

Benefit and pension rates

April 2013



Department
for Work &
Pensions

Contents

4	Attendance Allowance	15	Social Fund
4	Bereavement benefits	16	State Pension
5	Carer's Allowance	16	Statutory Adoption Pay
5	Christmas Bonus	17	Statutory Maternity Pay
5	Disability Living Allowance/ Personal Independence Payment	17	Statutory Paternity Pay
6	Employment and Support Allowance	17	Statutory Sick Pay
8	Incapacity Benefit	18	Universal Credit
8	Invalidity Allowance	20	Widow's benefits
9	Income Support	21	Winter Fuel Payments
10	Industrial Injuries Disablement Benefit	22	Extra amounts for dependants
12	Jobseeker's Allowance	23	Earnings rules
14	Maternity Allowance	26	Housing costs - deductions for non-dependants
14	Pension Credit	27	Common rules
15	Severe Disablement Allowance	29	Benefit Cap

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 you may want to check the amount you get.

This leaflet can help, but it is only a general guide. It provides a list of standard benefits and their basic rates from April 2013. 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. There are other leaflets which provide more detailed information on benefits and you should read these alongside this leaflet. 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 from the first Monday of the new tax year. The tax year always starts on 6 April. However some rates may change from an earlier or later date in April.

The rates published in this leaflet apply from April 2013.

4 Benefit and pension rates

Attendance Allowance (AA)

Higher rate	£79.15
Lower rate	£53.00

Bereavement benefits

Bereavement Payment (lump sum)	£2,000.00
Widowed Parent's Allowance	£108.30
Bereavement Allowance (standard rate)	£108.30

Age-related Bereavement Allowance

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

54	£100.72
53	£93.14
52	£85.56
51	£77.98
50	£70.40
49	£62.81
48	£55.23
47	£47.65
46	£40.07
45	£32.49

Carer's Allowance

Carer's Allowance	£59.75
-------------------	---------------

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) / Personal Independence Payment (PIP)

DLA (Care component)/PIP (Daily Living Component)

Highest rate/Enhanced rate	£79.15
----------------------------	---------------

Middle rate/Standard rate	£53.00
---------------------------	---------------

Lowest rate/(N/A)	£21.00
-------------------	---------------

DLA (Mobility component)/PIP (Mobility Component)

Higher rate/Enhanced rate	£55.25
---------------------------	---------------

Lower rate/Standard rate	£21.00
--------------------------	---------------

6 Benefit and pension rates

Employment and Support Allowance (ESA)

Single person (Contributory and Income-related ESA)

Under 25 – assessment phase	£56.80
25 or over	£71.70
Any age – main phase	£71.70

Lone parent (Contributory and Income-related ESA)

Under 18 – assessment phase	£56.80
18 or over	£71.70
Any age – main phase	£71.70

Couple (Income-related ESA)

Both under 18	£56.80
One 18 or over, the other under 18 - higher rate ¹	£112.55
Both 18 or over	£112.55
Both under 18 - higher rate ¹	£85.80
Claimant aged 18 to 24, partner is under 18	£56.80
Claimant aged 25 or over, partner is under 18	£71.70
Claimant is main phase, partner is under 18	£71.70
Claimant is main phase, partner is under 18 - higher rate ¹	£112.55

1 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)**Pensioner premium**

Single, assessment phase	£73.70
Single, entitled to work-related activity component	£45.25
Single, entitled to support component	£38.90
Couple, assessment phase	£109.50
Couple, entitled to work-related activity component	£81.05
Couple, entitled to support component	£74.70

Severe Disability Premium

Single	£59.50
Couple, one qualifies	£59.50
Couple, both qualify	£119.00

Carer premium **£33.30**

Enhanced Disability Premium

Single	£15.15
Couple	£21.75

8 Benefit and pension rates

Components

Work-related activity component	£28.45
Support component	£34.80

Housing costs - deductions for non-dependants

Please see page 26.

Incapacity Benefit (IB)

Under State Pension age

Short-term lower rate	£76.45
Short-term higher rate	£90.50
Long-term basic rate	£101.35

Over State Pension age

Short-term lower rate	£97.25
Short-term higher rate	£101.35

Incapacity Age Addition

Lower rate	£6.00
Higher rate	£10.70

Invalidity Allowance

Only applies to claims prior to 13 April 1995

Lower rate	£6.00
Middle rate	£6.00
Higher rate	£10.70

Income Support (IS)

Personal allowances

Single person

Aged 16 to 24	£56.80
---------------	---------------

Aged 25 or over	£71.70
-----------------	---------------

Lone parent

Aged 16 to 17	£56.80
---------------	---------------

Aged 18 or over	£71.70
-----------------	---------------

Couple

Both under 18	£56.80
---------------	---------------

Both under 18 – higher rate ¹	£85.80
--	---------------

Claimant aged 18-24, partner aged under 18	£56.80
--	---------------

Claimant aged over 25, partner aged under 18	£71.70
--	---------------

One over and one under 18 – higher rate ¹	£112.55
--	----------------

Both aged 18 or over	£112.55
----------------------	----------------

Dependent children	£65.62
--------------------	---------------

Premiums

Family	£17.40
--------	---------------

Disabled child	£57.89
----------------	---------------

Carer	£33.30
-------	---------------

1 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.

