults who don't have children, or whose children don't live with them

The level of the cap applied through Universal Credit is:

- £2,167 per month for joint claimants and single claimants with children
- £1,517 per month for single claimants who don't have children, or whose children don't live with them.



We need your help

We want to understand more about people who use our leaflets. Please answer the questions below, tear off this card and post it to the address over the page. You won't need a stamp.

How do you use the internet?

- | | |
|---------------------------------------|---|
| <input type="checkbox"/> My computer | <input type="checkbox"/> Friend or family |
| <input type="checkbox"/> Mobile phone | <input type="checkbox"/> Library or public computer |
| | <input type="checkbox"/> I can't use the internet |

If you use the internet, why did you get a printed leaflet?

Where did you get this leaflet from?

- | | |
|---|---|
| <input type="checkbox"/> Jobcentre or DWP | <input type="checkbox"/> Friend or family |
| <input type="checkbox"/> Citizens Advice or local advice centre | <input type="checkbox"/> Other |

How helpful was the leaflet in answering your questions?

- | | |
|--------------------------------|-------------------------------------|
| <input type="checkbox"/> Very | <input type="checkbox"/> Not very |
| <input type="checkbox"/> Quite | <input type="checkbox"/> Not at all |

After reading the leaflet, what are you going to do next?

About you

We're interested in knowing a bit more about you.

- | | | | | | |
|----------|--|----------|---------------------------------|-----------|----------------------|
| Are you: | <input type="checkbox"/> Claiming a benefit | Are you: | <input type="checkbox"/> Male | Your age: | <input type="text"/> |
| | <input type="checkbox"/> Working | | <input type="checkbox"/> Female | | |
| | <input type="checkbox"/> Getting State Pension | | | | |

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