

# Benefit and Pension Rates





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Benefit and Pension Rates

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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 2016. 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 11 April 2016. All amounts quoted are weekly unless otherwise stated.



#### **Benefit and Pension rates**

www.gov.uk/government/publications/proposed-benefit-and-pension-rates-2016-to-2017

#### **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

£62.10

#### **Christmas Bonus**

Carer's Allowance

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	
	CE7/E
Higher rate	£57.45

## **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) <sup>1</sup>	
Both under 18	£57.90
One 18 or over, the other under 18 - higher rate <sup>3</sup>	£114.85
Both 18 or over	£114.85
Both under 18 - higher rate <sup>3</sup>	£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 <sup>3</sup>	£114.85

 $<sup>^{1}</sup>$  Contribution-based ESA not listed as it is a single person benefit.

<sup>&</sup>lt;sup>3</sup> 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)<sup>2</sup>

Pensioner premium	
Single, assessment phase	£82.50
Single, entitled to work-related	
activity component	£53.45
Single, entitled to support component	£46.30
Couple, assessment phase	£122.70
Couple, entitled to work-related	
activity component	£93.65
Couple, entitled to support component	£86.50
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

 $<sup>^{\</sup>rm 2}\,$  Premiums are not awarded in contribution based ESA

## **Incapacity Benefit**

3	
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

<i>3</i> 1	
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 <sup>3</sup>	£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 <sup>3</sup>	£114.85
Both aged 18 or over	£114.85
Dependent children	£66.90
Premiums	
Family	£17.45
Disabled child	£60.06
Carer	£34.60

<sup>&</sup>lt;sup>3</sup> 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)	£122.70
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

In receipt of Pansion Credit

- 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 rension credit	1111
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

nil

Reduction in benefit for people in work who are on strike	£40.50
Not less than £420	£94.50
Not less than £338 but less than £419.99	£86.10
Not less than £253 but less than £337.99	£75.60
Not less than £195 but less than £252.99	£46.20
Not less than £133 but less than £194.99	£33.65
Less than £133	£14.65
Aged 18 or over, in paid work and with a gross weekly in (before tax and National Insurance are taken off) of the	
Aged 18 or over and not in remunerative work	£14.65
Any age and in receipt of income-related ESA at main phase rate	£14.65
Aged 25 and over and on IS or income-based JSA	£14.65
A non-dependant in respect of who a deduction has already been applied in Housing Benefit	nil
Normally living elsewhere	nil
Aged under 25, entitled to UC and have no earned income	nil
Aged less than 25 and on IS or income-based JSA or assessment phase rate income-related ESA	nil

## **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	e
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	£119.30
Lower rate	£35.79

Exceptionally Severe Disablement Allowance	£67.20
Unemployability Supplement	
Basic rate	£103.85
Amounts added for early incapacity	
Higher rate	£21.50
Middle rate	£13.90
Lower rate	£6.95
Reduced Earnings Allowance	
Maximum rate	£67.20
Retirement Allowance	
Maximum rate	£16.80

## 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	£82.50
Couple	£122.70
Disability premium	
Single person	£32.25
Couple	£45.95
Enhanced Disability premium	
Single person	£15.75
Couple	£22.60

**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

Child

£24.43

£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

£212.97

#### **Pension Credit**

#### **Guarantee Credit**

dudiditée credit	
Single person	£155.60
Couple	£237.55
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	£13.07
Maximum for couples	£14.75
Threshold for single people	£133.82

#### Housing costs – deductions for non-dependants.

Amounts are mainly the same as for Income Support.

#### **Assumed income**

Threshold for couples

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
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 <b>£700</b>
Cold Weather Payment for the period 1 November 2016 to 31 March 2017	£25.00

## **State Pension**

	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)	£119.30
	Based on your husband's, wife's or civil partner's NICs	£71.50
	Any additional State Pension, also called State Earnings Related Pension or State Second Pension you were getting before April 2016 stays at its current rate.	
	New State Pension	£155.65
	Over 80 Pension  Paid if you reach State Pension age before 6 April 2016 and you get no State Pension or a State Pension of less than £71.50 at age 80 as long as residence conditions	
	are met.	£71.50
	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 stay at the current rate.		
	Incapacity age addition – state pension	
	Higher rate	£21.50
	Lower rate	£10.80
	Invalidity Allowance (transitional) for state pension	

£21.50

£13.90 £6.95

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Higher rate

Middle rate

Lower rate

## **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

Child element	
Joint claimants where either is aged 25 or over	<b>£498.89</b> per month
Joint claimants both aged under 25	<b>£395.20</b> per month
Single claimant aged 25 or over	£317.82 per month
Single claimant aged under 25	£251.77 per month

First child or qualifying young person	<b>£277.08</b> 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	<b>£126.11</b> per month
Higher rate	£367.92 per month
Limited capability for work	£126.11 per month
Limited capability for work and work-related activity	<b>£315.60</b> per month
Carer element	<b>£150.39</b> per month

#### Childcare costs element

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

Maximum amount for one child	<b>£646.35</b> per month
Maximum amount for two or more children	<b>£1,108.04</b> 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 £200,000.

#### **Under Occupancy Deduction**

14% (one room under occupied)

25% (two or more rooms under occupied)

Housing Cost Contribution (non-dependents): £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
<del>48</del> <del>47</del>	£57.40
47	£49.52
46 45	£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 44 43	£73.16
44	£65.28
	£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 £115.50 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	Nil
Responsible for one or more children or	
qualifying young persons	£397
With limited capability for work	£397

#### Joint claimants

Neither responsible for a child or qualifying young person	Nil
Responsible for one or more children or qualifying young persons	£397
One or both have limited capability for work	£397
<b>Lower work allowance</b> (taking the highest of whichever of following amounts is applicable)	the
<b>Single claimant</b> Not responsible for a child or qualifying person	Nil
Responsible for one or more children or qualifying young persons	£192
With limited capability for work	£192
Joint claimants	
Not responsible for a child or qualifying young person	Nil
Responsible for one or more children or qualifying young persons	£192
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 a follows.	re as
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
Long term freapacity benefit	£61.20
Unemployability Supplement	£62.10

#### 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:

<ul> <li>Upper limit (income-based JSA, income-related ESA and IS)</li> <li>Lower limit (income-based JSA, income-related ESA and IS)</li> </ul>	£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.

When the cap was first introduced, the level of the cap applied through:

- Housing Benefit was:
  - £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
- Universal Credit was:
  - £2,167 a month for joint claimants and single claimants with children
  - £1,517 a month for single claimants who don't have children, or whose children don't live with them.

From late autumn 2016, the level of the benefit cap applied either through Housing Benefit or Universal Credit will be:

- for claimants living in Greater London\*:
  - £442.31 a week or £1,916.67 a month for couples, with or without children, and lone parents
  - £296.35 a week or £1,284.17 a month for single claimants
- for claimants living anywhere else in Great Britain:
  - £384.62 a week or £1,666,67 a month for couples, with or without children, and lone parents
  - £257.69 a week or £1,116.67 a month for single claimants
- \* By Greater London we mean the City of London and the 32 London boroughs.

Find out more at www.gov.uk/benefit-cap