10 Benefit and pension rates

Severe disability (single)	£59.50
Severe disability (couple lower rate)	£59.50
Severe disability (couple higher rate)	£119.00
Pensioner (couple)	£109.50
Disability (single person)	£31.00
Disability (couple)	£44.20
Enhanced Disability (single person)	£15.15
Enhanced Disability (couple)	£21.75
Enhanced Disability (child)	£23.45

Housing costs - deductions for non-dependants

Please see page 26.

Industrial Injuries Disablement Benefit

The amount paid is based on a person's age and the 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%	£161.60
90%	£145.44
80%	£129.28
70%	£113.12
60%	£96.96
50%	£80.80
40%	£64.64
30%	£48.48
20%	£32.32
Maximum life gratuity (lump sum)	£10,730

Constant Attendance Allowance

Exceptional rate	£129.40
Intermediate rate	£97.05
Normal maximum rate	£64.70
Part-time rate	£32.35

Industrial Death Benefit

Widow's or widower's pension

Higher rate	£110.15
Lower rate	£33.05

Exceptionally Severe Disablement Allowance**£64.70****Unemployability Supplement**

Basic rate	£99.90
------------	---------------

Amounts added for early incapacity

Higher rate	£20.70
Middle rate	£13.30
Lower rate	£6.65

Reduced Earnings Allowance

Maximum rate	£64.64
--------------	---------------

Retirement Allowance

Maximum rate	£16.16
--------------	---------------

12 Benefit and pension rates

Jobseeker's Allowance (JSA)

Contribution-based JSA

Person aged 16 to 24	£56.80
Person aged 25 or over	£71.70

Income-based JSA

Single person	
Aged 16 to 24	£56.80
Aged 25 or over	£71.70
Couple	
With both people aged 16 or 17	£56.80
With both people aged 16 or 17, payable in certain circumstances	£85.80
With one person aged 16 or 17, and one person aged 18 to 24	£56.80
With one person aged 16 or 17, and one person aged 25 or over	£71.70
With both people aged 18 or over	£112.55
With one person aged 16 or 17, and one person aged 18 or over, payable in certain circumstances	£112.55

Lone parents

Aged under 18	£56.80
---------------	---------------

Aged 18 or over	£71.70
-----------------	---------------

Dependent children	£65.62
--------------------	---------------

Premiums

Family	£17.40
--------	---------------

Disabled child	£57.89
----------------	---------------

Carer	£33.30
-------	---------------

Amount added for severe disability

Single	£59.50
--------	---------------

Couple (where one person qualifies)	£59.50
-------------------------------------	---------------

Couple (where both people qualify)	£119.00
------------------------------------	----------------

Pensioner

Single person	£73.70
---------------	---------------

Couple	£109.50
--------	----------------

Disability premium

Single person	£31.00
---------------	---------------

Couple	£44.20
--------	---------------

14 Benefit and pension rates

Enhanced disability premium

Single person	£15.15
Couple	£21.75
Child	£23.45

Housing costs – deductions for non-dependants.

Please see page 26.

Benefit for people in work who are on strike – reduction in benefit	£39.00
--	---------------

Maternity Allowance

Paid for 39 weeks at a weekly rate equal to 90 per cent of your average gross weekly earnings up to a maximum of	£136.78
--	----------------

Pension Credit

Guarantee Credit

Single person	£145.40
Couple	£222.05

Amount added for severe disability

Single person	£59.50
Couple (where one person qualifies)	£59.50
Couple (where both people qualify)	£119.00
Amount added for carers	£33.30

Savings Credit

Maximum for single people	£18.06
Maximum for couples	£22.89
Threshold for single people	£115.30
Threshold for couples	£183.90

Housing costs – deductions for non-dependants.

Please see page 26.

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.

Severe Disablement Allowance

Severe Disablement Allowance	£71.80
------------------------------	---------------

Age-related additions

Higher rate	£10.70
Middle rate	£6.00
Lower rate	£6.00

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 2013 to 31 March 2014	£25.00

16 Benefit and pension rates

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)

£110.15

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

£66.00

Any additional State Pension, also called State Earnings Related Pension Scheme (SERPS) or State Second Pension (S2P), you were getting before April 2013 is increased by 2.2 per cent.

Over 80 Pension

Paid if you receive no State Pension or a State Pension of less than £66.00 a week at age 80 as long as residence conditions are met

£66.00

Age addition

£0.25

Graduated Retirement Benefit

If you reach State Pension age after 5 April 2013, for every £7.50 of graduated contributions paid, you get

£0.1279

Statutory Adoption Pay

Paid for 39 weeks at a weekly rate of **£136.78** or 90 per cent 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 per cent of your average gross weekly earnings with no upper limit.

The remaining 33 weeks are paid at a weekly rate of **£136.78** or 90 per cent 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 of **£136.78** or 90 per cent of your average gross weekly earnings, if that is less.

Statutory Paternity Pay (Additional)

Paid for up to 19 weeks to partners of mothers and adopters once the mother or co-adopter returns to work during their Statutory Maternity Pay, Maternity Allowance or Statutory Adoption Pay period in respect of babies due on or after 3 April 2011.

Paid at a weekly rate of **£136.78** or 90 per cent of your average gross weekly earnings, if that is less.

Statutory Sick Pay

Statutory Sick Pay is paid at a standard weekly rate of **£86.70**.

18 Benefit and pension rates

Universal Credit

From 29 April 2013, Universal Credit will be introduced in certain areas of the country. Universal Credit is a single new payment if you are looking for work or on a low income. Universal Credit will eventually replace:

- Income Based Jobseeker's Allowance
- Income Related Employment Support Allowance
- Income Support
- Child Tax Credit
- Working Tax Credit
- Housing Benefit

For more information go to
www.gov.uk/universalcredit

Universal Credit includes the following:

Standard allowance

Single claimant aged under 25	£246.81 per month
-------------------------------	--------------------------

Single claimant aged 25 or over	£311.55 per month
---------------------------------	--------------------------

Joint claimants both aged under 25	£387.42 per month
------------------------------------	--------------------------

Joint claimants where either is aged 25 or over	£489.06 per month
---	--------------------------

Child element

First child or qualifying young person	£272.08 per month
--	--------------------------

Second and each subsequent child or qualifying young person	£226.67 per month
---	--------------------------

Additional amount for disabled child or qualifying person

Lower rate	£123.62 per month
Higher rate	£352.92 per month
Limited capability for work	£123.62 per month
Limited capability for work and work-related activity	£303.66 per month
Carer element	£144.70 per month

Childcare costs element

70 per cent 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), subject to the size criteria, less any Housing Cost Contribution.

Size Criteria Deduction

14% (one room under occupied)

25% (two or more rooms under occupied)

Private Sector tenants: Lower of actual costs or the Local Housing Allowance, less any Housing Cost Contribution.

Housing Cost Contribution (non-dependants): **£68**

20 Benefit and pension rates

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. And/or any eligible service charges.

Widow's benefits

Widowed Mother's Allowance	£108.30
Widow's Pension (standard rate)	£108.30

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	£100.72
53	£93.14
52	£85.56
51	£77.98
50	£70.40
49	£62.81
48	£55.23
47	£47.65
46	£40.70
45	£32.49

If you started getting this before 11 April 1988

Your age

49	£100.72
48	£93.14
47	£85.56
46	£77.98
45	£70.40
44	£62.81
43	£55.23
42	£47.65
41	£40.70
40	£32.49

Winter Fuel Payments

The Winter Fuel Payment is an annual lump-sum payment. The qualifying week for 2013/14 is 16 to 22 September 2013. People must have been born on or before 5 January 1952 and meet the eligibility conditions to qualify for the winter of 2013/14. Rates are based on your circumstances during the qualifying week.

People aged up to 79

You are the only eligible person in your household **£200**

You get Pension Credit, income-based JSA
or income-related Employment and
Support Allowance

£200

There is more than one eligible person in your household and you are not getting Pension Credit, income-based JSA, income-related ESA **£100** each

22 Benefit and pension rates

You live in a care home, and are not getting Pension Credit, income-based JSA or income-related Employment and Support Allowance	£100
--	-------------

People aged 80 or over

You are the only eligible person in your household	£300
--	-------------

You get Pension Credit	£300
------------------------	-------------

There is more than one person aged 80 or over in your household and you are not getting Pension Credit	£150
--	-------------

You live in a care home and are not getting Pension Credit	£150
--	-------------

You are the only person aged 80 or over, other eligible people in your household are aged 79 or below	£200
---	-------------

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 receiving any of the following.

State Pension on your own NICs	£63.20
--------------------------------	---------------

Unemployability Supplement	£59.75
----------------------------	---------------

Carer's Allowance	£35.15
-------------------	---------------

Severe Disablement Allowance	£35.35
------------------------------	---------------

Long-term Incapacity Benefit	£58.85
------------------------------	---------------

Short-term Incapacity Benefit if you are under State Pension age	£45.85
--	---------------

Short-term Incapacity Benefit if you are over State Pension age	£56.55
---	---------------

Dependent children

With any of the benefits listed above:

For the oldest child who gets Child Benefit **£8.10**

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 £100 (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 £99.50 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.

24 Benefit and pension rates

Other person's earnings

Amounts added for dependent adults - Adult Dependency Increase.

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

State Pension	£71.70
Short-term Incapacity Benefit if you are under State Pension age	£44.85
Short-term Incapacity Benefit if you are over State Pension age	£56.65
Long-term Incapacity Benefit	£71.70
Severe Disablement Allowance	£71.70
Unemployability Supplement standard rate	£71.70
One of the above benefits and your extra benefit started before 16 September 1985	£45.09
Carer's Allowance	£35.15

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

State Pension	£63.20
Short-term Incapacity Benefit if you are under State Pension age	£45.85
Short-term Incapacity Benefit if you are over State Pension age	£56.65
Long-term Incapacity Benefit	£58.85
Unemployability Supplement	£59.75
Severe Disablement Allowance	£35.35
Carer's Allowance	£35.15

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	£220
---------------	-------------

For each extra child add the following to the amount for one child	£29
--	------------

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.

Housing costs – deductions for non-dependants

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

- blind or treated as blind
- receiving Attendance Allowance or the care component of Disability Living Allowance for themselves.

The following deductions will be made from any housing element of your benefit where the non-dependant is:

In receipt of Pension Credit	nil
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
Aged under 18	nil
Aged under 25 and on IS or income-based JSA or assessment phase rate income-related ESA	nil
Aged 25 and over and on IS or income-based JSA or assessment phase rate income-related ESA	£13.60
Any age and in receipt of income related ESA at main phase rate	£13.60
Aged 18 or over and not in remunerative work	£13.60

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 £126	£13.60
£126 to £185.99	£31.25
£186 to £241.99	£42.90
£242 to £321.99	£70.20
£322 to £400.99	£79.95
£401 and above	£87.75
Reduction in benefit for people in work who are on strike	£39.00

Deductions for non-dependants are only taken from the housing element of income-related benefit entitlement.

Common rules

Some common rules apply to Income Support, Income-based Jobseeker's Allowance, and income-related Employment and Support Allowance.

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

28 Benefit and pension rates

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

These are also called tariff income 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

If you are under state pension age, from April 2013 the total amount of benefit your household may be able to get may be limited to a maximum amount. This is called the benefit cap. The following benefits will be included when we work out the total amount of benefit you may get:

- the main out-of-work benefits (Jobseeker's Allowance, Income Support, Universal Credit and Employment & Support Allowance except where the Support Component is in payment)
- Housing Benefit
- Child Benefit
- Child Tax Credit, and
- other benefits such as Carer's Allowance.

From April 2013 the cap will be applied through Housing Benefit as follows:

- £500 a week for couples and lone parents
- £350 a week for single, childless claimants

From October 2013 the cap will be applied through Universal Credit as follows:

- £2167 per month for joint claimants or single claimants responsible for a child or qualifying young person
- £1517 per month for a single claimant who is not responsible for a child or qualifying young person

Call charges

Charges were correct as of April 2013.

Calls to **0845** numbers from BT land lines should cost no more than 5p per minute with a 13p call set-up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad.

Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

If you prefer, you can ask us to call you back. Tell our operator that this is what you want to do and give them your phone number.

Textphones

Textphones are for people who find it hard to speak or hear clearly. If you do not have a textphone, some libraries and citizens advice bureaus may have one.

We're always looking for ways of improving our leaflets.

If you have any comments or suggestions about this leaflet, email us at: **leaflet.feedback@dwp.gsi.gov.uk**

This email address is only used for leaflet feedback. We cannot answer questions about your pension or benefit.

All amounts are paid weekly unless otherwise stated **31**

Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of April 2013. It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law.

This information is available in other formats on request.



Phone **0845 731 3233**
Textphone **0845 604 0210**

More information from DWP about benefits and pensions is published online.



For benefits information go to
www.gov.uk/benefits



For pensions information go to
www.gov.uk/pensions

We aim to provide a high quality of service to all our customers. You can find out more in our customer charter at **www.direct.gov.uk/dwpcharter**